

9/19/18 Handouts

### HCPC MEETING MINUTES

**DATE AND TIME:** 8/29/18 3:00 PM

**LOCATION:** Risk Management Building

**VOTING MEMBERS:**

P	Stephanie Bohrnson	KPESA
A	Joel Burns	KPEA
P	Vaughn Dosko	KPAA
P	Matt Fischer	KPEA
P	Liz Hayes	District
P	John O'Brien	District
P	Robert Ernst	KPEA
Late	Laura Wertanen	KPESA
P	Rachel Sinclair	KPESA
P	Kristen Vix	District
P	David Brighton	KPEA

**QUORUM PRESENT:** (NINE MEMBERS NEEDED)  YES  NO

**ADMINISTRATION/CONSULTANTS:**

x	Stacey Cockroft	Benefits Manager
x	Dave Jones	Plan Administrator
x	Curt Hebert & Nicole Culbertson	Marsh & McLennan

**GUESTS PRESENT:**

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- A. **CALL TO ORDER** BY  Matt  TIME  3:19pm .
  - 1. **Approval of Agenda** \_\_\_\_\_ as written, with flexibility \_\_\_\_\_ with additions
    - a. MOTION:  Anne  SECOND:  David  VOTE:  Unanimous
  - 2. **Approval of Minutes May 16, 2018** \_\_\_\_\_ as written.  with amendments
    - a. MOTION:  Vaughn  SECOND:  John  VOTE:  Unanimous
- B. **REPORTS**
  - 1. **Dave Jones, Plan Administrator**
    - Discussion of rates
    - Discussion of open enrollment
  - 2. **Curt Hebert & Nicole Culbertson, Marsh & McLennan**
    - Introduction
    - Discussion of how rates are set
    - Request for migration rate data
    - Request for historical claims data from HD usage
    - Discussion of Kenai Surgery Center
  - 3. **Liz Hayes, Director of Finance**

**4. Stacey Cockroft, Benefits Manager**

**Emailed Specific Stop Loss Report - \$408,059.27 still outstanding.**

**BridgeHealth Savings Report – Total savings of \$114,704.22 for 5 surgeries.**

**Teladoc Report July 2018 – YTD savings of \$70,519. YTD visits of 357.**

**C. OLD BUSINESS**

**D. NEW BUSINESS.**

- a. Election of officers Matt Fischer elected as chair unanimously and David Brighton elected to secretary unanimously
- b. Subcommittee report on setting the employee rate

**E. ADJOURN TIME 5:21pm**

- a. MOTION Anne SECOND Liz VOTE Unanimous

**F. NEXT MEETINGS** The calendar dates for HCPC meetings at the Risk Management building were set for the 2018-2019 school year:

- Wednesday, August 29, 2018, 3-5 PM
- Thursday, September 19, 2018, 3-5 PM
- Wednesday, October 10, 2018, 3-5 PM
- Wednesday, November 28, 2018, 3-5 PM
- ~~Wednesday~~ <sup>Tuesday</sup> January 15, 2019, 3-5 PM
- Wednesday, February 20, 2019, 3-5 PM (early release day)
- Thursday, March 20, 2019, 3-5 PM
- Wednesday, April 17, 2019, 3-5 PM
- Wednesday, May 15, 2019. 3-5 PM

## Stacey Cockroft

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**To:** Health Committee Members  
**Cc:** Broker  
**Subject:** Individual Stop Loss Report

Below is the Individual Stop Loss Report through today.

Subscriber	Relationship	Total Amt	Amt over Spec	Amt Requested	Amt Reimbursed	Non Reimbursed Expenses	Amt Open
[REDACTED]	Dependant	[REDACTED]	[REDACTED]	\$923,180.5	\$77,436.1		[REDACTED]
[REDACTED]	Dependant	[REDACTED]	[REDACTED]	\$800,350.1	\$71,079.01		[REDACTED]
[REDACTED]	Self	\$279,917.76	[REDACTED]	\$69,500.76	[REDACTED]		[REDACTED]
		<b>\$2,533,891.42</b>	<b>\$1,873,891.42</b>	<b>\$1,873,891.42</b>	<b>\$1,588,015.88</b>	<b>\$0.00</b>	<b>\$285,875.54</b>

