

# HBAC MTG Notes

Wednesday, October 28, 2020 4:55 PM

## HBAC Work Session Minutes

October 28, 2020

5:00 - 6:00 pm

# MINUTES

In attendance: Blake Hammond, Cathy McKay, Jill Burnett Requist, Katie Northness Vicki Bonnett, Kathleen Wells, Joshua Brown, Cyndi Bernhardt -recorder.

Blake started the meeting at 5:00 p.m.

- What is the target price for reductions. 20 million is the target district wide. We may need to look at reductions in snippets, 2 million here, 1 million there.  
Too much reduction could affect teacher retention.  
We need to know what our renewal cost will be, they are not set in stone, but they stay close to what they have proposed.  
Cathy has a pre - renewal meeting set in the next few weeks. Wellmark comes back with a set cost the end of November, 1st of December.
- Distinction Centers is a way of saving. This helps members get certain procedures done at designated places that are more cost effective.
- Prescription drugs a more restricted tiered program. Wellmark is doing something similar with their own employees. Blue Simplicity is the name of the prescription drug plan that Wellmark offers.
- Increasing rates for those that have spouses on the program that do not participate in Healthy U if it is offered for spouses.  
There is a lawsuit at Yale. It is still pending. No final decision.  
EEOC are working on ways that are attached to our types of benefits. A Diminuous Incentive is allowed, we do not know what those parameters are at this time.
- Blue Distinction centers, DRs offices, they have the information to direct their patients to go to. Mostly it is patient directed. We would need some extreme education for employees to look for the Distinction Centers.
- Prescription Drugs- Blue Simplicity- though it may increase initially it pans out after a few years.
- Cathy has aggregate information at this time. With the Renewal information - will have the specific information for claims at that time.
- Right now we have two plans, 15/30, the other plan 20/40. We are required to offer more than one plan because we have staff that live out of the area. We could offer both, and pay for the cheaper, the employee would have to pay the overage.  
Increase in the cost of Alliance Select is for those that have higher need of more coverage.
- Premium savings would then not be affected, except for maybe the premiums savings. We cannot guarantee that the higher premium would be of benefit.
- Change in co-pay was 2 years ago. Specialist is a higher cost.
- Are increases in copay comparable to other companies? PCP copay is 20. IA Benchmark Report from Wellmark is 25., National Employer is 25. Blue

Access 15, Iowa Benchmark is 22., Nat'l is 22.

- Things to look at: Costs to look at: emergency room visits, out of pocket maximums, co-pays, deductibles, out of pocket maximums. We need to look at criteria.

Be thinking which items are more palatable for an employee to have change. Could an insurance plan be set up for the employee and have the spouse have another plan or set of guidelines? Or does everyone be at a higher deductible with a subsidy just for the employee. Are we subsidizing a number of employees that are or could be covered under another insurance. The DMPS plan is generous to the employee and the spouse or children. Spousal charge - Healthy U? Can we incentivize to have the spouse participate in programs. It is hard to track the availability of a spouse that has the availability to get insurance elsewhere, what if they lose their job, then get a new job. The employee themselves would have a higher degree of insurance, but not the same as the spouse. We are advocating for dependents not spouses.

- Participation rates: Chart will be shared with the committee
- How many employees for the district - less than 4900.  
# for Wellness Participants Chart will be sent out.

Next Meeting:

Need to elect chairs at the next meeting.

November 18, 5:00 pm.

Future Agenda Items need to be sent to Blake and or Valerie.