

# MEETING: SUPERINTENDENT'S INSURANCE ADVISORY COMMITTEE (SIAC)

September 29, 2021

1:00 – 3:00 p.m.

Location:  
ESF Board Room

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**Meeting called by:** Antonia Scipio

**Type of meeting:** Advisory

**Minutes by:** Patty Snorf

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**SIAC  
Members  
present:**

Amy Williams (BFT); Dan Bennett via phone (BFT); Kyle Savage (BFT); Judy Griffin (1010); Sharon McNichols (Retirees); Nel Marshall (School Administration); Lisa Schmidt (Benefits)

**Staff:**

Cindy Lesinski (CFO), Katye Campbell (Board member); Antonia Scipio (Dir. Employee Benefits & Risk); Dr. Beth Thedy (Deputy Superintendent/CHRO)

**Absent:**

Leslie Lawter (Local 1010)

**Guests:**

Dennis Dulaney via phone, and in person Erik Toerge Debbie Poole, & Lauren Bifano (Lockton); Bonnie Doss (BPS)

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## MINUTES

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**Welcome and Introductions:** Amy welcomed all to the meeting and called the meeting to order. Some committee members and vendor representatives participated by calling in.

**Approval of the August SIAC Minutes:** Amy asked if any discussion was needed on the last meeting's minutes. There was none. Sharon made a motion to approve the minutes, Nel seconded. The committee unanimously approved the minutes.

**New Charter:** Dr. Thedy briefly went over the new Charter. The School Board members' representatives are no longer voting members, and there are no more 'ex-officio' members; they now participate as 'staff'. She stated that Mr. Gibb, the School Board attorney, could be invited to a SIAC meeting to review the Sunshine Law if so desired by the committee.

**2022 Benefit Improvements:** Lauren Bifano re-capped the changes in vendors and the plan enhancements. (Initially presented in the July SIAC meeting – Marketing Results)

Dr. Thedy clarified that the open enrollment assistance offered by The Standard will be a third-party provider of this service, and not employees of The Standard.

### Old Business

**Retirees:** Dr. Thedy stated that Florida Statute 112.0801, (Group Insurance; Participation by Retired Employees), mandates that all former employees who have retired must be offered an option to continue coverage in a group plan. Other options are being considered and investigated.

**Pregnancy Report:** Dr. Thedy continued; there were four cases surrounding pregnancy/birth/infant care that were investigated for the claim costs, to make sure the charges are appropriate.

Kyle commented that there are many programs available, but they are not being promoted, nor utilized.

### New Business

**OE Communications Strategy:** Lauren Bifano presented.

- Lockton will provide a Flip Book once the benefits guide is completed
- Along with the benefits guide, there will be an 8-page overview handout, open enrollment flyer and presentation; and the on-site enrollment counselors and call center provided by The Standard
- Open enrollment for active employees is October 18 through 5:00 p.m. on October 29

Kyle voiced his concern with high-pressure sales tactics used in the past by AFLAC to purchase their products. Dr. Thedy assured everyone that there will be no sales pressure for the voluntary products.

**Financial Update:** Bonnie Doss and Dennis Dulaney presented, reminding everyone that July always looks worse than June.

- June shows the pharmacy rebate and performance guarantee
- Fund balance as of July is \$4,179,761, last year for same time was \$6,335,304
- Gold plan consistently has higher spend for the second quarter, except for June; and into July
- Pharmacy claims account for 18.3% of total costs
- PEPM costs are \$1012 compared to \$914 during the same time last year
- Gold and Silver plans combined are running at 110.3% of projected budget costs

Kyle requested a breakdown of the entire 2021 year's numbers for the Gold and Silver plans. Bonnie will work on that request.

Dan said we need to look at the trend over the last 10 years to see if there is an increase in high-cost claimants.

**Surgery Plus/Hinge Health:** Debbie Poole presented participation numbers in both programs, as of September 28, 2021.

- Hinge Health – 272 participants in the Chronic program, 72 in the Acute program
- Surgery Plus – 28 completed procedures, 10 pending procedures, 16 pending consultations, 72 open cases; estimated savings of \$252,000

Amy requested that Lockton help with employee education on Hinge Health programs. She shared a co-worker's experience with Hinge Health; the information given to employee by Hinge Health was very general, and the employee felt it was not helpful for the ailment. Debbie said that is the feedback they need to be getting.

**InfoLock Data Analysis:** Debbie continued with a conditions summary, with an in-depth look at diabetes spend, and new program options.

- BPS is well over the norm for the following conditions: musculoskeletal, hypertension, hyperlipidemia, diabetes, osteoarthritis, end stage renal disease, colorectal cancer, congestive heart failure, COPD, epilepsy and other seizure disorders
- Members with diabetes or prediabetes account for 21.8% of overall total allowed
- Inpatient hospitalization cost, due to a diabetic condition, PMPM is \$575.39, well over the norm of \$360.63
- There has been an increase to both medical and pharmacy spend surrounding diabetes
- 1220 health plan members have a diabetic condition
- BPS Well-Care Centers, the Mayo Clinic and Virta offer diabetes management classes

Kyle asked why the inpatient hospitalization cost was so much more than the norm. Debbie said she will take that back, research, and bring back an answer.

Kyle asked about the risk distribution, what are the norms. Debbie will try to pull the norms and bring back.

Kyle asked if Lockton had the numbers on how many members are taking a diabetes class. Debbie said she will find out.

Kyle would like to see more attention on hypertension programs as there are more members with hypertension than diabetes. Debbie said they can improve engagement through the clinics regarding hypertension.

**2023 Considerations:** Debbie continued.

- Cigna is offering, through Sempre Health, assistance to those members taking one or more of four specific high-cost medications; no cost to the health plan, saves member money
- There are 24 members eligible, they have been notified by letter, and can save each time they fill their prescription
- Program is to encourage medication adherence and affordability
- Lockton and Mayo Clinic have partnered to provide a living donor kidney transplant program for those in stage 3 or higher kidney disease, pre-dialysis
- Transplant program would garner more savings for the patient and the plan than the dialysis route

- Virta program strives to reverse diabetes, comes with performance guarantees per participant of a 5% weight loss, 40% reduction in diabetes pharmacy cost, an A1c reduction of one point
- Virta fees: \$269 per participant per month (PPPM) for first year, \$199 PPPM for the second year
- Consider more wellness activities necessary to complete in order to get a reduced premium
- Use Cigna's MotivateMe program to encourage participation toward health improvement
- Colorectal cancer awareness, encourage screenings as this is a very treatable cancer when caught early

Debbie mentioned a 'Why is Cigna Calling' education plan they can work on with Cigna. Outreach to encourage members to join programs to improve their health and can sometimes earn them an incentive. Dan indicated that communication to employees has always been a challenge. He does not believe more junk mail or text messages will help. Receiving information from the individual's doctor will be more effective. Katy agreed; however she believes more needs to be done.

Kyle does not believe the Virta program is cost effective.

Dr. Thedy believes more information is needed on the Virta program and would like to know how many people would qualify for the program.

Committee members discussed possible changes/additions to the wellness activities needed to earn a lower deductible or premium reduction. Collier County Schools has a model Lockton can use to model scenarios for BPS. A surcharge for not completing the wellness activities can be considered.

**Close:** Dr. Thedy did not want the conversation to lose steam; perhaps the committee needs to meet more often. Antonia asked the committee if they would like to meet in the next couple of weeks, possibly virtually. She will look into the legalities of a virtual or call-in option, since SIAC meetings are to be open to the public.

**Adjourned:** The meeting adjourned at 4:04 p.m.

**Upcoming SIAC Meeting:** TBD