Thank you,

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*Stacey Cockroft*

Kenai Peninsula Borough School District  
Employee Benefits Manager  
148 N. Binkley St. Soldotna, AK 99669  
Phone: (907) 714-8879 Fax: (907) 262-9645  
[scockroft@kpbsd.k12.ak.us](mailto:scockroft@kpbsd.k12.ak.us)



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## BridgeHealth Savings Report 9/12/2018

Procedure Area	Regionally Adjusted Average	BH Case Rate	Case Management Fee	Travel Expenses	Total MI&G	Case Total Cost	Savings
<b>Total:</b>	<b>\$246,870.99</b>	<b>\$87,186.00</b>	<b>\$14,738.45</b>	<b>\$17,227.59</b>	<b>\$4,967.90</b>	<b>\$126,843.92</b>	<b>\$120,027.07</b>

*There are currently 8 open cases*



# Utilization Report

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August 2018

Kenai Peninsula Borough School District

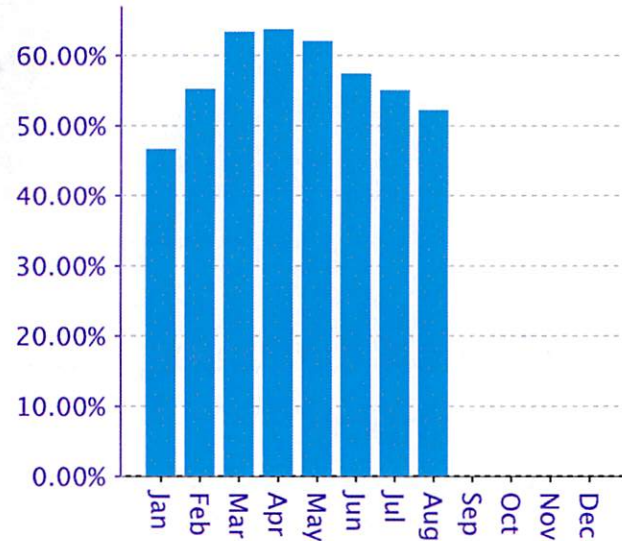
# CLAIMS SAVINGS & UTILIZATION

August 2018

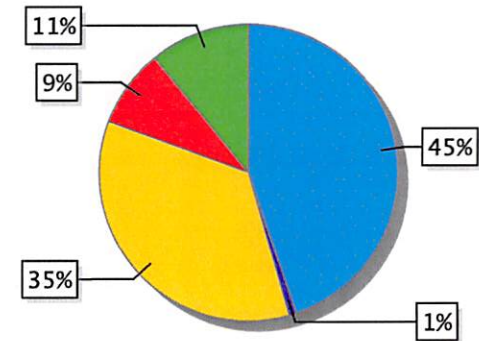
## ANNUALIZED UTILIZATION

**52.3%**

*(YTD total consults x 12 /  
# months accrued) /  
YTD average primaries.  
The denominator for per  
member per month  
annualized utilization is  
YTD average eligible lives.*

