

January 23, 2006

## **INSURANCE TASK FORCE COMMITTEE MEETING**

### **Members Present**

Dr. Greg Adkins  
Pat Arner  
Leo Burt  
Ami Desamours  
Ron Frazer  
Charles Luckey  
Jamie Michael  
Donna Mutzenard  
Tommy O'Connell  
Suzan Rudd  
Bob Rushlow  
Susan Strong

### **Members Absent**

Dr. Jane Kuckel, Liaison  
Board Member  
Marty Mesch  
Shayne Murphy  
Norma Perroni  
Vicky Tisdale

### **Others**

Joe Pescatrice, Retiree Liaison  
Karen Cooley  
Debbie Durieux  
Julia Perry, Guest  
Erv Pierce  
Pat Ryer  
Debbie Strong  
Glen Volk

Ms. Susan Strong called the Insurance Task Force meeting to order at 3:38 PM.

### **Welcome New Members**

Ms. Strong welcomed Ms. Ami Desamours as the newest member to the Task Force. She also congratulated Ms. Desamours on her promotion to Budget Director for the District. Ms. Desamours will be replacing interim member, Ms. Kelly Letcher.

### **Approve Minutes**

Ms. Susan Strong noted one correction to the Minutes – Dr. Greg Adkins' name had been omitted from the Interview Committee list. Mr. Charles Luckey made a motion to approve the Minutes with the noted correction; Ms. Pat Arner seconded the motion; and the motion passed unanimously.

### **Employee Wellness Coordinator Update**

Ms. Susan Strong updated the committee on the applicants for the Employee Wellness Coordinator position. Ms. Strong indicated that approximately forty (40) applicants had applied. The sub-committee had met to review the applications and had narrowed the applicants to be interviewed to five (5). The sub-committee will interview the five (5) finalists on Thursday, January 26, 2006.

Ms. Strong asked the ITF Members if they were comfortable with the sub-committee selecting the final candidate, or if they wanted the full committee to be involved with the final decision. Ms. Pat Arner stated she was fine with the sub-committee making the selection. All members agreed with Ms. Arner.

Ms. Strong will ask the successful candidate come to the next ITF Meeting.

## Health Insurance Survey

The members reviewed the draft Health Insurance Survey prepared by Ms. Strong. The following changes were recommended:

Question 2:

- Replace “instructional support” with “para-professionals, helping teachers, and clinic aides”.
- Replace “transportation” with “bus employees & mechanics”.

Question 7:

- Add the following selections: “Not eligible” and “Waived coverage”.

Question 8:

- Reword to read: “If married, is your spouse covered under **your** School District’s health plan?”

Question 9:

Reword as follows:

- My spouse **is** covered under his/her employer’s plan
- My spouse **is** covered by an individual policy
- District’s plan is **not affordable for me**
- Other
- Not applicable

Question 10:

- Reword to read: “If you have dependent child(ren), please indicate how many are covered under **your** School District health plan?”

Question 11:

- Reword to read: “Please indicate how many of your dependent children are not covered under **your** School District health plan.”

Question 12:

- Reword to read: “District’s plan is **not affordable for me.**”

Question 13:

- Reword to read: “Are **you** satisfied with the School District’s current choice of health plans?”

Question 14:

- Reword to read: “Would you like additional **health plan** options from which to choose?”

Question 15:

Remove this question from the survey altogether.

Remove background information from the Total Compensation category.

Question 19:

- Reword to read: “How would you prioritize funds available for total compensation?”

Ms. Strong indicated she would make the above changes to the survey. Although the survey will be in a telephonic format, she will also send a hard copy to all employees with a cover memo that includes an explanation for the survey and detailed instructions.

Ms. Suzan Rudd asked Ms. Strong to give her notice prior to the release of the survey so she can encourage her members to participate.

### **BCBS Plan Options**

Mr. Glen Volk presented plan options that might be considered for the April 2007 plan year. One option included combining the 927 and 903 plans into one plan. The combined plan would include the more favorable deductibles, co-pays, and co-insurance percentages under the current 903 plan, and it would include the richer Behavioral Health benefit under the current 927 plan.

In addition, Mr. Volk presented three (3) other “mid-option” plans with various deductibles, out-of-pocket maximums, office co-pays & pharmacy co-pays. The benefits of these are mid-way between those of the richer 927 & 903 plans and the lowest option 118 plan.

Ms. Suzan Rudd requested the number of union members in the 927 plan. Mr. Ron Frazer offered to provide that information.

Mr. Leo Burt suggested if the 927 and 903 plans were combined into one plan (being offered as a single high-option plan), that a middle-option plan might be added as a new choice for employees.

Combining the 927 and 903 plans would result in an increase in rates, which surprised many members. Mr. Volk explained that would result from a combination of richer benefits and the adverse claim experience from employees currently in the 927 plan. Ms. Rudd indicated she could not support combining the 927 and 903 plans.

Dr. Adkins indicated that he was surprised that everyone was so surprised about the rates because we discuss utilization and claims at every meeting. He believes we are hoping for a “silver bullet” that just isn’t there. Mr. Tommy O’Connell agreed.

### **BCBS Claim Experience**

Mr. Glen Volk reviewed the claim experience through December with the group. The 927 claims were about 5% higher than the overall average. The 903 claims were a little better than the overall average.

Ms. Strong requested that Mr. Volk provide us with a breakdown of the 118 Plan claim experience between active employees and retirees (regular and Medicare eligible).

**Good of the Order**

The next meeting will be Tuesday, February 21, 2006, at 3:30 PM.

There being no further business, the meeting was adjourned at 5:20 PM.