

MINUTES

THE CITY AND COUNTY OF BUTTE-SILVER BOW

HEALTH BENEFIT PLAN INSURANCE COMMITTEE, JULY 28, 2020 @ 1:30 P.M.

1. Meeting called to order at 1:32 pm - held via Zoom Teleconference hosted by Lori Fearon from Payne West Insurance.
2. Roll call was taken verbally.
 - a. Present: Brian Cetraro, Doug Conway, Julia Crain, DeHanza Kwong, Beth Parks, Ann Shea, Michele Shea, Leslie Clark, Kareniesa Kohn, Kate Woods, Theresa Marshall, Lori Fearon, Joscelyn Sutton from Allegiance Benefit Plan Management
 - b. Absent: John Moodry, PJ O'Brien, Sherrie Walsh, Brandon Warner, Danette Gleason
3. Meeting Minutes for April 14, 2020. Motion to approve made by Julia Crain, 2nd by Ann Shea. All were in favor - minutes approved as written.
4. Special Meeting Minutes for May 1, 2020. Motion to approve made by Ann Shea, 2nd by Michele Shea. All were in favor – minutes approved as written.
5. Special Meeting Minutes for May 11, 2020. Motion to approve made by DeHanza Kwong, 2nd by Beth Parks. All were in favor – minutes approved as written.
6. Financials. FY 2020 ended with 11% above budget with approx. \$800,000 in deficit. Reserve around \$612,000. See report from Payne West Insurance
 - a. Large claimants drove the increase, projecting better for FY2021 due to changes in Rx formulary and terminated individuals.
 - b. Stop Loss reimbursements greater than 950,000 compared to 400,000 paid in premium.
 - c. Moving forward Lori will continue working with St. James for reduced rates, HR office to provide education. Continue to use Allegiance Care Management and HealthJoy to manage costs and suggest alternatives as well as revisit formulary more frequently. Pass-through prescriptions no longer added to formulary so plan should not see new extremely expensive prescription costs without being forewarned.

7. Enrollment – Open Enrollment. Minimal changes to enrollment through open enrollment, increase to voluntary supplemental plans and decrease in flex plan enrollments. 17 participants changed from PPO to HDHP coverage. 9 participants dropped coverage, only 3 cited cost as the reason.
8. Union Insurance – MFPE actively searching for other coverage options as per their contract. Initially attempted to move to Teamsters insurance plan, but ineligible due to Teamsters enrollment policy changes. Have been working with a broker who represents Montana Health Co-Op plans and have reached out to Payne West Insurance through the Butte office to explore their options. Clerks union (combined with BPPA who is also rumored to be seeing other insurance options) do contribute a few of the very large claims, if they do leave the plan we may need to rethink the funding mechanism, but stop loss premiums and plan rates will most likely not change this plan year.
9. HealthJoy – Utilization comparable to other city/county and government agencies with similar size as BSB. Overall performance for 1st plan year (11 months) shows \$28,000 cost savings and 14% ROI. 41 Telemedicine consults which jumped up during the beginning of the COVID-19 event when provider offices were closed. Also, in response to COVID, HealthJoy is offering mental health telemedicine to PPO members at no cost for July 15 to October 15. Committee member reported this service is not working, follow up with HealthJoy for more information.
10. Wellbeing – Lifestyle Rewards period through HealthCheck360 ended June 30, 2020. 65 participants out of roughly 500 eligible, 32 earned 100 credits. Comments from committee regarding how easy it was to earn points, but maybe we needed to advertise that aspect more. New program still in the planning stages with expected roll out date of September 1. Maybe need to get some testimonials from participants.
11. Motion to Adjourn made by Bryan Cetraro, 2nd by Beth Parks. Meeting adjourned 2:48 pm