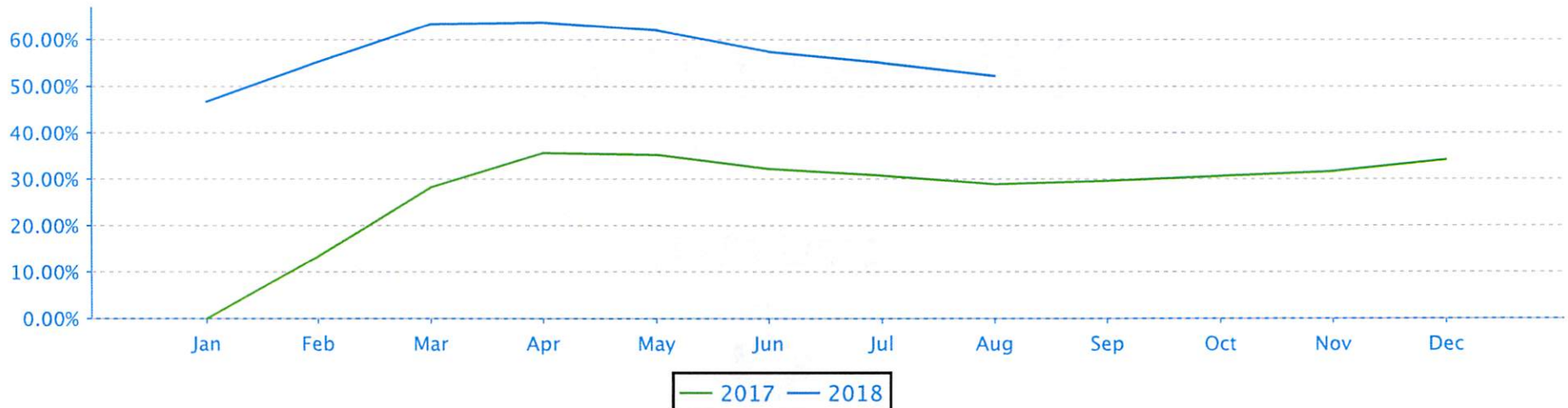


## WHERE MEMBER WOULD HAVE GONE IF TELADOC WERE NOT AVAILABLE



■ PCP    ■ Specialist    ■ Urgent Care  
■ Emergency Room    ■ No Treatment

## ANNUALIZED UTILIZATION TREND





# REDIRECTION CLAIMS SAVINGS

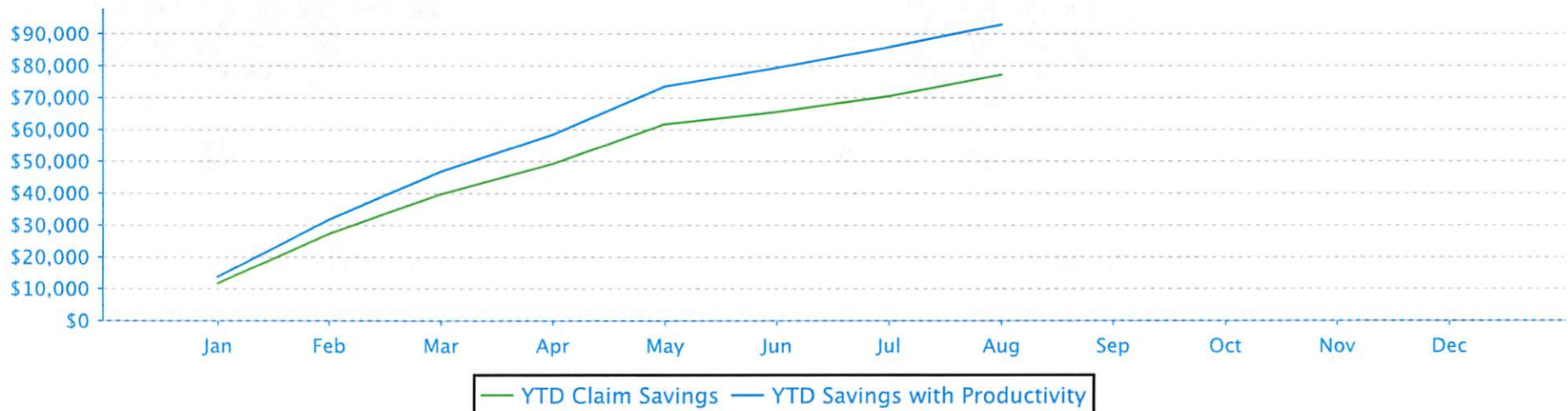
August 2018

## YTD ALTERNATIVE CARE OPTIONS

	Your YTD Consult Count	Average Industry Cost	Teladoc Consult Cost	Net Claim Savings per Consult	Total Net Claim Savings
Primary Care Physician	173	\$129	\$40	\$89	\$15,397
Specialist	3	\$193	\$40	\$153	\$459
Urgent Care Clinic	135	\$161	\$40	\$121	\$16,335
Emergency Room	33	\$1,456	\$40	\$1,416	\$46,728
No Treatment	42	\$0	\$40	\$(40)	\$(1,680)
<b>Total</b>	<b>386</b>		<b>\$40</b>		<b>\$77,239</b>

