

October 25, 2023

1:00 – 4:00 p.m.

Location:
ESF – Board Room

MEETING:

SUPERINTENDENT'S INSURANCE ADVISORY COMMITTEE (SIAC)

Meeting called by: Amy Williams

Type of meeting: Advisory

Minutes by: Annette Spiegel

SIAC Members Present:

Amy Williams (BFT-Chair), Lisa Schmidt (Employee Benefits), Anthony Colucci (Instructional Personnel/BFT), Kyle Savage (Instructional Personnel/BFT), Leslie Lawter (Support Services/Local 1010), Dimarcus Simmons (Support Services/Local 1010), Dr. Neleffra Marshall (School Administrators)

Staff:

Megan Wright (Board Member), Cindy Lesinski (CFO), Joe Strohfus (Benefits), Antonia Scipio (Director, Employee Benefits & Risk Management, remote), Annette Spiegel (Risk Management)

Absent:

Katy Campbell (Board Member)

Guests:

Debbie Poole (Lockton), Carolyn Micali (Lockton, remote), Renee Carey (CIGNA, Senior Client Manager, remote), Dr. Angela Reddy (CIGNA, Senior Medical Director, remote), Dr. Julie Kessel (CIGNA, Medical Officer, remote), Emma Morisey, (CIGNA, Business Analytics Consultant, remote), Laricia Eason (CIGNA, BPS On-Site Client Support Partner, remote), Dani Guy (CIGNA, BPS Wellbeing Coordinator, remote)

MINUTES

Welcome and Introductions: Amy called the meeting to order and welcomed everyone.

Approval of the 9/27/23 Minutes: Amy asked for discussion. None requested. Unanimous vote to approve.

Topic Updates /Discussion:

- **Vitamin D (CIGNA):** Renee Carey introduced the CIGNA team followed by Dr. Reddy presenting a detailed clinical perspective on the medical necessity of Vitamin D testing. Amy questioned Dr. Reddy about a physician's suspicion of Vitamin D deficiency and Dr. Reddy explained that it must come with a medical diagnosis in order for the test to be covered by CIGNA. Dr. Julie Kessel explained CIGNA's evidence-based determination of coverage process and reiterated that Vitamin D testing is not covered if the physician has not provided a diagnosis as the rationale for testing. Megan and Amy defined that the problem at the lab level is not the lack of a medical diagnosis on the lab orders but the incongruous management of the billing process with the patients. Dr. Kessel stated that it's not a policy problem, it's a network problem that CIGNA recognizes. Amy suggested that the testing "just be covered" to eliminate all problems. Kyle inquired about the actual cost of the testing. Dimarcus asked since CIGNA recognizes the issue, what can be done to eliminate the problem. Dr. Kessel replied that CIGNA will take SIAC's concerns back to contract processing. Leslie summarized that all lab orders must have an appropriate diagnostic code. Dr. Reddy confirmed a diagnosis/presumptive diagnosis is necessary. Antonia clarified that CIGNA would take this issue back and look at the Vitamin D issue with contract processing. At Kyle's request, CIGNA will provide information about a sampling of Vitamin D claim denials.
- **Skin Cancer (CIGNA):** Emma Morisey presented data on skin cancer screenings and explained the difference between ICD and CPT codes related to skin cancer screening. Kyle noted, Emma agreed, that skin cancer costs, among all cancer costs as they relate to the BPS plan, are not one of the higher costs. Kyle asked about a previous SIAC PPE conversation and Antonia stated that it had been addressed at the 9/27/23 SIAC meeting and that individual departments (Facilities/Plant Ops) have budgets for and offer PPE to their employees. Antonia added that regarding Warehouse employees, that department was just made aware of the PPE situation a few weeks ago and is working on the issue.
- **BPS Financial Review (Joe Strohfus):** Joe prefaced August's financial presentation by citing a historical pattern of lower revenue in August due to how teachers / 9-month employees are paid in June & July. The \$1.1 million plan operations decrease in August 2023 shows an improvement of \$1.7 million compared to August 2022. The average monthly deficit for 2023 is \$91K compared to \$415K in 2022. In the next couple of months, Joe anticipates the average monthly plan operations totals will return to positive figures. Clinic operation costs YTD are just over \$2 million. Anthony

and Joe discussed that the 20 vs. 24 pay period withholding does contribute to the current deficit and numbers will bounce back. Joe confirmed for Kyle that Marathon costs are included in the YTD clinic numbers.

