A meeting of the Health Insurance Committee was held on Tuesday, February 18, 2020, at the Mark Sanford Education Center with Kevin Ohnstad presiding.

Committee Members Present:
Kevin Ohnstad, Principal Voting Member
Elizabeth Hildebrand, Teacher Voting Member
Amanda Weston Caillier, Teacher Voting Member
Kelly Neis, Classified Voting Member
Dr. Terry Brenner, Superintendent/District Administrator Voting Member
Scott J. Berge, Business Manager/Advisory Member/Facilitator
Tracy Abentroth, HR Manager Advisory Member/Facilitator

Committee Members Absent:
Bill Palmiscno, GF School Board/Advisory

Others Present:
Michelle Emineth, Accounting Supervisor
Kelly Gates, Hays of Utah Insurance Services
Elizabeth McArthur, Hays of Utah Insurance Services (via phone)
Cindy Johnson, Meeting Secretary

Call to Order. The meeting was called to order at 4:07 p.m.

Approval of Minutes. It was moved by Neis and seconded by Hildebrand to approve the November 19, 2019, minutes as written. Motion carried unanimously.

Financials. Gates reported the rolling 12 months loss ratio is 84% and that claims are less than premiums collected.

Demographic Analysis. Gates reported that out of 1,450 total employees, 603 (42%) have waived coverage and 847 (58%) are enrolled in one of the medical plans. The average age of males (43.2) on the plan is higher than the average age of females (40) on the plan. 54% of employees enrolled are on the Passport plan and 46% are on the Altru plan.

Preliminary Underwriting. Gates reported there could be a 7% decrease but Hays would never suggest a decrease versus just staying at zero. She suggested the committee may want to look at a 1-3% increase to allow for future large claims.

Legislative Updates. The 2020 ACA maximum out-of-pocket expense is $8,150 for self-only and $16,300 for family coverage. Safe Harbor changed from 9.86% in 2019 to 9.78% in 2020. PCORI fees are back and will be in effect until 2029. The estimated fee is $2.45 per covered life. Issues that Hays is monitoring are final EEOC rules for wellness plans, new transparency requirements, and the Pharmacy Coupon impact on out-of-pocket expenses. The amount paid by a coupon is still included in the employee’s maximum benefit even though they did not pay it.

Plan Changes. The committee reviewed several recommended plan changes and made preliminary decisions on whether to implement them in the next plan year. These will be
reviewed and a final decision made at the next meeting.

A handout about employee wellness benefits was provided for information.

Date/Time of Next Meeting. The next meeting will be held in May 2020. An availability poll will be sent out later.

Adjournment. There being no further business, the meeting was adjourned at 5:26 p.m.

APPROVED ________________________________

(Date)

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Kevin Ohnstad, Committee Chair