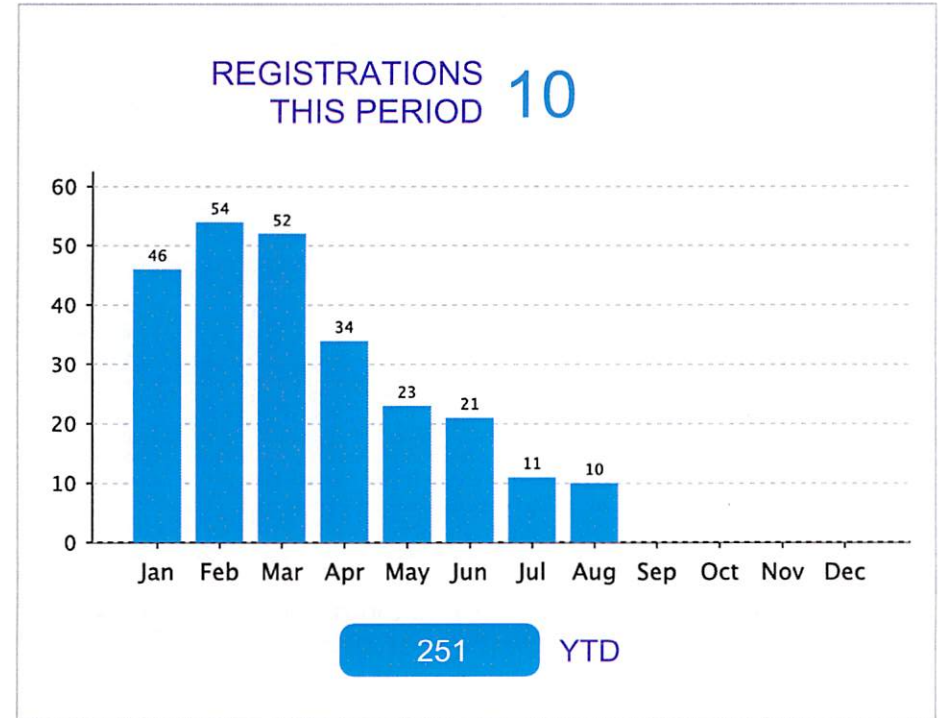
\*Savings calculation based on claims impact only using average healthcare blue book values and your specific employee redirection statistics; **does not include monthly Teladoc Administrative fees**. Please refer to your ROI statement for cost-savings analysis using your specific monthly Teladoc Administrative fees. (To obtain a current ROI statement, request through your Aetna Account Manager.)

