

March 28, 2019
Minutes
Health Plan Review Committee Meeting

Approved 04/17/19

A Health Plan Review Committee Meeting was held on March 28, 2019 in the 3rd floor conference room, City Hall, 212 SW 9th Street, Lawton, Ok at 10:00 am and was presided over by Rusty Whisenhunt, Chairman.

The agenda for the meeting was posted on the bulletin board in City Hall in compliance with the Oklahoma Open Meeting Act.

I. Roll Call

Members Present: Britt Hubbard
Bruce Kizarr
Albert Ozuna
James Churchwell
John Schwenk
Richard Rogalski
David Raynor

Members Absent: James Churchwell
Bob Bigham

Others Present: Bart Hadley, Asst City Manager
Kristin Huntley, Budget & Compliance Supervisor
Melissa Clements, Human Resources
Cindy Griffin, Benefits Coordinator
Todd Chapman, NFP, Vice President Select Market
Jona O'Hagan, NFP, Senior Account Executive
Becky Holland, CCMH Admin Director Accounting & Finance
Brent Coleman, HCH
Brett Thomas, HCH, VP Account Management
Melani Welchel, HCH, Account Executive
Lisa Gifford, Careways
Melissa Griffin, Guest

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II. Financial report by Kristin Huntley

Supplemental Bank Reconciliation

| | |
|---------------------------------------|---------------|
| Bank balance as of Feb 28, 2019 | \$ 946,776.14 |
| Outstanding Deposits | \$ 359,228.78 |
| Cleared Checks as of 03/18/19 | \$ 801,303.09 |
| Outstanding Claims (Self Funded) | \$ 193,632.03 |
| Deposits in Transit | \$ 291,135.29 |
| Adjusted Balance as of March 18, 2019 | \$ 602,205.09 |

Motion to approve financial report by Schwenk and second by Ozuna. All Ayes: Motion carried.

III. Wellness update

Griffin reported that as of the third quarter they had a total of 22 employees that called in for the physicals bringing a total of 101 for the fiscal year.

Whisenhunt asked how the last blood drive went in February; Griffin reported that it was a lot better turn out then last time with a total of 18 people. Ozuna stated that we have to make it a lot better and that when he first started working for the city they always had at least 100 people give blood and suggested they start giving the incentives of letting the men go after lunch if they give blood.

IV. Minutes

Whisenhunt asked if there were any corrections to the February 19th minutes.

Motion was made by Hubbard to approve the February 19th minutes, second by Ozuna. AYES: Schwenk, Rogalski, Raynor. Abstain, Kizzar.

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V. Old Business

Whisenhunt stated that part of the old business and new business goes hand in hand so will discuss the stop loss renewal in the new business.

b. Consider rescheduling meeting to Wednesday's

Whisenhunt asked the committee members if they had a concern/issue with rescheduling the minutes to Wednesday.

Motion was made by Ozuna to reschedule meeting to Wednesday's at 10am for the remainder of the year, second by Kizarr. All Ayes...Motion Carried.

c. Subrogation Letter

Whisenhunt explained that if you know what a subrogation letter is then you have no problem; however, there are employees that do not understand them. Whisenhunt suggested that they need to modify it some and explain a letter better as to what generates the letter so they can understand or a phone number to call if they do not understand.

Welchel is going to reach out to McAfee and Taft. Whisenhunt stated it does not come out of their office it comes out of Illinois somewhere. Welchel is going to speak with them and find out.

d. MRI cost

Whisenhunt asked if there was not a contract with SW Hospital but we are still processing them as Tier 2. Chapman replied they are in the network as Tier 2. Coleman from Healthcare Highways commented they are working with CCMH to looking at what they can do as part of the contract renegotiations to reduce the MRI price. It is fairly common for free standing radiology facilities to come up with cash paid pricing, sometimes it is lower but you have to look at the quality of the MRI and the machines they are using. Whisenhunt replied that he understood there is a different costing when it is 24 hours but ones that are scheduled out should save us some money. Coleman stated that CCMH is committed to looking at their prices. Kizarr suggested they need to look at Duncan Regional and it is cheaper to do cash pay there are well. Coleman commented that the free standing do not operate an ER they do not take the no pays, so hospitals are going to be typically higher but they are going to continue to work with CCMH on negotiating the contract. Kizarr said the issue he has is that he does not want to be penalized because he has insurance and knows to ask what the cash pay is, paying the cash price is hurting on the deductible. Coleman replied that is the reason

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they want to work with their hospital partners and try to limit the cost of that. Chapman explained the cash price depends on what type of MRI you are having as well.

New Business:

Assistant City Manager, Bart Hadley explained that on the \$100 incentive for the retirees and it creates problems because they are no longer employees and are no longer pensionable and recommended they reconsider the offer to retirees. Chapman asked if HCH can administer it and do a \$100 deductible credit. Whisenhunt replied they are going to discuss this for the next year because if they do it as a reimbursement it is taxable and charged against your retirement and if you do it as a reduction and deductible of \$100 you actually get a benefit if you use the plan you get the benefit of the whole \$100. Lisa asked if HCH could pay it to them on a gift card. They still have wellness dollars they can use and can have Careway's do it on a gift card for the wellness initiative. Kizarr asked how much money was in the account. Whisenhunt replied that it was around \$6,000 but not sure how much was spent. Welchel stated some of the money went to pay for the SOS marathon. Kizarr asked if they can wait until the end of the year to pay the retirees. Whisenhunt stated that would be the way to do it and to communicate that to them when they call in the physical. Hubbard asked if we had some retirees that is on the HCH plan? O'hagan replied that there are several that are on there. Hubbard asked what happens to those that do not go to the Dr that much and would not meet a deductible anyway, how would this benefit them. Kizarr said he thought that they were talking about having a reduce in their premiums on that one month when you turn your physical in, that would stop the headache you have with the payroll and pension. Whisenhunt stated it still makes you taxable. Coleman stated they had a client that did something similar but they had a time frame that required them to have the physical, which could be beneficial because the sooner you find out if there is a issue you will have enough time in the 1st quarter to manage it. Whisenhunt suggested that for this year to let Careways pay for the Retirees and to bring back this discussion at the next meeting to discuss how they want to do it for the next fiscal year.

b. Consider the renewals of all the contracts, recommendation to City Manager & City Council for approval prior to July 1.

