

Health Plan Review Committee

{DRAFT}

Regular Meeting Minutes August 8, 2017 @ 10 am City Hall 2nd Floor Conference Room

Rusty Whisenhunt called the meeting to order at 10:05 am

I. Roll Call

Members Present: Rusty Whisenhunt, John Schwenk, Richard Rogalski, Albert Ozuna, Bob Bigham

Others Present: Chase Massie (HR Director), Hanna Carter (Finance), Chris Engelman (BCBS), Brady Ayala (NFP), Sara Wilstaff (NFP)

Members Absent: Bruce Kizarr, James Churchwell

II. Minutes (April 18, 2017)

Motion to approve minutes as written by Richard Rogalski with second by Albert Ozuna

Ayes: Rogalski, Ozuna, Bigham Nays: None Motion carried

III. Review Financial Reports

Bank Balance as of July 31, 2017	\$961,969.53
Outstanding Deposits	\$425,600.93
Cleared Checks as of August 10, 2017	\$576,610.51
Outstanding Claims (Self funded)	\$553,514.58
Outstanding Claims (Pass through)	\$0
Deposits in Transit	\$0
Adjusted Balance as of	\$256,645.37

Rusty asked what is Liason's fee? Chase said \$6,000 per month. After the Liason billing, the balance is approximately \$196,000.

Whisenhunt stated he was surprised we became solvent this quick. We should continue to see an increase and the balance will start catching up and leveling out.

Rusty said he started projecting and if we continue this trend now that we are positive, we should be in the neighborhood of having a million dollar balance by May of next year unless we have a lot of illnesses just under the stop loss amount.

Motion to approve the financial report by Albert Ozuna with second by Richard Rogalski

Ayes: Schwenk, Rogalski, Ozuna, Bigham Nays: None Motion carried

IV. Wellness Committee Update

Chase said we did a lot last year that was not officially on the calendar and we are making sure what we are doing this year is on the calendar. We are also allowing people to do a lot on their own so that all employees have a chance to participate. The SOS training is an event that will earn points; this month we have our first official activity which is the Alcohol Awareness Seminar. This seminar will cover what alcohol does to your body and how long it takes to leave the body, hopefully this will educate our employees. I've seen a handful of times where the alcohol screenings will show alcohol in the employee's body even if he only drank over the weekend. Safety hours will be awarded for attending this seminar.

We will be doing our special registration for the Alzheimer's Walk on September 6, 2017 at Elmer Thomas Park and this will qualify for points also. The first real challenge is in the middle of September, which is the Walking for Wellness Challenge, 5 points are awarded for every session an employee attends.

We've started contacting vendors for the health and wellness fair on October 26th which is a Thursday. We want to reach out to all the same vendors again. The flu shot will be available, and Wal-Mart will provide the combination shot for whooping cough and tetanus, these shots were requested. The screenings are confirmed. The tracking for points went very well last time and there will be a Halloween theme for the fair this year. If the employee dresses up, they'll get more points. Some of the vendors will be dressed up also.

The blood drive is this Friday from noon until 4 pm at City Hall in the banquet hall. If employees make their appointment time, it makes the blood drive go much smoother.

Rusty asked about the health screening. Chase said the health screening is scheduled with Catapult for the week after the health and wellness fair on November 1st, 2nd & 3rd. We are going to do it a little different with smaller groups of 25 per day for a total of 75. If we book all the time slots well in advance, we can add to it. Last year the appointments were all done online, but this year employees can call in to make an appointment. We will also have catapult at the health and wellness fair. Rusty asked if employees can also schedule online. Chase stated both methods will be available.

Chase stated another company, Total Wellness reached out to him to provide services at the health screening, but since we had already confirmed with Catapult, it was too late to consider this company, but we can check into using them next year. Rusty stated last year we had the problems with Catapult where they missed the first day and some of the things they were saying just didn't make any sense. Chase agreed, their performance this year will determine if we use them again next year. It's nice to have the option of another provider.

