

**MINUTES OF THE April 27, 2022
MEETING OF THE
WASHOE COUNTY SCHOOL DISTRICT
GROUP INSURANCE COMMITTEE**

April 27, 2022

1. OPENING ITEMS

1.01 Call to Order

The meeting of the Group Insurance Committee was called to order at 4:02 p.m. at the WCSD Central Administration Building Board Room, 425 East 9th Street, Reno, NV 89512.

1.02 Roll Call

Committee Members, Jeff Bozzo, Eric Diamond, Mike Dixon, Rachel Drake, Tony McMillen, Dawn Etcheverry and Robert Munson were present. Members Vickie Cooper, Diane Lyon and Toni Maresjo were absent. Staff Liaison Laura Thurston and staff were also present.

2. DISCUSSION, PRESENTATION, AND ACTION ITEMS (Public comment: any individual may address the public body concerning any item listed below. A completed "Citizen's Right to Speak" card must be submitted to the public body at the meeting. During the discussion of each item on the agenda, the Chair will invite the individual to come forward to speak. Individuals are limited to three minutes per item.)

Public comment from Trustee Adam Mayberry stated he wanted to thank all of our boards and committees for the work that they do and particularly this committee the Group Insurance Committee a very well-run committee. Trustee Adam Mayberry appreciates the services as a lot of what is talked about will go the Board then they will eventually endorse it and approve it. Trustee Adam Mayberry stated his District is District F, one of the two at large Districts, Trustee Adam Mayberry stated on behalf of the Board of Trustees he wanted to thank everyone for their service, time and dedicating to improve the quality of the benefits of the employees.

2.01 Presentation and Discussion of Washoe County School District Group Insurance Claims Experience Report, as of March 2022 (FOR INFORMATION AND DISCUSSION ONLY)

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.

Member Toni Maresjo arrived at 4:07pm.

2.02 PRESENTATION AND DISCUSSION OF WASHOE COUNTY SCHOOL DISTRICT GROUP INSURANCE ANTHEM CLAIMS ACTIVITY AND TURNAROUND REPORTS AS OF March 2022 (For Discussion Only)

Pamela Davidson, Account Manager for Anthem, reviewed the claims experience report through March 2022. It is the goal of Anthem to process claims within 30 days. For the month of March claims were processed within 60 days at a rate of 99.97%.

Ms. Davidson reviewed the current percentages for claims paid within 30 days for the PPO Dental, PPO Medical, HSA Dental, HSA Medical, PPO Dental, and PPO Medical.

2.03 Presentation and Discussion of Washoe County School District Group Insurance Wellness Program Report to cover current events and programs, as of March 2022 (FOR INFORMATION AND DISCUSSION ONLY)

Laura Thurston, Risk Coordinator, discussed the Virgin Pulse Mindful Exploration Spring Step Challenge from March 3, 2022 to April 4, 2022. Ms. Thurston discussed there were 383 participants and 88 teams. Ms. Thurston discussed the Virgin Pulse Go Green Challenge from April 11, 2022 to April 17, 2022. Ms. Thurston introduced, Mackenzie Howren the new Wellness Coordinator.

2.04 Presentation, Discussion, and Possible Action to adopt Ingenio Rx Cost Relief Program, a pharmacy savings program for specialty medication, as a new benefit program (FOR POSSIBLE ACTION)

Laura Thurston, Risk Coordinator, states Anthem presented this at last month's meeting, there were a few members that were not present and wanted to give these members the opportunity to vote on the program. Ms. Thurston stated Kelly Dvorak, Account Manager for Anthem and Jim Thorne, Pharmacy Account Manager, for Anthem and Ingenio, were present to answer any questions to give those member's that were absent at the last meeting. Mr. Thorne discussed the Ingenio Rx Cost Relief program which offers both the member and employer savings. Mr. Thorne discussed members

on the Cost Relief program can save up to 25% on specialty drugs and possibly have a zero-cost share on some drugs.