## COST ANALYSIS ILLUSTRATION



# MEMBER ACTIVITY

August 2018



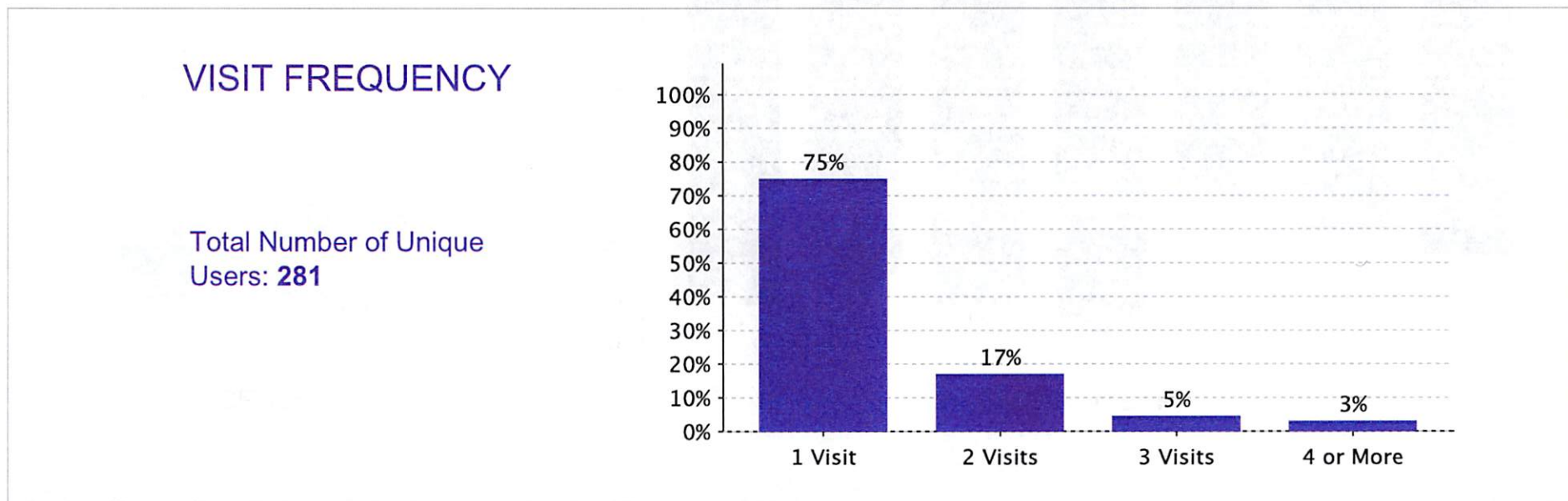
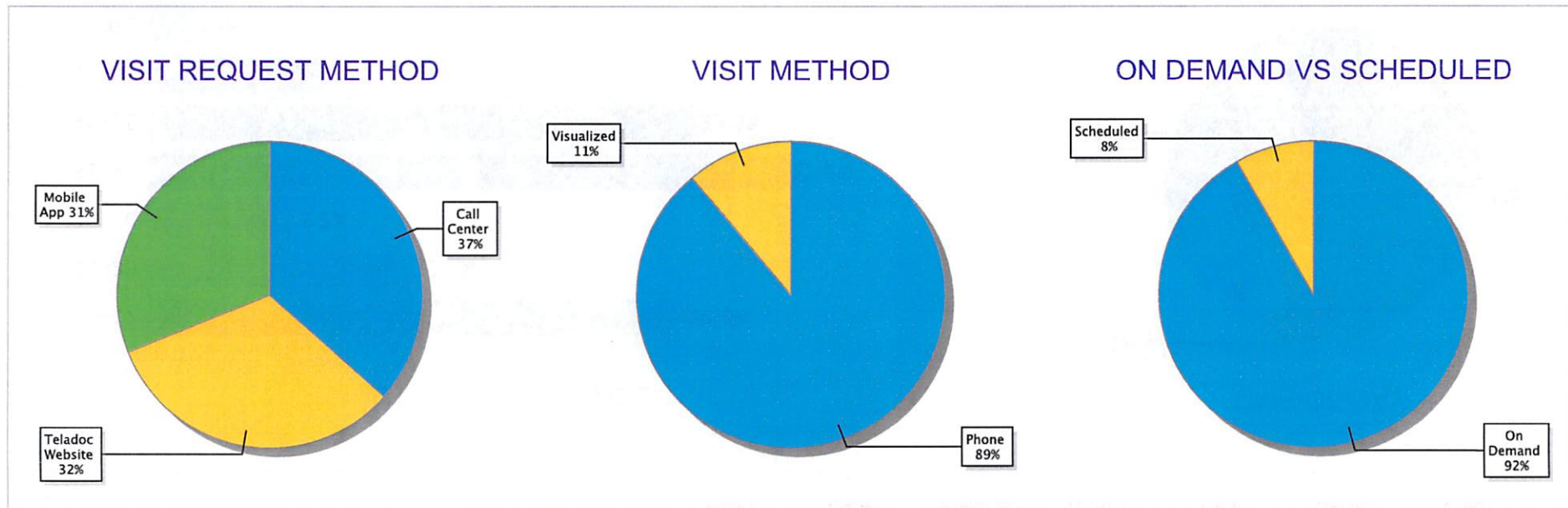
	VISITS		MEMBERSHIP		REGISTRATIONS		MEDICAL HISTORY COMPLETIONS	
	Report Period	YTD	Report Period	YTD AVG	Report Period	Since Inception	Report Period	Since Inception
<b>Primaries</b>	14	206	1,085	1,108	3	463	3	348
<b>Dependents</b>	15	180	2,211	2,282	7	329	7	287
<b>Eligible Lives</b>	29	386	3,296	3,390	10	792	10	635

*YTD Average: Sum of each month's eligible lives divided by the number of calendar months the account is effective.  
Eligible Lives: All members with access to the service (primaries & dependents).*



