

April 17, 2019
Minutes
Health Plan Review Committee Meeting

Approved 5/15/2019

A Health Plan Review Committee Meeting was held on April 17, 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
David Raynor
Rusty Whisenhunt

Members Absent: James Churchwell
John Schwenk
Richard Rogalski
Bob Bigham

Others Present: Dewayne Burk, HR Director
Kristin Huntley, Budget & Compliance Supervisor
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
Jody Maples, CCMH, Community Outreach

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II. Financial report by Kristin Huntley

Supplemental Bank Reconciliation

Bank balance as of March 31, 2019	\$ 644,635.29
Outstanding Deposits	\$ 390,930.33
Cleared Checks as of 04/12/19	\$ 656,909.41
Outstanding Claims (Self Funded)	\$ 221,078.18
Deposits in Transit	\$ 289,913.09
Adjusted Balance as of April 12, 2019	\$ 447,491.12

Motion to approve financial report by Ozuna and second by Kizarr. Ayes: Hubbard, Raynor, Whisenhunt. Motion carried.

III. Wellness update

Griffin reported that open enrollment is scheduled for May 22 – June 7th. May 22 & 23rd will be at public works, sewer rehab from 7am – 5:00 pm. June 5 & 6 will be from 8am – 6pm in the Banquet Hall. On May 21 there will be an educational meeting with all employees to go over the benefits; the vendors will also be there. O’Hagen passed out the communication flyer that is going to be attached to all employees direct deposit form on the 10th of May and Griffin will send out to All Employees. Rusty commented that he wanted to make sure that the password information is on there. O’Hagen replied that the information is on the flyer. Raynor asked about the C shift since they could not attend on the 5 & 6th of June. O’Hagen explained they can come into HR dept anytime and Griffin will help with the enrollment or they can come to public works on the 22 & 23rd of May. Kizarr asked how the employees will know how they are going to know what they are currently enrolled in. O’Hagen explained they can log on to Bright Choices Liaison and it will show them.

Whisenhunt asked when the next blood Drive. Griffin replied that OBI has a new representative and they did not have the city scheduled, It will be in either June or July but more than likely will schedule July since they are going to give away tickets to Frontier City.

Whisenhunt asked about the \$100 Wellness Incentive. Griffin replied that as of July, 2018 we have had a total of 101 employees paid out.

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IV. Minutes

Whisenhunt asked if there were any corrections to the March 28th minutes.

Motion was made by Hubbard to approve the March 28th minutes, second by Ozuna. AYES: Kizarr, Whisenhunt, Raynor. Motion Carried

V. Old Business

a. Subrogation letters

Whisenhunt commented that it is taking too long to get the letters out. They are taking 4 to 5 months out before the letters are going out. Chapman asked for a copy of the letter and that Welchel from Healthcare Highways is trying to find out why it is taking so long. Chapman said that the way it is suppose to go is every Friday a file goes to McAfee & Taft and of those who have claims pending for subrogation, and then on Tue the letters goes out to them from McAfee & Taft. Whisenhunt replied that the letter he receives is not coming from McAfee & Taft. Chapman is going to do some more research. Whisenhunt will scan the letter and send to NFP.

Kizarr asked if the letters are holding up the process of the claims. Chapman said they should hold up the claims until they find out if the claim should be paid by someone else. Kizarr stated that he is getting complaints that some of the providers are turning to collections agency before the claims are being processed. Chapman stated they did not have a backlog. Hubbard commented that some of the employees are not returning the questions asked on the subrogation letters.

b. Review of Stop Loss

Chapman stated there is officially no laser on the one member, because HCH agreed to accept the risk and there was a misunderstanding between him and HCH.

c. MRI Cost @ Imaging Center vs. CCMH

Whisenhunt asked if they had any additional information on the cost. Holland replied that they are still reviewing this and one of the things that CCMH is having problems with is the employees are already receiving a significant discount and since it is going toward the deductible they are having a hard time in collecting that deductible. Kizarr replied to stress how important it is to put money into a cafeteria plan so that it can be used towards a deductible at open enrollment. Kizarr warned the difference in getting a MRI at a stand up facility vs a hospital or professional is sometimes the quality of the MRI. Kizarr would like to add to the agenda a benefit change to the plan to allow cash pay to be applied to the deductible.

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New Business:

b. Providers receiving wrong information when verifying deductibles.

