

REMIF Self-Insurance Committee Minutes

Date: June 11, 2020

Time: 2:00 p.m.

Telephonic Committee Meeting

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

AGENDA

Call to Order: 2:01 p.m.

I. ROLL CALL

A. Present:

- i. Amy Northam, REMIF
- ii. Danette Demello, Arcata
- iii. Kelly Buendia, Lakeport
- iv. James Leon, Windsor
- v. Stephanie Garrabrant-Sierra, Willits

B. Also in attendance:

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

C. Absent:

- i. Sheri Mannion, Ukiah

II. APPROVAL OF MINUTES

A. Meetings of May 14, 2020 and May 28, 2020

Kelly Buendia, Lakeport, motions to approve the minutes from the May 14, 2020 and May 28, 2020 meetings; Danette Demello seconds. Motion carried.

III. ITEMS FOR DISCUSSION

A. Delta Dental Provider Issue – Action

- i. The REMIF Dental plan includes a PPO and a Premier network. The PPO plan design is a 100/85/50; the Premier plan design is a 100/80/50.
- ii. Humboldt County has the fewest PPO providers of any REMIF area. There was discussion about “carving out” only the Humboldt County area and increasing the Premier plan design to the PPO level of 100/85/50.

- iii. This was discussed at the prior meeting but because there was no quorum, nothing could formally be recommended. However, from those present at the last meeting, the inclination was to not recommend a carve out.
- iv. Because so few employees would be impacted in such a small way, it was decided to not pursue a carve out.
- v. It was decided to focus on educating employees on the differences between the PPO and Premier networks.
 - 1. RealCare will develop informational flyers for distribution.

Danette Demello, Arcata, moves to leave the REMIF Dental plan design “as is” with no carve out for the Humboldt area; James Leon, Windsor, seconds. Motion carried.

B. Medical Deductible Credit/Reset – Action

- i. We are waiting for the actuarial report to let us know the cost impact to the rates.
- ii. We looked at various option on how to administer this credit.
 - 1. HealthComp could administer this for the plan but it would be a manual process to adjust the claim after the original claim has been processed. Any additional money would have to be sent to the provider and the member would need to request and wait for a refund from the provider.
 - 2. There wold be a cost of between \$12 and \$15 per claim to adjust.
 - 3. All deductibles would have to be waived for the entire 7-1-20/21 plan year.
- iii. Any option will potentially create a cost impact to members and the plan. Because budgets and renewal rates have already been communicated, it would be difficult to go back with another increase.

James Leon, Windsor, motions to not pursue this idea based upon the likelihood of a cost impact and confusion among the members; Kelly Buendia, Lakeport, seconds. Motion carried.

C. Summary Plan Description (SPD) – Action

- i. This item was pulled from the agenda and will be discussed at a future meeting.

D. LiveHealth Online – Informational

- i. Anthem has a blanket extension on the \$10 copay waiver until September 13, 2020.
 - 1. An educational email will be developed to send out to employees.

E. Telemedicine Expansion – Informational

- i. Request made to HealthComp to extend telemedicine coverage through August 2020.
 - 1. An educational email will be developed to send out to employees

F. Income and Expense – Informational

- i. There was a big drop in medical claims in May reflecting the members not seeking services during COVID-19.
- ii. Stop Loss reimbursements are reflected.

G. Report on Stop Loss Claims – Informational

- i. Unusually high number of claimants.
- ii. 5 chronic claimants that will probably continue.

H. Medical Claims Audit – BMI – Informational – Update

- i. The audit was completed and the final report was received.
- ii. We will be going over the final report with BMI with the results being addressed at a future Committee meeting.

Next meeting: Thursday, June 25, 2020; 2:00 p.m.

Meeting adjourned: 2:47 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