V. Old Business

a. Review of enrollment process and Private Exchange Stores

Rusty said that since we didn't have a meeting last month and didn't have the review of the vendors, the results of the enrollment have not been shared. Chase stated we have not compiled anything, but we can put something together. Rusty stated we need to make sure we have all the numbers compiled to take a look at it. Chase asked specifically what he'd like see. Rusty stated he'd like to see how everybody fit into the 3 or 4 tiers. We need an overall evaluation to help us in the future, by product and by tier.

Rusty stated he heard a lot about the problems with the pay stubs and the wrong billing amounts for the products. Chase stated that was as much on us as it was on anyone. The first error was on the City's side in GEMS. There were some things that were out of order and the calculations were switched. We got it all taken care of and are manually keying it in. Rusty stated he has not had a regular pay check in about 8 weeks and it was anybody's guess what the pay check was going to be on the next Friday, but it seems to have leveled out.

b. Review Liazon and Vendors

Rusty asked Chase if Liazon's billing will continue to be \$6,000 a month? Chase stated yes. Rusty asked if there has been any feedback on people having life change events and has anyone gone back into the Liazon platform and made any changes? Chase stated you'd be surprised at the number of employees accessing the system. Liazon will be here to do a refresher on the system to show the employees how to see their plan documents and how to look to see what exactly they are enrolled in. Rusty stated that was one of the challenges for the employee to know what they had and if they go back and look at it, they can see what they've got and what it should cost them. Chase stated we will take a good look to see what we can do next year to simplify the enrollment process. We've had a few employees contact HR and stated what they selected was different than what they got, but most of the time, the employee is confused on what they actually selected. The nice thing is that if they are happy with what they have, it will be fairly easy to keep what they have next year through the enrollment process. The employees will be able to just mark "keep the same" and not have to go back through the questionnaire. Also they won't have to update their beneficiaries or dependents unless they want to, so if everything stayed the same, they won't have to update anything.

VI. New Business

a. Discuss Chairman, voting on motions and take appropriate action:

Rusty stated most committees allow the chairman to vote, but there is nothing written anywhere saying that this committee chairman cannot vote. So this item is brought to the committee for discussion and action whichever way the committee decides.

Motion to allow the Chairman to vote by John Schwenk with second by Richard Rogalski
Ayes: Schwenk, Rogalski, Ozuna, Bigham Nays: None Motion carried

b. Discuss Secretary and take appropriate action

Rusty stated Richard's secretary is filling in because Sherri was not able to attend the meeting today. Rusty stated that as long as he is on the committee, Sherri can take care of the secretarial work for the committee because she's his secretary, but if he's not on the committee, the committee will need to get someone who is on the committee to do the secretarial work. It doesn't take a lot of time, however drafting the minutes takes the most work. We will continue to do the secretarial work out of his office for the time being, but he did want this item to be on the agenda for discussion to see what the committee wanted to do.

Richard stated it does take work and asked who does the agenda? Rusty stated he drafts the wording and Sherri types and distributes the agendas. Richard stated it does take time and it's nice that the chairman has somebody to work with. Rusty agreed it is the quickest way to do it. Rusty stated he has a few more choices than the next chairman might have. Richard stated they will have to consider that the next time they choose a chairman. Most committees have a secretary that is always there to take minutes and this is the only committee that doesn't have that.

Rusty stated we changed the meeting time to accommodate using the City Manager's office secretary, but that assistance is no longer available. When the existing secretary left, we changed the time to coordinate with the new secretary's schedule, but that ceased to exist. We can always get Chase to take the minutes or he can have someone from HR to do the minutes.