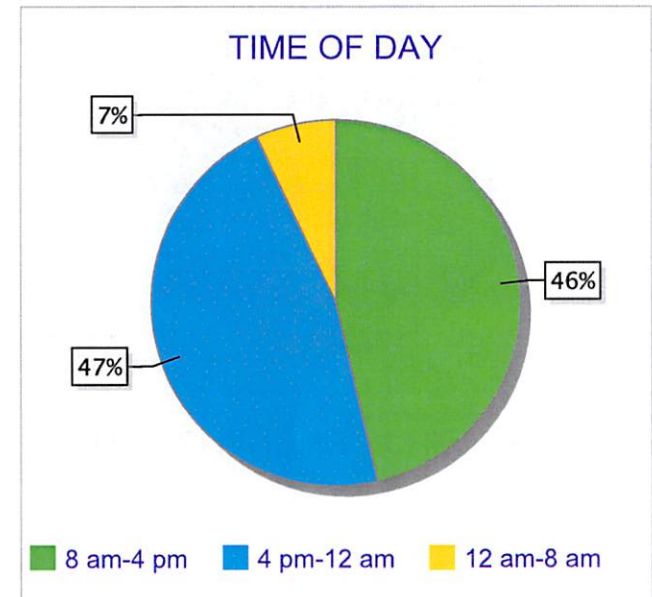
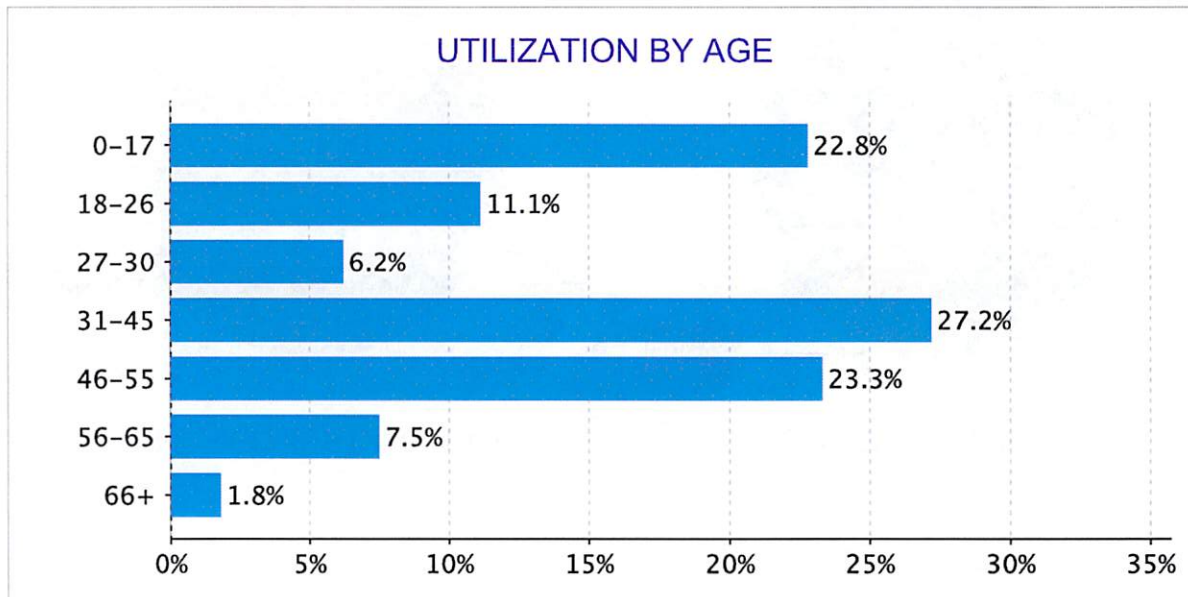
