



REMIF Self-Insurance Committee Minutes

Date: May 14, 2020

Time: 2:00 p.m.

Telephonic Committee Meeting

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

AGENDA

Call to Order: 2:03 p.m.

I. ROLL CALL

A. Present:

- i. Amy Northam, REMIF
- ii. James Leon, Windsor
- iii. Kelly Buendia, Lakeport
- iv. Sheri Mannion, Ukiah
- v. Stephanie Garrabrant-Sierra, Willits

B. Also in attendance:

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

C. Absent:

- i. Danette Demello, Arcata

II. APPROVAL OF MINUTES

- A. Meeting of April 9, 2020. Sheri Mannion, Ukiah, motioned to approve ; Kelly Buendia, Lakeport, seconds. Motion carries.

III. ITEMS FOR DISCUSSION

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

- i. The EnvisionRx plan is governed by EnvisionRx's Benefit Specification Form (BSF). This is the EnvisionRx document that gives the details of the coverage. Currently, the REMIF plan does not participate in the standard recommendations for the ACA updates. Because of that, there have been new updates to the ACA which members are currently missing.
- ii. EnvisionRx has presented two automatic choices:
 - 1. Option 1 is to have a Benefit Change Form signed each time the ACA guidelines change.
 - 2. Option 2 is to opt into the EnvisionRx Recommended ACA updates so these can automatically be updated when new updates roll out every year.

Sheri Mannion, Ukiah, motions to approve the EnvisionRx Recommended ADA updates. Kelly Buendia, Lakeport, seconds. Motion carries.

B. Medical Deductible – Discussion

- i. Board Member would like to investigate if the deductible could be waived for the 7-1-20/21 plan year if a procedures cannot be performed prior to the new plan year due to the pandemic.
 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.

Discussion:

Stephanie Garrabrandt-Sierra, Willits:

- Suggested that the deductible be reset 9-1.
- Agrees that documentation would be needed to prove there was a delay in service.

Sheri Mannion, Ukiah:

- Expresses concerns about an increase in the premium rates.

Kelly Beundia, Lakeport:

- Expresses concerns about administration of this.
- Is there a way to set this up on an appeal basis?
- Hardship appeal?

James Leon, Windsor:

- Expresses concerns about opening a Pandora's box.
- Rates are a big concern.
- How many people satisfied their deductibles?
- If we set up appeal, what is the criteria?

Amy Northam, REMIF:

- This would be a postponement only – not a waiver.
- Would appeals go through the Health Care Committee?
- Should not be tied to financial hardship.
- Needs to be factually based.

RealCare:

- Needs feedback from HC as to if/how HealthComp can administer.
- Would there be an additional cost?
- Would HSA members be eligible for a postponed deductible?
- Request a report on the # of members who satisfied their deductible.
- Don't want to set up any discrimination issues.

RealCare will consult with HealthComp, Actuary and Stop Loss carrier to see if they have any concerns and report back to the Committee.

C. LiveHealth Online – Discussion

- Due to the COVID-19 pandemic, a blanket change was made by Anthem to waive the \$10 LiveHealth Online copay.
- 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).
- 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?

Kelly Buendia, Lakeport, motions to extend copay waiver on LiveHealth Online through August 2020 and then reassess; Stephanie Garrabrandt-Sierra, Willits, seconds. Motion carries.

D. Telemedicine Expansion – Discussion

- 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.
 - 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.

Kelly Buendia, Lakeport, motions to extend coverage through August 2020 and then reassess; Stephanie Garrabrandt-Sierra, Willits, seconds. Motion carries.

- E. Income and Expense – Informational
 - i. We have received credit back from Stop Loss recovery but we still have \$416,500 outstanding.
 - ii. We have had 10 Stop Loss claims for this year, to date.
- F. Medical Claims Audit – BMI – Informational
Audit is proceeding and is almost concluded. We expect a final report toward the end of June.

Next meeting: Thursday, May 28, 2020; 2:00 p.m.

Meeting adjourned: 2:45 p.m.