

September 27, 2023

1:00 – 4:00 p.m.

MEETING:

SUPERINTENDENT’S INSURANCE ADVISORY COMMITTEE (SIAC)

Location:
ESF – Board Room

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)		
Staff:	Katy Campbell (Board Member), Cindy Lesinski (CFO), Dr. Mark Rendell (Superintendent), Ryan Dufrein (Assistant Superintendent Human Resources), Joe Strohfus (Benefits), Antonia Scipio (Director, Employee Benefits & Risk Management, remote), Annette Spiegel (Risk Management)		
Absent:	Dimarcus Simmons (Support Services/Local 1010), Dr. Neleffra Marshall (School Administrators)		
Guests:	Debbie Poole (Lockton), Carolyn Micali (Lockton, remote)		

MINUTES

Welcome and Introductions: Amy called the meeting to order. Prior to the approval of minutes, she stated that Mr. Colucci needed to leave early and wanted to make a statement. It was to recall that, in the past, the SIAC had board representatives who were “industry experts.” He would like such representatives back on the committee. Amy Williams agreed.

Approval of the 8/23/23 Minutes: Amy asked for discussion. None requested. Minutes approved.

Topic Updates/Discussion From 8/23/23 SIAC: Antonia Scipio and Debbie Poole

- **PPE:** Antonia responded to discussion from the last meeting regarding providing PPE for employees as it relates to skin cancer prevention. She’d connected with the Facilities and Operations departments. Facilities reported that they do have PPE, e.g., long-sleeved shirts, available for employees who only need to ask for it. Operations reported that they were not aware employees didn’t have PPE but that there is a budget for it. If training is needed within their departments, they will connect with Human Resources.
- **Hello Heart:** In response to previous committee discussion, and analysis of utilization and ROI, Antonia and Debbie reported that the Hello Heart Program will be discontinued effective October 23, 2023. Hello Heart will inform program participants directly via letter. BPS will update staff at the Well-Care Centers and our on-site CIGNA team so they can all be prepared to offer continued heart-health services for those who desire it.
- **Vitamin D Testing:** Debbie reviewed CIGNA’S official policy on Vitamin D Testing. A detailed handout was provided, and the policy is publicly available on CIGNA.com. Amy expressed dissatisfaction with the medical necessity part of the policy and with QUEST’S billing procedures. Debbie will work with CIGNA on those issues and report back to the committee.
- **Cancer Support:** Debbie reviewed CIGNA’S Cancer Care Support Program and the levels of support. Detailed handout provided. There are 490 members included in the data since 2018. Breast cancer is the top condition for engaged members. 48 engaged members are large claimants (over \$50K) in the current period. Skin cancer is the top cancer by member count. Skin checks and prevention will continue to be promoted. Program engagement will be promoted at on-site clinics. Amy asked if skin checks can be added as part of “free annual screenings.” Antonia confirmed that the window is closed to add it to 2024 coverage, but it will be addressed for 2025 coverage.

Debbie clarified the definition of “engagement” for Anthony. Antonia responded to a comment about program engagement by citing that many members choose to use their own providers’ cancer support programs as opposed to CIGNA’S.

- **Florida Women Care:** As of October 1, 2023, FWC will be *reinstated* as a CIGNA network provider. Debbie reviewed the reinstatement process, detailed handout provided. Members will be notified.
- Amy asked Debbie to work with CIGNA to update the entire provider list. Debbie agreed and also suggested working with Laricia Eason, our on-site CIGNA rep. Antonia reminded the committee that Laricia should be engaged to help with issues of this nature in addition to individual member issues.

BPS Financial Review: Joe Strohfus

- Joe reviewed June’s financials since the official close of FY ‘23. There is a \$4.1 mil increase in operations at the close of June, up \$1.1 mil from June ‘22. Retained earnings as of June are \$13.4M without any board infusion.
- Revenue in July is historically low (the way teachers are paid in June /number of monthly claims). Though a \$5 mil decrease in plan operations through July, it’s \$92K more favorable than July ‘22.
- Clinics run consistently every month, around \$270K, \$1.9 mil through July 23. No questions for Joe.