Discussion: Member Jeff Bozzo, asked if the first step would be just taking advantage of the assistance dollars that that we are not currently doing right now, and once the plan starts to take advantage of the dollars we can apply to the members cost to help them save and have a zero copay and whatever is remaining would go to the plan and offset the plan's cost. Jim Thorne Pharmacy Account Management for Anthem stated it is in reverse, the assistance dollars would apply to the member cost share lowering and paying cost and anything remaining would be written down to zero. Ms. Thornes stated the program is lowering the upfront cost to the plan and on the back end they are reducing the member cost to zero. Member Eric Diamond asked how the specialty medications are being identified as being available for a program. Mr. Thorne stated they are automatically identified by the program itself, but the members are notified in various ways prior to the program starting, if their drug falls under the cost relief program. Member Mike Dixon asked how many members will benefit from the cost relief plan. Mr. Thorne stated there are currently 124 members that will be impacted. Kelly Dvorak, Account Manager for Anthem stated the 124 members that currently have been identified on a specialty medication and qualify for the program. Ms. Dvorak stated there could be more or less members come January 1, 2023. Member Rachel Drake stated it was mentioned there may be an opportunity to apply this to both the PPO Plan and the HSA Plan, previously it was discussed this would not apply to the HSA Plan. Mr. Thorne stated the HSA Plan is something that is an opportunity but is their recommendation that the group moves forward just with the PPO Plan. Ms. Dvorak stated the initial analysis is with the PPO Plan, there is opportunities starting in January 1, 2022, to potentially roll this out for the HSA Plan, however there are some nuances that could occur for members that we can't provide first dollar coverage otherwise we disqualify them from making contributions to an HSA. Ms. Dvorak stated they have to be careful about how they implement a program such as this when it hasn't been done yet. Ms. Dvorak stated there are currently four people on an HSA Plan that are taking a specialty medication and are currently using a copay assistance. Ms. Dvorak stated the benefit for these HSA members is they are getting credit towards their accumulators for some of that cost share for the copay assistance that they are getting, helping them reach their deductible and out of pocket max. Ms. Dvorak stated their recommendation on rolling it out truly to the PPO Plan only for January 1, 2023, is they don't have to worry about that first dollar coverage, it's really clean for a PPO members and then they would recommend to take it back to the following year and vote for January 1, 2023 if it is working well for the PPO Plan there will be continued details that come around that first dollar coverage within an HSA Plan then they could tackle it at that time. Ms. Dvorak stated they are not taking away a benefit from the HSA Members by making them lose that accumulation and they still get the benefit of using manufacture assistance, because it's such a small number of people the estimate to Washoe County School District as far as that savings doesn't really impact the number that is being

presented. Member Rachel Drake asked if there is a way to reach out to the HSA Members and tell them they have this option available and can sign up for it, just to make sure they are getting that copay assistance through the manufacture program. Ms. Dvorak, stated all those members are currently signed up and utilizing the manufacture assistance copay.

Member Diane Lyon arrived at 4:23pm

It was moved by Jeff Bozzo and second by Dawn Etcheverry that the Insurance Committee adopt Ingenio Rx Cost Relief Program, a pharmacy savings program for specialty medication, as a new benefit program. Yea: Jeff Bozzo, Eric Diamond, Mike Dixon, Rachel Drake, Tony McMillen, Dawn Etcheverry, Robert Munson, Toni Maresjo and Diane Lyon: Final Resolution: Motion Carries 9-0

2.05 Presentation and Discussion of included Health Program Review (FOR INFORMATION AND DISCUSSION ONLY)

Krista Fisher, Client Success Manager at Included Health, presented an overview of the service that is in place and how they are interacting with Washoe County School District members and what the partnership has looked like for the past few years. Ms. Fisher stated they were known as Ground Rounds which was a practice where experts in the medical field used to gather around a patient and would talk about the condition, the diagnosis, share information and expertise and what the treatment should look like for that patient are now known as Included Health. Ms. Fisher stated Included Health still delivers those expert medical opinions but are also in new spaces as virtual care. Ms. Fisher spoke about the three truths through expert medical opinions, referral and how they partner with top experts from leading institutions. Ms. Fisher also talked about the three-year partnership, which now we are in year four, the goal was to address some of the high cost claimants, surgeries, cancer diagnosis as those can be very costly on the medical plan. Ms. Fisher stated overall cost on average for the medical expert opinion to was \$8,000.00 per condition and as an average annual savings was over \$350,000.00 per year.

Member Rachel Drake asked if members are getting referred to multiple physician specialists as the wait to see a specialist can be 12-16 months. Krista Fisher, Client Success Manager at Included Health stated if a member is open to concierge referral they would be the ones reaching out to the office and scheduling the appointment and see who is available or some member prefer to have their information given information to them and are provided the top two recommended specialist. Member Eric Diamond asked if members that were registered with Ground Rounds rolled over with Included Health Program, Ms. Fisher stated yes. Member Eric Diamond asked if Washoe County

School District has an unlimited use plan or a limited use plan and what is the utilization. Ms. Fisher stated currently there is a 50 case per use that are available to use, in case there was more, those would just be billed outside of the 50 cases.

