



## **MINUTES OF THE WASHOE COUNTY SCHOOL DISTRICT GROUP INSURANCE COMMITTEE**

September 27, 2018

### **1. OPENING ITEMS**

#### **1.01 Call to Order**

The meeting of the Washoe County School District Group Insurance Committee was called to order at 2:00 p.m. at the WCSD Central Administration Building Board Room, 425 East 9<sup>th</sup> Street, Reno, Nevada 89512.

#### **1.02 Roll Call**

Chair Don McHenry and Members Kathy Howard, Robert Munson, Diane Lyon, Jordan Howell, Danny Kitts, Dawn Miller, Sheryl Bennett, Toni Maresjo, and Eric Diamond were present at roll call. Member Gail Carson was absent at roll call. WCSD representative Laura Thurston, Risk Coordinator, and staff were also present.

#### **1.03 Public Comment**

There was no public comment at this time.

### **2. ITEMS FOR DISCUSSION, PRESENTATION AND/OR ACTION**

#### **2.01 Action to Adopt the Agenda**

**It was moved by Don Miller, second by Kathy Howard, that the Insurance Committee adopt the agenda as presented** (Yea: Don McHenry, Kathy Howard, Robert Munson, Diane Lyon, Jordan Howell, Danny Kitts, Dawn Miller, Sheryl Bennett, Toni Maresjo, and Eric Diamond). Final Resolution: Motion Carried 10-0.

#### **2.02 Presentation and Discussion of Washoe County School District Group Insurance Internal Service Fund as of August 2018**

Chair Don McHenry explained that the normal presenter for this item was not available but that the information was available for review in the posted meeting packet.

#### **2.03 Presentation and Discussion of Washoe County School District Group Insurance Claims Experience Report as of August 2018**

Tom Marshall, LP Insurance, discussed the Average Monthly Comparison which provides data to include active enrollment of employees and dependents; claims from medical, prescription, dental, and vision; and specific utilization from medical and pharmacy categories such as emergency, lab x-ray, pharmacy, urgent care, etc. Mr. Marshall, also

discussed was the number of admits for the current year and the average cost per inpatient and outpatient admits and days.

#### **2.04 Presentation and Discussion of Washoe County School District Group Insurance Claims Activity and Turnaround Reports for August 2018**

Matthew Ladich, Chief Operating Officer for Hometown Health, reviewed the claims experience report through August 2018. It is the goal of Hometown Health to process claims within 30 days at a rate of 98% or better.

Mr. Ladich reviewed the current percentages for claims paid within 15 and 30 days for the EOP Dental, EPO Medical, HSA Dental, HSA Medical, PPO Dental, and PPO Medical. He reviewed data related to the claims that are open beyond the 30-day goal.

There was some discussion, based on a question from a Member, regarding the claims being held longer. Mr. Ladich described some of the reasons and offered to have the new Hometown Health Claims Director attend a future meeting to discuss the changes regarding the processing of claims by Hometown Health.

#### **2.05 Presentation and Discussion of Washoe County School District's Group Insurance Wellness Program Report as of September 2018**

Janelle Dye, Wellness Coordinator and Ben Bower, Hometown Health Healthy Tracks Coordinator discussed the attendance of the Wellness Screening. There was discussion of the Retiree WREA Virginia Lake Walk on September 26, 2018 and the participation and vendors that participated in the walk; the upcoming Wellness event, "Choose your Change Fall Challenge;" and gave a reminder about the Angel Tree program.

Ben Bower, Hometown Health's Healthy Tracks Coordinator, provided information regarding concerns with the new Healthy Tracks Portal registration.

#### **2.06 Approval of Minutes from the July 18, 2018 Meeting of the Insurance Committee**

There were no suggested changes to the minutes.

**It was moved by Kathy Howard, seconded by Robert Munson, that the Insurance Committee approve the minutes of the July 18, 2018 meeting** (Yea: Don McHenry, Kathy Howard, Robert Munson, Diane Lyon, Jordan Howell, Danny Kitts, Dawn Miller, Sheryl Bennett, Toni Maresjo, and Eric Diamond). Final Resolution: Motion Carried 10-0.