Medical Claims Review: Debbie Poole

- Through July’ 23, enrollment is down 1.3%. Membership is down 3.0%. YTD the medical /RX plan is running at a \$1 mil surplus with a 97.8% loss ratio. RX claims are 21.3% of total cost. Since last FY, gross claims have increased 9.6%.
- One claimant is above the \$500K ISL threshold. Four claimants are above \$250K. Large claims are 3.0% of gross claims. Aggregate specific deductible has not been reached.
- Budget is up 9.2% (\$46.5 mil), expected when rate setting. Stop loss reimbursements still reflect claims from FY ‘22. Total plan cost YTD July is up at \$45.5 mil from \$43.4 mil in FY ‘22. There is a small surplus of actual vs. budget paid claims, \$24 PEPM, \$1 mil YTD July. Rolling 12 has improved from previous Rolling 12. The Gold Plan running at 111% of budget compared to the Silver Plan running at 85.6% or 101% combined. Large claimant activity has improved YTD from previous FY.
- Debbie reviewed demographics and risk for the Gold and Silver plans. Discussion of the Relative Risk Score (RSS) initiated questions and comments. Carolyn Micali explained the RSS in great detail and clarified that the difference between the plans is mainly based on “adverse selection” (higher risk individuals *choosing* the Gold plan).
- Debbie responded to Kyle’s timing inquiry about “changing something drastically for 2025” (example: Collier County’s plan). She emphasized the most important part of the timing is to provide members with enough advance notice and education to start working towards the 2025 requirements and that the plan design change will drive the timeline. Additional discussion ensued with the committee and Debbie regarding potential “asks” and suggestions for future plans.
- Debbie concluded the Medical Claims Review portion of the meeting by presenting additional utilization and cost data from Infolock. Slides /handouts included data on “Illness Burden & Top Conditions” and “Prescription Drugs.”
- Carolyn presented information on the Marathon Health Study, 2020-2022, May-April each year. In summary, participants with higher risk scores had more frequent clinic utilization and cost the plan less over the 3-year period than non-participants.
- Kyle questioned whether the clinics are “really saving money.” Carolyn recommended keeping in mind that the study is presented as true savings and was not adjusted for risk. Consideration also needs to include productivity and diverted care aspects of the study. Lockton will provide information on the number and cost of virtual /in person visits. Kyle would like more comparable information about the cost of visits (Marathon-WebMD-Urgent Care-PCP’s).
- Antonia asked for clarification about the original intent of the clinics before her time with BPS...wellness or urgent care? Amy stated that the clinics were marketed as a “walk-in, urgent care replacement” and it is now failing that purpose due to the clinics being utilized mostly for other services. Antonia agreed with Katy that our culture has changed over time and as numbers were reviewed, the focus shifted towards chronic conditions /prevention and new needs. Carolyn added that there is also room for improvement in the utilization of telemedicine to supplement

the shortage of in person appointments at the clinics. Debbie stated that virtual primary care is being added to the plan and asked for feedback about telemedicine. Amy provided information about how to effectively book telemedicine appointments and agreed that they are a very beneficial piece of the plan.

Open Enrollment: Antonia Scipio

- Antonia reviewed the flyer for **Open Enrollment (OCTOBER 16TH – 31ST)** and asked that everybody educate their colleagues about Open Enrollment. She stated there would also be plenty of emails.
- Lisa commented that Open Enrollment “is always active” as everyone must complete required Affidavits related to their coverage for the new plan year even if they make no changes. In addition, it’s mandatory for someone who wants to *cancel* their coverage to sign in to the Enrollment portal and take action. Doing nothing will not cancel existing coverage which will then automatically roll into the new plan year. Further, the IRS requires new FSA elections every year.
- Amy asked if there is another board incentive to the FSA this year. There will not be.
- On behalf of Anthony Colucci, Leslie Lawter requested that FSA be communicated very well as “an active enrollment.” Antonia agreed it would be communicated well.
- Open Enrollment begins October 16th. There will be two in-person and two virtual information sessions. The presentations will be available during the day and during the evening. Recordings will be available as well.
 - *Virtual Sessions:* 10/18/23 and 10/25/23
 - *In-Person Sessions:* 10/20/23 and 10/30/23
- Lisa added that flu shot program has been delayed due to the vaccine supplier. The master schedule has been sent out to all site contacts/school secretaries. The first round of shots begins on October 9th and the program wraps up on November 9th. Follow-up emails will also be sent out.
- Antonia reviewed the Fall Wellness Activities flyer and announced the on-site BPS Fall Wellness Fair at ESF on October 11th from 11:30am to 6:00pm so everyone can participate. She’s hopeful Dr. Rendell can get the announcement into the newsletter. The event will host new vendors and provide many new activities for employees including financial classes.
- Antonia confirmed for the next SIAC meeting the Risk & Benefits team will have plan and wellness information and Debbie will be working on ASO marketing. ***If anyone wants to submit something for the RFP, submissions are due to Antonia (email them) on/before October 8th.***
- Amy asked for a motion to adjourn. Motion received and seconded.

Next SIAC Meeting: Wednesday, October 25, 2023, 1:00 p.m. - 4:00 p.m.