



MINUTES OF THE WASHOE COUNTY SCHOOL DISTRICT GROUP INSURANCE COMMITTEE

September 26, 2019

1. OPENING ITEMS

1.01 Call to Order

The meeting of the Washoe County School District Group Insurance Committee was called to order at 3:33 p.m. at the WCSD Central Administration Building Board Room, 425 East 9th Street, Reno, Nevada 89512.

1.02 Roll Call

Members Robert Munson, Toni Maresjo, Diane Lyon, Tony McMillen, Dina Ciaramella and Jeff Bozzo present. Members Kathy Howard, Dawn Miller, Sheryl Bennett, Eric Diamond and Danny Kitts were absent at roll call. WCSD representative Jackie James, Risk Manager, 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 Diane Lyon, seconded by Toni Maresjo, that the Insurance Committee adopt the agenda as presented (Yea: Robert Munson, Toni Maresjo, Diane Lyon, Tony McMillen, Dina Ciaramella and Jeff Bozzo). Final Resolution: Motion Carried 6-0.

2.02 PRESENTATION AND DISCUSSION OF WASHOE COUNTY SCHOOL DISTRICT GROUP INSURANCE CLAIMS EXPERIENCE REPORT AS OF AUGUST 2019

Lloyd Barnes, LP Insurance representative, 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. Barnes also discussed the number of hospital admits for the current year, the average cost per inpatient/outpatient admits and average days per inpatient/outpatient stays.

2.03 PRESENTATION AND DISCUSSION OF WASHOE COUNTY SCHOOL DISTRICT GROUP INSURANCE CLAIMS ACTIVITY AND TURNAROUND REPORTS FOR AUGUST 2019

Jose Sandoval, Hometown Health representative, reviewed the claims experience report through August 2019. It is the goal of Hometown Health to process claims within 30 days. For the month of August claims were processed within 30 days at a rate of 99.51%.

Mr. Sandoval reviewed the current percentages for claims paid within 30 days for the EOP Dental, EPO Medical, HSA Dental, HSA Medical, PPO Dental, and PPO Medical.

2.04 PRESENTATION AND DISCUSSION OF WASHOE COUNTY SCHOOL DISTRICT'S GROUP INSURANCE WELLNESS PROGRAM REPORT TO COVER CURRENT EVENTS AND PROGRAMS TO INCLUDE STEP INTO SPRING AND SUMMER CHALLENGE RESULTS, WELLNESS SCREENINGS, VIRGIN PULSE LAUNCH, LUNCH & LEARN WORKSHOPS AS OF AUGUST 2019

Janelle Dye, Wellness Coordinator, discussed the results for the Step Challenge for this Spring/Summer Challenge which ended in July. Ms. Dye discussed how many participants reached each of the three levels compared to the 2018 participants. She also discussed the Virgin Pulse launch, the Wellness Screenings and the Health Assessment deadline of December 1, 2019 to active the wellness discount for 2020.

2.05 DISCUSSION AND POSSIBLE ACTION TO PROVIDE RECOMMENDATIONS TO THE INTERIM SUPERINTENDENT TO CONTRACT WITH LIVE HEALTH ONLINE, AN ANTHEM VIRTUAL VISIT PROGRAM, AND TO EITHER HAVE MEMBERS PAY THE FULL COST OF \$59 PER VISIT FOR ACCESS TO THE PROGRAM OR TO HAVE THE DISTRICT OFFSET THE COST BY PAYING A PORTION OF THAT COST

Jackie James, Risk Manager, discussed that we are currently in contract with Doctors on Demand for Telemedicine, which we offer to members. Members on the High Deductible Plan pay a \$49.00 copayment per visit and members on the PPO and EPO Plan, the cost is split between the District and the member at \$24.50 each per visit. This contract is up December 1, 2019, as Doctors on Demand is going to a different billing model which is going to be substantial increase to the plan. Ms. James discussed what Anthem has to offer is more in line with what we are currently paying, \$59.00 per visit. There was discussion around the Anthem program and if selected the Live Health On Line program would become effective January 1, 2020. There was additional

discussion around the program setup and if it would mirror the current plan where the member pays 50% of the visit and the District Insurance pays 50% or \$29.50 per visit. Anthem currently offers their telemedicine program to anyone, you don't have to be an Anthem member, so members can access services through Anthem on December 1, 2019, at a cost of \$49.00, the increase of \$59.00 per visit will begin January 1, 2020.

