



REMIF Self-Insurance Committee Minutes

Date: March 12, 2020

Time: 2:00 p.m.

Telephonic Committee Meeting

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

AGENDA

Call to Order: 2:04 p.m.

I. ROLL CALL

A. Present:

- i. Amy Northam, REMIF
- ii. Danette Demello, Arcata
- iii. James Leon, Windsor
- iv. Sheri Mannion, Ukiah
- v. Stephanie Garrabrant-Sierra

B. Also in attendance:

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

C. Absent:

- i. Kelly Buendia, Lakeport

II. APPROVAL OF MINUTES

A. Meetings of February 27, 2020.

Sheri Mannion, Ukiah, motions to approve February 27, 2020, Minutes; Danette Demello, Arcata, seconds. Motion carries.

III. ITEMS FOR DISCUSSION

A. COLONOSCOPY PREP MEDICATION– ACTION

- i. Currently, Prior Authorizations are required to obtain this medication. After research from Envision, it was found that there were not many rejected claims in the past 12 months.
- ii. It was found that if the Prior Authorization requirement was removed, the cost to the plan would not be great.

- iii. The Committee felt that removing the barrier of requiring a Prior Authorization for the prep medication might encourage members to proceed with having this service.
- iv. It was pointed out that prep medication is used for both preventive and diagnostic procedures. If the Prior Authorization requirement was removed, there would not be a way to differentiate between preventive and diagnostic so the plan might be incurring diagnostic costs vs. only preventive costs.
- v. The Committee discussed removing the Prior Authorization requirement but putting a dollar limit for any prep medication costing over \$100 or \$120.

Stephanie Garrabrant-Sierra, Willits, motions to completely remove the Prior Authorization requirement but review the practice after a year to see if any adjustments need to be made; Danette Demello, Arcata, second. Motion carries.

B. Benefit Satisfaction Survey – ACTION

- i. The Committee discussed changes to the survey questions.
- ii. Amy Northam, REMIF, will seek Fidello's input on the Committee's recommended changes to the questions.

Sheri Mannion, Ukiah, motions to submit the changes to survey questions to Fidello for their input; Stephanie Garrabrant-Sierra, Willits, seconds. Motion carries.

C. Delta Dental Renewal –Discussion

- i. RealCare has been marketing the dental insurance and has received proposals. Delta Dental has a 3 tier provider structure (Delta PPO, Delta Premier and Non-Participating Delta providers). Most other carrier have a two tier structure (In-Network and Out-of-Network).
- ii. On the Delta Dental plan, there is no balance billing to the employee if they use PPO or Premier Providers. Out-of-network providers are allowed to balance bill.
- iii. Delta Dental administration fees are very high. Other carriers' administration fees are much less.
- iv. Other carriers indicate that their claims costs would be less than Delta Dental's but this has not been substantiated because Delta Dental is reluctant to give the information needed to make a true comparison.
- v. Discussed the fact that changing carriers could be disruptive to members in addition to incurring more out of pocket costs to the members. If a carrier change is made, the plan would pay less in administrative fees but it is unclear if the claims costs would increase/decrease.
- vi. RealCare is seeking direction from the Committee as to whether they want to stay with Delta Dental or pursue trying to get additional claims information from Delta in order to more accurately explore the options.

The Committee would like RealCare to try to obtain additional claims data from Delta Dental in order to explore the options more accurately.

- D. State Mandated Coronavirus (COVID-19) testing – Informational
 - i. REMIF not subject to State mandates on cost sharing

The Committee feels that they want to encourage members to be tested. Further discussion needed as to whether the Plan will waive copays.

- E. Income and Expense – Informational

- F. Medical Claims Audit – Update
 - i. BMI has scheduled in person audit.

Next meeting: Thursday, March 26, 2020; 2:00 p.m.

Meeting adjourned: 3:16 p.m.