Chapman passed out a booklet that had all the benefit you have all the benefits in the book, you have a rate pass on everything. It is the same benefits and rates as it was last year with the exception of the stop loss. There was a request to market the life insurance since there were some administrative issues that is the only one they have a proposal. Everything is the same except the stop loss and HCH. Whisenhunt suggested in going over the HCH first and stop loss. Whisenhunt stated that Delta

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Dental and Liazon are different contract. Chapman's stated that there is no change in the services they are providing or fees. The fees for discovery will still go through Liazon. Liazon is paying life, vision etc. and will continue paying discovery.

Stop Loss Renewal

Chapman stated there is no increase in the Admin cost in the coming year, however the stop loss rates are increasing it is roughly a 228k increase. The reason for it is you did have a laser on one member and HCH did agree to cover \$115k difference in the 300k laser, Whisenhunt replied that they paid additional funds last year to not have them lasered in. Chapman explained that it is not lasered because HCH is covering that \$115k. Whisenhunt replied that they paid \$200k on the stop loss last year to not have a laser in there. Chapman stated he was not aware of that. Chapman will take it back to have them look at it. Chapman explained that they still have a 115K payment coming and wanted to know how they want it. Whisenhunt replied it would be better just paid in one lump sum (stop loss reimbursement). After a discussion with the committee regarding the increase in premiums Whisenhunt stated that back in January it was already being looked at as a no increase in premiums, police contract already states that we will not have an increase and fire is in negotiations, so to increase the premiums will not be a recommendation by the committee.

Motion was made by Kizarr to renew the contract with Healthcare Highways with no premium increases and approve all other contracts with the exception of Mutual of Omaha and Deer oaks. Second by Ozuna. Ayes: Schwenk, Rogalski, Hubbard, Raynor. Motion carried.

Mutual of Omaha Contract

Chapman explained that there was no increase with the Mutual of Omaha, but there was some confusion and issues at open enrollment that happened from the person that was administrating it at the time and was pending everyone for an EOI. Most of them did not need to be pended. If you make an increase you will get a EOI form and the City sends it to them and if they don't turn it back then it will stay pending. Jona stated that she went through the spreadsheet back in August and those that were pending needed an EOI over 10k for employee and 5k for spouse. Whisenhunt replied that something needs to be added to Liazon so that the employees understand what exactly is expected of them should they try to increase their life insurance. Chapman explained they were thinking about putting something in Liazon when the employee goes on to enroll or maybe send something out. Clements stated that even when you enroll in the life insurance that it automatically pops up in Liazon and asks if you filled out your EOI.

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O'Hagan replied that she will talk to Liazon about that and if it is needed. Clements commented that even if you elect the same coverage as last year or less it will still ask you about EOI. Chapman explained that there were a lot of issues that happen at open enrollment. O'Hagen suggested they can print a flyer prior to open enrollment explaining to the employees that they need to print off what they had the prior before so they know exactly what they currently have. Whisenhunt commented that they need to make sure that the passwords do not create a problem again this year. O'Hagen replied it should not be a problem again. Chapman suggested staying with Mutual of Omaha since one carrier would cost the city more.

Motion was made by Rogalski to renew the contract with Mutual of Omaha and second by Kizarr. All Ayes. Motion carried.

Schwenk commented that it was brought up before by other life insurance that if you were to die in the line of duty that it would not pay, he brought it up to Brady in open enrollment last year and he stated that it would be paid and he just wanted to clarify that. Chapman replied that he will verify that with Schwenk.

Guest Melissa Griffin asked if there was a fax number to Healthcare Highways and was here on behalf of a friend that said it took her forever to get through the 800 number and was requesting a fax number. Welchel said she will send Mrs. Griffin the number.

Motion was made to go into executive Session by Ozuna and second by Kizarr. Ayes, Rogalski, Hubbard, Raynor. Abstain, Schwenk

Motion was made out of executive session by Ozuna to table the appeal for Schwenk discussed in executive session, second by Kizarr. Ayes, Rogalski, Hubbard, Raynor.

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Welchel with Healthcare Highways distributed and reviewed the Summary report with the committee.

Gifford gave a few examples of what exactly Careways Management can do for the city employees:

- Find ways to help employees pay for medication & pay transportation
- Help with claims and contact Dr Office should there be any issues
- Can help with behavioral health issues & depression
- If you are inpatient they will start discharge planning from the day you are admitted. They make sure when your discharged you have everything you need and will keep in contact with you on a regular basis.
- Will contact your physician if you cannot remember the instructions you were given during your office visit. Care coordinator will get the notes and contact you with instructions.
- Contact employees regarding blood drives

Brent Thomas, Vice President of Account Management introduced himself to the members.

VII. Comments/Communication

Kizarr commented that he had been getting complaints on CCMH turning employees over to collection agency before giving the insurance time to pay. Lisa stated that they could contact Kathy at Careways. Welchel also suggested to give it to her and she would forward to Holland at CCMH.

Motion made by Rogalski to adjourn, Second by Ozuna. Ayes: All.

Adjournment:

Whisenhunt announced adjournment at 12:30

Next meeting scheduled for April 17, 2019 @ 10am, 3rd floor conference rm.