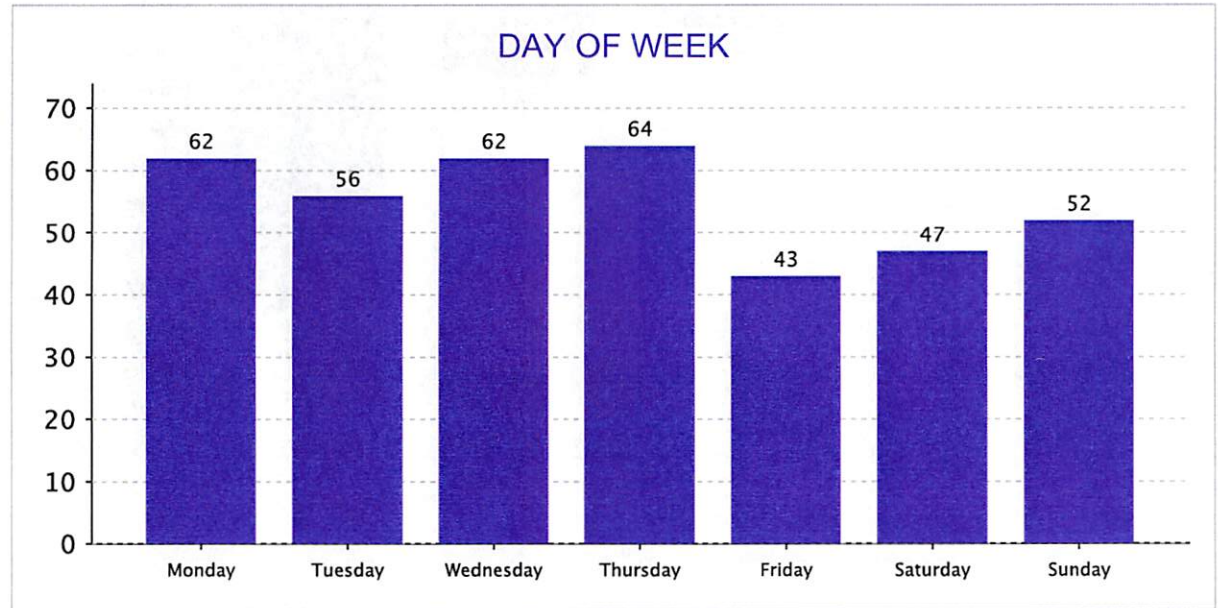
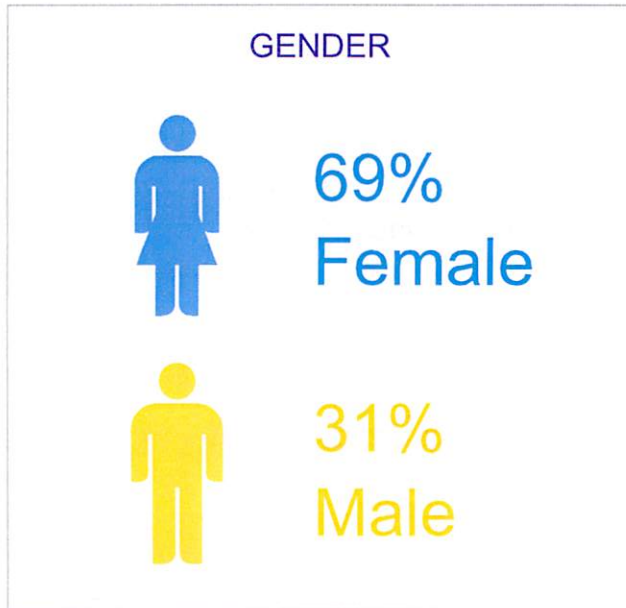
# HOW YOUR MEMBERS RECEIVED CARE YTD

