



# REMIF Self-Insurance Committee Minutes

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Date: April 9, 2020

Time: 2:00 p.m.

Telephonic Committee Meeting

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

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## AGENDA

Call to Order: 2:07 p.m.

### 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. Pat O'Brien, RealCare
- ii. Royann Franchini, RealCare

#### C. Absent:

- i. Stephanie Garrabrant-Sierra, Willits

### II. APPROVAL OF MINUTES

- A. Meetings of March 12, 2020, and March 26, 2020

**Danette Demello, Arcata, motions to approve the minutes; James Leon, Windsor, seconded the motion. Motion carried.**

### III. ITEMS FOR DISCUSSION

#### A. Delta Dental Renewal –

**Delta Dental ASO contract is up for renewal.**

**Members on the North Coast have reported that dentists have been dropping their contracts with Delta Dental putting an undue financial burden on members having to use Out-of-Network providers. RealCare did a survey and found that many dentists on the North Coast have dropped their PPO contract with Delta but are maintaining their Premier contract with**

**Delta. The North Coast counties have the fewest providers available to them due to the geographical constraints.**

- i. Delta Dental has offered a renewal at no increase in the current ASO cost (\$11.53 PEPM). This rate will be guaranteed for a 2 year period, 7-1-20/22.
- ii. RealCare marketed the coverage with other carriers.
  1. Ameritas was only viable carrier. Although the plan would save money on the ASO costs, it cannot be determined if the plan would save enough on claims costs to make the change in carrier worth it.
    - a. Members would incur higher out of pocket costs due to their particular dentist not be in network.
    - b. Dentists could balance bill the member if using an out of network provider.
    - c. Members view change as a potential take-away.
    - d. There would be confusion for members and administrators if there was a carrier change.
- iii. It is difficult to compare costs because Delta is not forthcoming with all the necessary data needed. Delta will not release certain aspects of their claims data due to their proprietary pricing.
- iv. The REMIF plan uses both Delta Dental's PPO and Premier networks. Benefits in the PPO are higher (100-85-50%) than the Premier or Out of Network (100-80-50%).
  1. Providers in the PPO and Premier networks cannot balance bill the patient.
  2. Out-of-Network providers do balance bill.
- v. The plan could carve out areas (North Coast) that have fewer dentists available under the PPO and give those areas the higher benefit structure if using a Premier dentist (100-85-50%).
- vi. Committee wants to continue to explore increasing benefits for areas with the fewest number of provider choices.

**Kelly Buendia, Lakeport, motions to recommend to the Board to continue the contract with Delta Dental for a 2 year period at no increase in the ASO premium, but continue to explore increasing the benefits for areas that have limited choices of network doctors; Danette Demello, Arcata, seconds the motion. Motion carried.**

**B. Medical Renewal Activity**

- i. Medical renewal
  1. Received claims data for March. Given data to Actuary.
  2. Awaiting report from Actuary.
- ii. Stop Loss Marketing
  1. Received claims data for March. Given data to AmWINS.
  2. Should have a firm quote by 4-13-20.

**C. LiveHealth Online**

- 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 will apply now through the end of the Covid-19 pandemic (date yet to be determined).
- iii. A sample memo was sent to all entities for distribution to the REMIF medical members.

D. Telemedicine Expansion

- i. In addition to LifeHealth 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 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.
- iii. A sample memo was sent to all entities for distribution to the REMIF medical members.

Next meeting: May 14, 2020; 2:00 p.m.

Meeting adjourned: 3:14 .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