

## HCPC MEETING MINUTES

**DATE AND TIME:** February 10, 2016, 3 PM

**LOCATION:** Risk Management Building

**VOTING MEMBERS:**

X	Joel Burns	KPEA
X	Vaughn Dosko	KPAA
X	Matt Fischer	KPEA
ABSENT	Clayton Holland	District
X	Dave Jones	District
X	Laurie Olson	District
X	Bruce Rife	KPEA
X	Tracy Silta	KPESA
X	Patty Sirois, chair	KPESA
ABSENT	Pam Van Hoozer	KPESA
X	Terri Zopf-Schoessler, secretary	KPEA

**QUORUM PRESENT:** (NINE MEMBERS NEEDED)  X  YES \_\_\_\_\_ NO

**ADMINISTRATION/CONSULTANTS:**

X	Stacey Cockroft	Benefits Manager
X	Joann Reiner	Plan Administrator
X	Colleen Savoie	Parker-Smith-Feek Consultant

**GUESTS PRESENT:**


**A. CALL TO ORDER BY:** Patty Sirois **TIME:** 3:06 PM

**1. Approval of Agenda:**  X  as written \_\_\_\_\_ with additions

a. MOTION: Tracy Silta SECOND: Laurie Olson VOTE: Unanimous

**2. Approval of Minutes:** 12/9/15 \_\_\_\_\_ as written  X  with additions (previously submitted by Stacey via email)

a. MOTION: Tracy Silta SECOND: Matt Fischer VOTE: Unanimous

**B. REPORTS**

- 1. Joann Reiner, Plan Administrator:** Joann and Colleen explained that Symetra’s proposed stop-loss insurance renewal increased from \$1.9 million in premium for 2015 to more than \$2.4 million in premium for 2016, a 30% increase. As a result, RFP’s for a new insurer were sent out; Voya, formerly known as ING, was determined to be more competitive, and the stop-loss contract was awarded to them. Matt objected to the lack of communication with the KPESA, KPAA, and KPEA members of the HCPC during this process since determining cost-savings is the stated objective of this committee.
- 2. Stacey Cockroft, Benefits Manager:** The final stop-loss document is available via email. Stacey reported that the 1095C forms detailing employees’ health care coverage will be sent per ACA regulations.

3. **Laurie Olson, Director of Finance:** The stop-loss insurance for several large claims has been paid, and it has resulted in a better financial balance.

4. **Colleen Savoie, Parker-Smith-Feek Consultant**

- a. Transitional re-insurance: Colleen explained that the ACA's three-year transitional reinsurance fee which helps provide financing to offset the costs for high risk individuals who purchase coverage on the health exchanges—2015--\$63, 2016--\$44, and 2017--\$27—has been paid or will be paid.
- b. Updated UCR poster: Colleen brought the previous UCR informational poster and asked for input on updating it before printing and distributing the information. Committee members agreed that posting this information in teachers' lounges and bulletin boards across the district is valuable.

**C. OLD BUSINESS**

1. Open Enrollment Postcards: The HCPC would like to mail postcards to all employees detailing how open enrollment works, "triggering" events, and open enrollment dates. Colleen and Stacey will assist in providing print-ready postcards; Patty and Vaughn will research costs of mailing postcards.

**D. NEW BUSINESS**

1. Rehn denials/appeals: (Patty) Patty brought a letter from an employee which detailed some issues with denial of coverage and getting medical claims paid. Discussion centered on the ACA's three-tiered appeal process, ways to make this process easier to navigate, and the importance of keeping Stacey Cockroft in the loop as a Rehn liaison and to help her resolve customer service issues.
2. Public Education Health Trust: (Matt) As part of negotiations, a move from our self-insured status to becoming part of the Public Education Health Trust (formerly called the NEA Health Trust)—as Anchorage, Juneau, and Mat-Su have done—is now on the table. A lengthy discussion involved committee members' previous understanding of the terms and conditions of this health plan, changes that may have come about with its name change, types of available coverage plans, opinions, etc. In the end, the HCPC asked for a meeting with Rhonda, the Public Education Health Trust CFO, along with members of the negotiations team in order to get a better understanding and ask specific questions regarding the merits and challenges of such a move. Matt Fischer will email HCPC members including Colleen Savoie with the date and time of this meeting.
3. Raising Individual/Family Deductible: (Bruce) Bruce brought a document showing a proposed high-deductible health plan option which showed possible changes from the current \$200 individual/\$600 family to \$300 /\$900 and/or \$500/\$1500. In light of the proposed meeting with Rhonda, this discussion was tabled until a better understanding of health plan options is available. The document was not distributed to the committee.

**E. ADJOURN** TIME: 5:10 PM

- a. MOTION: Terri Zopf-Schoessler SECOND: Joel Burns VOTE: Unanimous

**F. NEXT MEETING** March 9, 2016, 3 PM, Risk Management Building

After adjournment, the subcommittee representing the employees met to determine the employee contribution rate.