



REMIF Self-Insurance Committee Agenda

Date: May 14, 2020

Time: 2:00 p.m.

Telephonic Committee Meeting

Dial In: (646) 664-4400/ Conference ID: 17171#

AGENDA

Call to Order:

I. ROLL CALL

- A. Present:
- B. Also in attendance:
- C. Absent:

II. APPROVAL OF MINUTES

- A. Meeting of April 9, 2020

III. ITEMS FOR DISCUSSION

A. **EnvisionRx – ACA coverage - ACTION**

B. **Medical Deductible – Discussion**

- i. Board Member would like to investigate if the deductible should be waived for the 7-1-20/21 plan year if procedures cannot be performed prior new plan year.
 - 1. Philosophical Considerations
 - a. Would the Plan want to waive deductible only for COVID-19 related issues?
 - i. How would these be defined?
 - b. Would the Plan want to waive deductible for broader issues?
 - 2. Administrative Considerations
 - a. Is it possible for HealthComp to determine which members had to delay services due to COVID-19 restrictions? (E.g. scheduling delays)
 - i. If so, is it possible for HealthComp to selectively waive deductibles or would they have to waive for all members?
 - ii. If they can't waive selectively, deductibles would have to be adjusted manually. Would HealthComp charge additional fees for this?
 - iii. If deductibles are waived for one family member, would they have to be waived for all family members? How would this affect the out of pocket maximum?

- b. What documentation would be needed to support approval of a deductible waiver?
 - c. Would the Plan have to clear this with the Stop Loss carrier?
 - 3. Financial Considerations
 - a. 2020/21 rates were developed with the assumption that the deductibles would apply. Eliminating deductibles for all for 7-1-20/21 EPO/PPO plans would require a recalculation of rates.
 - b. HSAs would not be eligible to participate in the deductible elimination as such an action would invalidate the members' eligibility for an HSA tax benefit.
- C. **LiveHealth Online – Discussion**
 - i. Due to the COVID-19 pandemic, a blanket change was made by Anthem to waive the \$10 LiveHealth Online copay.
 - ii. Effective March 25, 2020, the \$10 co-pay for LiveHealth Online was waived for all plans (EPO, PPO and HSA). This waiver was intended to apply through the end of the COVID-19 pandemic (date not initially determined).
 - iii. Anthem subsequently announced that the Copay waiver would expire June 14. Does the Committee want to extend the Copay waiver beyond June 14th? If so, when should it expire?
- D. **Telemedicine Expansion – Discussion**
 - i. In addition to LiveHealth Online, effective April 1, 2020, Telehealth benefits have been amended to expand the coverage as follows for PPO, HSA and EPO Plans. Deadline to opt-in was 3-30-20.
 - 1. Telehealth benefits will match the current member cost share arrangement for PCP/Specialist office visits.
 - 2. Telehealth will apply to all Medical and Behavioral Health benefits for both network and non-network providers for PPO and HSA plans. EPO plan members still need to use network only providers.
 - 3. This option will remain in effect until June 30, 2020 and coverage may be extended beyond that.
 - ii. Expanded benefit is in effect from 4-1-20 through 6-30-20.
 - 1. Does the Plan want to revert back to original benefit on 7-1 or keep the expanded wording?
 - iii. RealCare asked Anthem if they could tell us how many providers currently provide care by telehealth and/or how many are interested in doing so. Currently, Anthem has no way to capture this data. Until such time that the Anthem Provider Finder has the capability to track telehealth providers, there is no way to track data.
- E. Income and Expense – Informational
- F. Medical Claims Audit – BMI – Informational

Next meeting:

Meeting adjourned:

Health Insurance Committee Members:

Danette Demello – City of Arcata – 736 F Street, Arcata, CA 95521; 707-825-2120; ddemello@cityofarcata.org

James Leon – Town of Windsor – 9291 Old Redwood Highway, Windsor, CA 95492; 707-838-5379; jleon@townofwindsor.com

Kelly Buendia – City of Lakeport – 255 Park Street, Lakeport, CA 95453; 707-263-5613 x30; kbuendia@cityoflakeport.com

Sheri Mannion—City of Ukiah—300 Seminary Drive, Ukiah, CA 95482; 707-463-6244; smannion@cityofukiah.com

Stephanie Garrabrant-Sierra – City of Willits—111 E. Commercial, Willits, CA 95490; 707-459-4601; sgsierra@cityofwillits.org

_____ I certify this document was posted at my location on
_____, 2020.

After signing, please scan a copy to Anna Santos at REMIF.

City: _____ Signature _____

Print Name: _____