## **2.07 Approval of Minutes from the August 21, 2018 Meeting of the Insurance Committee**

This item was removed from Agenda and will return at a future meeting.

## **2.08 Approval of Minutes from the August 30, 2018, Meeting of the Insurance Committee**

Member Dianne Lyons pointed out that under Item 2.06, her name was listed as Howard and asked that the minutes be amended to reflect her correct name, Dianne Lyons.

**It was moved by Kathy Howard, seconded by Robert Munson, that the Insurance Committee approve the minutes from the August 30, 2018 meeting of the Insurance Committee with the noted correction of Dianne Lyons' name spelling.** (Yea: Don McHenry, Kathy Howard, Robert Munson, Diane Lyon, Jordan Howell, Danny Kitts, Dawn Miller, Sheryl Bennett, Toni Maresjo, and Eric Diamond). Final Resolution: Motion Carried 10-0.

## **2.09 Presentation and Discussion on the upcoming Request for Proposal (RFP) Process for Health Insurance Services**

Emily Ellison, WCSD Chief Human Resources Officer, presented information regarding the upcoming Request for Proposal (RFP) process for the Health Insurance Services Program. District staff and LP Insurance have met to look at the process and review the various options. There are five options that were considered during initial discussions.

The first two options were discussed but discarded as not feasible: to not offer benefits and let employees go to the Health Care Exchange to purchase their own insurance; or to participate in the Public Employee Benefit Program (PEBP). Participating in PEBP isn't an option because the District would not have any control over plan design.

Three options remain worthy of consideration. The first is to remain a self-insured entity. The District currently buys unbundled products to offer staff an overall insurance program. The fourth option would be to go fully insured by purchasing an insurance product from an insurance carrier. This would allow some control over plan design but could be more expensive. The last option would be to remain self-insured but ask for proposals be submitted in a bundled fashion.

The next phase of the process is to craft a scope of work and the RFP document, with proposal submitted in early January. A survey will be built to obtain feedback from staff regarding the ultimate plan design.

Ms. Ellison spoke briefly about member education to include topics such as how the district purchases health care, how members can help in keeping costs down, etc.

The goals of the RFP were presented by Ms. Ellison: getting comparable or better coverage than the District currently has; obtaining a plan that offers savings to the General Fund and to the Insurance Fund; and a plan that offers choice to the members while meeting the other two goals.

## **2.10 Discussion and possible action to grant a six month extension of premium waiver to one Plan Member who is qualified for the extension under the Plan Document**

Laura Thurston, Risk Management Coordinator, explained that requests for a six-month extension of premiums is covered under the Plan Document. The member has been their granted first premium waiver and is now requesting for a second waiver. Member has feeder to Risk Management and qualifies under the Plan Document.

**It was moved by Robert Munson, seconded by Diane Lyon, that the Insurance Committee grant a six month extension of premium waiver to the Plan Member who qualifies for the extension under the Plan Document** (Yea: Don McHenry, Kathy Howard, Robert Munson, Diane Lyon, Jordan Howell, Danny Kitts, Dawn Miller, Sheryl Bennett, Toni Maresjo, and Eric Diamond). Final Resolution: Motion Carried 10-0.

## **3. CLOSING ITEMS**

### **3.01 Announcement of Next Meeting**

The next meeting of the Washoe County School District Insurance Committee will take place at 2:00 p.m. on Thursday, October 25, 2018, at the WCSD Central Administration Building Board Room, 425 East 9<sup>th</sup> Street, Reno, Nevada 89512.

### **3.02 Public Comment**

Natha Anderson, representing the Washoe Education Association, and Melissa Boesen, representing the Washoe Education Support Professionals, thanked the committee for their work and the way in which staff were treated with dignity and respect during the recent discussions related to insurance rate increases.

### **3.03 Adjourn Meeting**

There being no more business, the meeting was adjourned at 2:50 p.m.