2.06 Presentation and Discussion of Virgin Pulse Wellness Portal Annual Program Review (FOR INFORMATION AND DISCUSSION ONLY)

Shane Callahan with Virgin Pulse discussed the Washoe County School District program review with Virgin Pulse with the primary focus being 2021. Mr. Callahan spoke about the program engagement there was a 24% increase in average monthly engagement, 84% of the enrolled population completed the Health Assessment. Mr. Callahan also discussed the Culture and Washoe County School District Challenges, promoted Healthy Habit Challenges two Step Challenges in 2021 and one spotlight challenge which was the mindful challenge. Mr. Callahan spoke about health focus, added the NCQA Certified Health Check HRA, added Action Rewards for HRA and Biometric Screening, integrated Claims Data and 15% of eligible population tracking biometric data. Mr. Callahan discussed the Executive Dashboard which included Enrollment and Engagement, Incentives, Health Assessment and Biometrics and Challenges. Mr. Callahan spoke about the Biometric Reports, BMI, Blood Pressure, Fasting Glucose, HDL, LDL, Total Cholesterol, and Triglyceride and the Health Plan Performance Summary.

2.07 PRESENTATION AND DISCUSSION OF WASHOE COUNTY SCHOOL DISTRICT GROUP INSURANCE 90 DAY BENEFIT WAITING PERIOD (For Discussion and Possible Action)

Laura Thurston, Risk Coordinator, discussed about potentially decreasing the 90-day waiting period. Ms. Thurston stated she had a brief update and wanted to let the Insurance Committee know that she has gathered data. Ms. Thurston went over some of Nevada Public Entity Benefit Start Dates and Nevada School Districts Benefit Start Dates. Ms. Thurston discussed the Washoe County School District Benefit Start Data points, from August 2021 to February 2022 there were 534 New Hires eligible for benefits, 9 of the New Hires left within the 90 days of hire, from October 2021 to March 18, 2022, there were 274 New Hires eligible for benefits, 30 (11%) of the Insurance Eligibility Forms were not received by Risk Management, 131 (48%) of the Insurance Eligibility Forms were received by Risk Management within 3 days of hire, 113 (41%) of the Insurance Eligibility Forms were received by Risk Management 4 days or more after start date. 43 (16%) of the Insurance Eligibility Forms were received by Risk Management 15 days or more after start date and 17 (6%) of the Insurance Eligibility Forms were received by Risk Management 30 days or more after start date.

Member Discussion, Robert Munson asked when Clark County does not allow Late Enrollee, what does that mean. Laura Thurston, Risk Coordinator, we currently allow Late Enrollees, which occurs often, Clark County if an employee misses their timeframe they do not get to enroll until Open Enrollment. Ms. Thurston stated Washoe County School District allows Late Enrollees after they miss their 90 day waiting period and become eligible the 1st of the following month of when the Enrollment Forms are received, however, dependents are not allowed to be enroll late but can be added on until Open Enrollment. Member Mike Dixon asked status of the New Hire Portal, Ms. Thurston stated we are in the stages of testing the new hire portal.

Member Tony McMillen left at 5:40pm

Member Dawn Miller left at 5:58pm

2.08 APPROVAL OF THE MINUTES FROM THE MARCH 30, 2022 MEETING OF THE GROUP INSURANCE COMMITTEE (For Possible Action)

Discussion: Vice Chair Jeff Bozzo Item 2.01 there is a reference Mr. Kerr is that suppose to be Mr. Barnes and item 2.08 approval of the prior meeting, the change request of Who instead of How, so it is just one word that was to change.

It was moved by Committee Member Tony Maresjo and seconded by Committee Member Jeff Bozzo that **the Group Insurance Committee approves the minutes from the March 30, 2022 meeting of the Group Insurance Committee with the noted change.** The result of the vote was Unanimous: Pass **for specialty medication, as a new benefit program. Yea: Jeff Bozzo, Eric Diamond, Mike Dixon, Rachel Drake, Robert Munson, Toni Maresjo and Diane Lyon: Final Resolution: Motion Carries 7-0**

3. CLOSING ITEMS

3.01 Public Comment

The Group Insurance Committee received comments from the following:
No Comments

3.02 Announcement of Next Meeting

The next meeting of the Group Insurance Committee would take place on Wednesday, May 25, 2022, 4:00pm at the WCSD Central Administration Building, 425 East 9th Street, Board Room, Reno, Nevada 89512

3.03 **Adjourn Meeting**

There being no further business to come before the members of the Committee, Vice Chair Robert Munson declared the meeting adjourned at 6:15 p.m.

Vice Chair Jeff Bozzo