Kevin Friend, Live Health Online Account Executive for the population health group from Anthem made the presentation. Mr. Friend stated it is similar to Doctors on Demand, except it is fully integrated with Anthem, so all doctors are in network. Mr. Friend showed a demo video of Live Health Online which demonstrated how a member would login and how a virtual visit is conducted with Live Health Online.

Mr. Friend, gave an overview of the Live Health Online, it is a high definition secure and private HIPPA video visit and can be used anywhere there is internet. All Doctors are board certified and available 24/7, 365 days a year, with a 10 minute service guarantee. They can treat simple acute issues, such as a rash, UTI, Pink Eye, and Sinus infections. Mr. Friend stated the Doctors can E-Prescribe to the pharmacy of choice. Mr. Friend stated that this service is available in all 50 states. Mr. Friend stated 80% of the visits are done by phone or tablets, an app for Android and Apple smart phones is also available. Mr. Friend stated they also offer Cuidado Medico, who are Spanish Speaking doctors' and appointments can be scheduled for visits between 7:00am-11:00pm, 7 days a week. Mr. Friend also, presented a sample of their reporting breakdown, which can be available monthly with medical activity to track usage. Mr. Friend also indicated the cost per visit will be \$59.00 starting January 1, 2020, which is less than an office visit or urgent care copayment.

There was discussion, member Robert Munson asked the time Zone for Cuidado Care if it was Eastern or Central time and if \$59 visit is only for Anthem Blue Cross Blue Cross members. Mr. Friend stated it is all zones and anyone can use the Live Health Online. Mr. Friend also stated dependents under the age of 17 will need a parent during the visit. Mr. Friend also stated the physicians have protocols on how to diagnosis a patient.

It was moved by Jeff Bozzo and seconded by Diane Lyon move that the Group Insurance Committee recommends that the Interim Superintendent contracts with Live Health Online, an Anthem Virtual Visit Program with members paying members paying \$29.50 a and the District subsidizing the other half of the cost. (Yea: Robert Munson, Toni Maresjo, Diane Lyon, Tony McMillen, Dina Ciaramella and Jeff Bozzo). Final Resolution: Motion Carried 6-0.

2.06 APPROVAL OF THE MINUTES FROM THE JULY 25, 2019 MEETING OF THE GROUP INSURANCE COMMITTEE

It was moved by Toni Maresjo, seconded by Jeff Bozzo, that the Insurance Committee approve the minutes of the Insurance Committee Meeting of July 25, 2019 (Yea: Robert Munson, Toni Maresjo, Diane Lyon, Tony McMillen, Dina Ciaramella and Jeff Bozzo). Final Resolution: Motion Carried 6-0.

2.07 APPROVAL OF THE MINUTES FROM THE AUGUST 06, 2019 MEETING OF THE GROUP INSURANCE COMMITTEE

There was discussion the minutes for August 6, 2019, second page were to amend the motion and include the Out-of-pocket Maximum

It was moved by Jeff Bozzo, seconded by Tony McMillen, that the Insurance Committee approve the minutes of the Insurance Committee Meeting of August 6, 2019, with the recommended changes (Yea: Robert Munson, Toni Maresjo, Diane Lyon, Tony McMillen, Dina Ciaramella and Jeff Bozzo). Final Resolution: Motion Carried 6-0.

2.08 DISCUSSION AND POSSIBLE ACTION TO GRANT A SIX MONTH EXTENSION OF PREMIUM WAIVERS FOR TWO PLAN MEMBERS WHO ARE QUALIFIED FOR THE EXTENSION UNDER THE PLAN DOCUMENT

Jackie James, Risk Management Manager, explained that a request for a six month extension of a Waiver of Premium was granted, they have a medical condition that qualifies per the plan document and they have requested for an extension for another six months.

It was moved by Diane Lyon, second by Toni Maresjo, to grant a six month extension of premium waiver to the two Plan Members who are qualified for the extension under the Plan Document Robert Munson, Toni Maresjo, Diane Lyon, Tony McMillen, Dina Ciaramella and Jeff Bozzo). Final Resolution: Motion Carried 6-0.

3.0 CLOSING ITEMS

3.01 Announcement of Next Meeting

The next meeting of the Washoe County School District Insurance Committee will take place at 3:30 a.m. on Thursday, October 23, 2019, at the WCSD Central Administration Building Board Room, 425 East 9th Street, Reno, Nevada 89512.

3.02 Public Comment

There was no public comment at this time.

3.03 Adjourn Meeting

There being no more business, the meeting was adjourned at 4:35 p.m.