Whisenhunt reported that the portal is giving the providers the correct information when they go on the portal to check to see if they have met the deductible; the portal is set at a calendar year instead of the fiscal.

Chapman replied that most providers do not call anymore to check the deductible and they will go online now, there is a drop down menu that will automatically pull up 2019, if they click up 2018 it will show that year. The fiscal year is unique to Healthscope and they are looking into resolving this issue.

Whisenhunt stated that his concern is that the whole deductible for the fiscal year is not showing up on the 2019. Chapman replied that he will check into this. Whisenhunt also commented that when a provider tries to call HCH to verify deductible that they will not give any information on the phone, they will fax the information but will not give it on the phone. Chapman stated that it could be because they have no way of verifying who they are actually speaking to. Whisenhunt said that the problem is that if they cannot verify they have met the deductible then they can demand that deductible at the moment and that is not fair to the employee. Chapman is going to address this with Welchel with Healthcare Highways.

Burk asked why they moved from the calendar year to the physical. Kizarr replied that it was stated it would be easier for contract negotiations to know what the insurance premium is and it's absolutely not because the timing is wrong. Burk asked how difficult it would be to change it back. Whisenhunt replied that the year they actually ran an 18 month deductible and that hammered the plan when they made that transition. Chapman stated they can give them an actuary study on what the impact would be for an 18 month deductible. Burk asked if the committee would be in favor of going back the old way (calendar). Whisenhunt stated he did not have an issue with it but right now it is too late for the budget process. Burk requested to agenda it later on and for NFP to get the study and have the committee review it. Chapman suggested after open enrollment. Burk asked Chapman how long it would take. Chapman replied 3-4 weeks.

Discussion changing back to the calendar year will be tabled until August 2019.

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a. How to improve \$100 wellness incentive for next fiscal year.

Whisenhunt stated he wants to avoid the headaches that we had this year related the taxes that had to be paid on this. One recommendation was to allow \$100 reduction to the deductible. Chapman asked if there was a way to take it off your first \$100 deduction. Chapman is going to ask HCH if their system can administer it that way. Hubbard stated he was afraid this will prevent a lot of the employees from going out to get their physicals. Chapman suggested having two separate rates, one who have a wellness physical rate and one a standard rate. Kizarr replied they have discussed that before. Whisenhunt stated when you start talking rates then you have to negotiate contracts and that causes issues. Chapman is going to go back to Healthcare Highways and will ask them if they can set up a wellness fund. Burk suggested giving either a whole or half day off like safety awards if they get a physical in place of the \$100 so you will get out of the tax issue. Burk is going to see if this will be possible.

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

Motion made to go out of executive session by Ozuna, second by Kizarr. Ayes, Raynor, Hubbard, Whisenhunt

Motion was made out of executive session by Kizarr and second by Hubbard on Schwenk appeal # 1 to pay treatment as Tier 2 and pay in network as reasonably customary. Ayes: Raynor, Whisenhunt, Ozuna.

Motion was made out of executive session by Kizarr and second by Hubbard on Schwenk appeal #3 to pay as Tier 2 and pay in network as reasonably customary. Ayes: Raynor, Ozuna, Whisenhunt

VII. Comments/Communication

Chapman handed out and reviewed the executive summary with the committee.

- Total Average cost \$700.00 per employee per month
- BCBS ran around 765.00 per month
- Employees are paying 21% of cost and plan paying 79%
- Large Claimants total to date - \$1,377,940
- 3 have hit spec stop loss
- Pharmacy at 40% of claims
 - a. Generic - \$419,820

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- b. Single Source Brand - \$1,274,162
- c. Multi-Source Brand -\$18,916
- Stop Loss - \$258,651

Chapman reported to the committee that they were notified by CERPASSRX that they had a National Breach. Not specific to Lawton. They did not get any ones social security numbers but were able to get names, date of births and prescriptions. They were trying to alternate the invoice and changing the routing number and sending it to Finance dept. However; the hacker was caught before any invoices were sent out. CerpasRX is going to be running out programs for all members to have an ID monitoring services for free for two years.

Motion made by Ozuna to adjourn, Second by Kizarr. Ayes: Hubbard, Raynor.

Adjournment:

Whisenhunt announced adjournment at 12:02

Next meeting scheduled for May 15, 2019 @ 10am, 3rd floor conference rm.