- **Medical Claims Review (Debbie Poole):** Debbie stated that August is typically “the worst” month of the year due to incoming claims from the summer months when people are off work. YTD loss ratio is 100.9% (down from 4.1% in '22). RX claims are 21.3% of total cost. Gross claims PEPM have increased 8.9% compared to the same time last year. Large claims reflect 1 individual above the \$500K ISL and 7 individuals above \$250K. Large claims are now accumulating towards the aggregate specific threshold. YTD, budget is up 9.2%, total claims are up 7.6% and RX rebates show a positive increase of over \$500K YTD from FY 2023. Overall, the plan is performing better than it was last year. Rolling 12 data shows the Gold Plan is underperforming against budget with a loss ratio of 110.7% compared to the Silver plan’s loss ratio of 85.2%. Large claims appear to be on a downward trend compared to 2023’s plan year with 20 claimants. Debbie feels that prevention programs are contributing to this improvement.
- **New Business (Lockton):** Carolyn Micali from Lockton presented Marathon’s cost-per-visit which was \$197. Kyle asked Lockton for cost-per-visit data for PCPs, MD Live and Urgent Care; acknowledged by Debbie. Carolyn shared clinic comparison engagement information for BPS vs. St. Johns County (a similarly situated Marathon client). BPS clinics compared to SJC clinics show slightly more visits to their clinics annually.
- **New Business (BPS):** Antonia reviewed the CIGNA Motivate Me Utilization handout for 2022-2023 on behalf of CIGNA’s John Fairchild. Motivate Me, part of BPS’s CIGNA package, is a reward program for employees and covered spouses wherein completing an annual physical and a health assessment earns them a reduced deductible *and* the opportunity to earn *additional* awards in the program. For the ‘22-‘23 year, program participation is trending less than anticipated with only 3,710 of 7,443 eligible members earning an incentive. Claimants with earned incentives (gift cards) in 2023 have until March 31, 2024, to claim them. Leslie asked Antonia about participants “cashing out the incentive” for the 2023 year. Antonia said the portal reflects plan year 2024 and they would have to use the drop-down box to choose another year. Antonia noted the success of preventive care category and thanked Kyle for his original recommendation for that. Kyle requested the number of participants who have not yet redeemed their gift cards. (Antonia’s reply: For the 9/30/22-8/31/23 period, 1,654 have not redeemed their gift cards for a total of \$206,925.) Antonia completed the wellness review and acknowledged the positive movement of the Motivate Me program. She noted that it takes about 3 years for people to “catch on” to these programs and commented that everyone should be excited about the movement. Antonia thanked Dani Guy for her wellness work, and credited individual BPS sites for creating their own wellness programs. Dani agreed about the success of the program and endorsed the next event on November 4th, “Wobble Till You Gobble.” Antonia concluded with information on scheduled Jet Dental cleanings that will be available soon for employees and dependents.
- **Additional Discussion (All):**
 - Anthony requested that Laricia Eason’s (CIGNA On-site Rep) contact information be better placed on the BPS website to make it easier to find. He also reiterated his desire to have “industry experts” on the SIAC committee. Amy asked Antonia how to make that happen. Antonia said that she will speak with the superintendent and Cindy, review the Charter, and discuss the request. Kyle moved to recommend bringing industry experts back onto the SIAC. The motion was seconded and passed by a majority.
 - Cindy requested data on how many claims are due to accidents and added that Antonia is starting a well-needed Safety Program in the schools. Debbie differentiated between member/dependent accidents/injuries, subrogated claims, and Workers Comp claims. Debbie will have CIGNA provide data on non-subrogated accidents. She replied to Cindy that they will have to look at different sources to answer her question.
 - Debbie shared detailed information on the status of the RFP after having met with BPS Procurement. (Cutoff date for RFP requests was October 8, 2023.) Lockton is now in the middle of “the build” and they’re expecting to post it in December. She emphasized the focus within the RFP is vendor flexibility to accommodate plan design needs.
 - SIAC members agreed to skip the November meeting and meet again in December.
 - Anthony conveyed teachers’ concerns that the Wellness Fair was mostly during the workday. Antonia replied that the fair lasted until 6 p.m. and there was even a virtual, financial presentation at midday; that the schedule was inclusive of everyone’s needs and that the *spring* wellness fair has been scheduled on an early release day to allow for more participation. Kyle recommended using a teacher planning day.
 - Amy asked for a motion to adjourn. Motion received and seconded.
- **Next SIAC Meeting:** **Wednesday, December 13, 2023, 1:00 p.m. - 4:00 p.m.**