



REMIF Self-Insurance Committee Minutes

Date: October 8, 2020

Time: 2:00 p.m.

Telephonic Committee Meeting

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

AGENDA

Call to Order: 2:03 pm

I. ROLL CALL

A. Present:

- i. Amy Northam, REMIF
- ii. Danette Demello, Arcata
- iii. James Leon, Windsor
- iv. Kelly Buendia, Lakeport
- v. Sheri Mannion, Ukiah

B. Also in attendance:

- i. Carol Reid, RealCare
- ii. Pat O'Brien, RealCare
- iii. Royann Franchini, RealCare

C. Absent:

- i. Stephanie Garrabrant-Sierra

II. APPROVAL OF MINUTES

A. Meeting of September 10, 2020

Sheri Mannion, Ukiah, motioned to approved Minutes of September 10, 2020; Kelly Buendia, Lakeport, seconded motion. Motion carries

III. ITEMS FOR DISCUSSION

A. Emergency Protocols – Action Item

Anthem Blue Cross has instituted new emergency protocols due to the numerous wildfires in California for their fully insured plans. Anthem is allowing all members to receive emergency or urgent care from any doctor or hospital, even if they are not in the plan's network. The claims would be paid as if they are in the plan's network.

REMIF is a self-funded plan and is not governed by what Anthem does for their fully insured products. However, RealCare wanted to explore whether or not the Committee would like to pursue expanding coverage during an emergency.

REMIF's Plan already pays Emergency Room bills at 100% of billed charges at all times, so there would be no change needed in the emergency protocols.

However, the Committee would like to explore the possibility of expanding Urgent Care charges for all providers to be paid at 100% during the duration of the Emergency Protocol.

1. RealCare will confirm that the HealthComp claims system can administer this expanded coverage.
2. RealCare will confirm whether the Stop Loss carrier would approve this expansion.
3. RealCare will request reports on Urgent Care usage currently.

Danette Demello, Arcata, motioned to have RealCare pursue the feasibility of Urgent Care charges being paid at 100% during the duration of an Emergency Protocol; Kelly Buendia, Lakeport, seconded the motion. Motion carries.

B. Truveris Year End Report – Informational

Each year Truveris and Elixir (formerly EnvisionRx) audit the prescription claims data with the REMIF/Elixir contract to ensure that Elixir has met the contract guarantees for the Plan Year. This report, prepared by Truveris and reviewed by Elixir, reflects the claims paid for the 2019/20 Plan Year.

Overall Envision ended the year with a total guarantee deficit which means that the price guarantees were not met overall. A credit in the amount of \$20,609 was identified by Truveris and will be reviewed by Elixir. If both parties validate the report, a credit for the amount of the refund will be given.

RealCare will report back to the Health Care Committee as soon as the final refund number has been agreed upon after the Elixir and Truveris review. No other action was necessary as this was an informational item.

C. Anthem/Kaiser/Sutter Participation – Informational

The number of members on the REMIF plan continue to decrease as cities who can offer Kaiser and/or Sutter plans increase in the number of members on those plans.

RealCare continues to monitor these numbers and will provide a graph that shows the rate of decline over past years.

D. Elixir – Informational

i. Revised cost of Stelara

1. A medical plan member was receiving a high cost medication as a medical benefit through home health. The initial cost of this medication was over \$50K per treatment. The member was directed to obtain future medications through the Elixir pharmacy benefit. The initial report from Elixir was that the new cost for the medication would be approximately \$6K. However this was revised based on the actual dosage and is now estimated to be \$15K per treatment.

2.

E. Income and Expense – Informational

Next meeting: Thursday, November 12, 2020; 2:00 p.m.

Meeting adjourned: 2:51 p.m.

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