Chase stated that Tiffani is transferring to the City Clerk's office, her last day in HR was last Friday. This is something the new Benefits Coordinator can handle, we'll give them a few months to get acclimated, then we can see about adding this to their job duties.

c. Flex Benefit substantiation of charges

Rusty asked how is discovery benefits going to work, are they sending out letters? Chase stated he received an email and used an app as well. The app provides messages if the claim was approved or denied. You can see your claims or if there are any other problems. If you did not receive an email, I would assume it is fine. Rusty stated he ran into a problem, he received his EOv and has that documentation to provide if they ask for it, but his question was if they were going to mail out a letter or how would he know if it was approved or denied. Most people will not go in and set up their account. Chase stated that if you don't have an email in the system, they'll send out a letter. Rusty asked if their time frame is similar to what we had before, which was a 60 day window. Chase stated he thinks the 60 day window is standard with everybody. Rusty stated that even if they do send an email, it would be nice to also receive the letter. Chase stated that is what we had asked for before, but we'll check into it.

Brady introduced Sara Wilstaff with NFP, she is the new representative for the City of Lawton. She is taking over for Carmen and is working on a few projects.

VII. Comments/Communication

Rusty stated one thing he noticed with the multiple plans is the prescription formularies and asked if the prescription formularies are different on each of the plans. Chris said there are two, one on the custom plan, which was the original plan and all the new plans have the same formulary, so they should all be identical on the new plan. There could be a drug that is covered under the custom plan that is not covered under the new plan. Rusty stated he has heard that people who went to the new plan has discovered that a prescription drug they use is not covered on the new plan. Most people who went to the lower deductible plan are finding out their drugs are no longer covered.

Chris said the new plans were supposed to be standard, but there were a few slight changes we made that customized the plans, but the formularies was never discussed. Rusty agreed, that was never discussed. Chris said that's why there were no changes from what the original plan was. Rusty stated that was his questions, has our custom plan formulary changed? Chris said

they update those every quarter and send out announcements saying here are the upcoming changes. Rusty asked who does that go to? Chris asked if Chase got those announcements since he's the group leader. Chase stated he assumes he would, but he doesn't recall getting any prescription drug changes. Rusty doesn't recall ever seeing that either. Chris said he's pretty sure it goes out to Chase and might go to Tiffani also. There is usually communication to the members also. Typically if there is a prescription drug that is no longer present in the formulary, we'll contact those members saying you need to go to the generic because the brand is not covered anymore. That notice was sent to him recently so he had to switch his drug.

Rusty stated he heard from 5 different people who had switched plans and he suspected there were differences like that just like there are differences in the network. One of the people stated that while he was enrolling, he went to BCBS and looked to see if the prescription drug he used was approved and it was listed, but he did not go all the way down the bottom to see that this drug was not covered although it was listed. This employee has Crone's disease and this is a drug that he'd been taking and it had worked well for a long time. All of the rest of the people had been able to go to another prescription to accomplish the same thing, but he was concerned because this drug had kept his Crone's in remission for a long time and he didn't want to change. Chris said he was copied on an email where a lady stated the formulary was wrong and Tiffani said she had given her his contact information, but the lady had never contacted him. He said he will look through the formulary to see if he can tell which ones are Crone's drugs.

Chris stated that if we find there is an area causing confusion, we'll need to send out a notice or an email blast to reach out to people to provide a tutorial or something along those lines because the formularies are not easy to understand.

Sara asked if sending out a tip sheet that shows the acronym definitions at the upcoming fair to reach people faster would be beneficial. BSBC and NFP will work together to come up with one sheet that provides information.

There was discussion regarding BCBS and Integress at Southwestern Hospital remaining in the network and how it would affect City of Lawton employees.

There was discussion regarding the cost of ACA contract reporting and where the City stands on preparing the documents required and how that process works. The cost comes from Human Resources budget.

The next Health Plan Review Committee meeting is October 17, 2017

VIII. Adjournment

Rusty Whisenhunt announced the meeting adjournment at 10:48 am.
Motion to adjourn meeting by Albert Ozuna with second by John Schwenk
Ayes: Schwenk, Rogalski, Ozuna, Bigham Nays: None Motion carried