August 2018



# WHO RECEIVED CARE AND WHEN YTD

August 2018



# WHERE YOUR MEMBERS RECEIVED CARE YTD

August 2018

**AVERAGE RESPONSE TIME YTD**  
*The time between the visit request and when the physician contacted the member*

**16 minutes**

REPORT PERIOD

**9 min**

State	Visits	% Visits
UTAH	2	0.5%
HAWAII	1	0.3%
INDIANA	1	0.3%
NORTH DAKOTA	1	0.3%
PENNSYLVANIA	1	0.3%
SOUTH DAKOTA	1	0.3%
WASHINGTON	1	0.3%
WISCONSIN	1	0.3%

State	Visits	% Visits
ALASKA	348	90.2%
CALIFORNIA	7	1.8%
OHIO	6	1.6%
OREGON	3	0.8%
WYOMING	3	0.8%
ARIZONA	2	0.5%
COLORADO	2	0.5%
ILLINOIS	2	0.5%
MINNESOTA	2	0.5%
TEXAS	2	0.5%

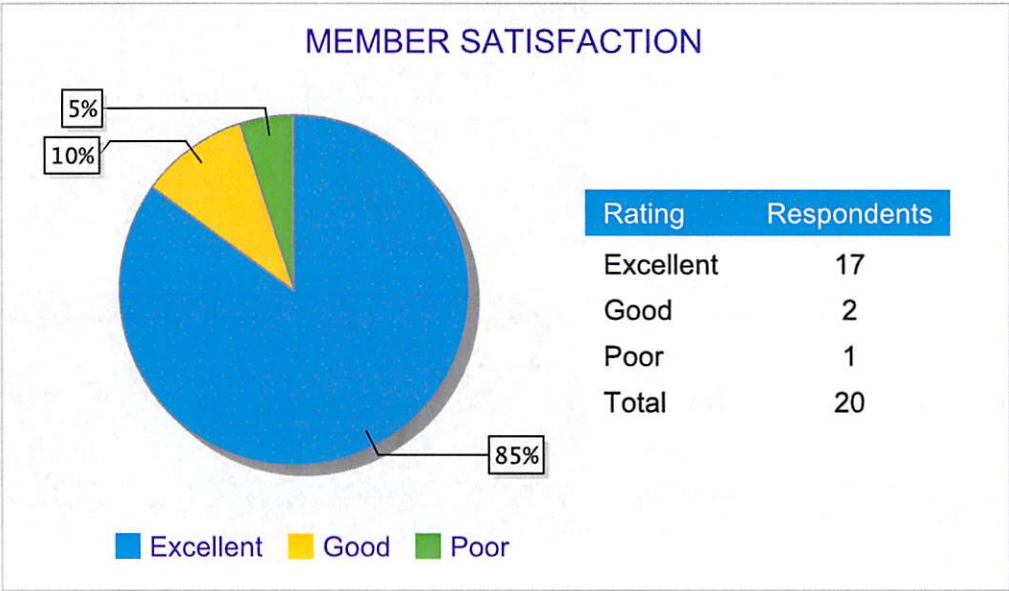


# CLINICAL DETAILS YTD

August 2018

TOP DIAGNOSES	Frequency
Acute upper respiratory infection, unspecified	8%
Acute sinusitis, unspecified	8%
Acute maxillary sinusitis, unspecified	5%
Cough	5%
Dysuria	4%
Fever, unspecified	4%
Acute pharyngitis, unspecified	3%
Urinary tract infection, site not specified	3%
Acute bronchitis, unspecified	3%
Rash and other nonspecific skin eruption	3%

TOP PRESCRIPTIONS	Frequency
Amoxicillin 875 mg oral tablet	6%
Tessalon Perles 100 mg oral capsule	5%
Tamiflu 75 mg oral capsule	4%
Macrobid macrocrystals-monohydrate 100 mg oral capsule	4%
Flonase 50 mcg/inh nasal spray	4%
Amoxicillin 500 mg oral capsule	3%
Amoxicillin 500 mg oral tablet	3%
Augmentin 875 mg-125 mg oral tablet	3%
benzonatate 200 mg oral capsule	3%
Azithromycin 5 Day Dose Pack 250 mg oral tablet	2%



### PRESCRIPTIONS BY VISIT

Visits with Rx:	270
Total Rx:	371
% Visits with Rx:	70%
Visits without Rx:	116
Average Rx per Visit:	1.0



## About the Teladoc Service

### How would you rate the Teladoc service overall?

Outstanding	85.00 %	Responses	17
Good	10.00 %	Responses	2
Poor	5.00 %	Responses	1

### How long have you had access to Teladoc?

Less than 6 months	15.00 %	Responses	3
Between 6 and 12 months	35.00 %	Responses	7
More than a year	40.00 %	Responses	8
Don't recall	10.00 %	Responses	2

### In that time, how many consultations with a Teladoc physician have you had?

1-3	90.00 %	Responses	18
4-6	10.00 %	Responses	2

### Was the Teladoc medical consultation for you or for a family member?

Self	85.00 %	Responses	17
Family member	15.00 %	Responses	3

### How often when you have requested a Teladoc consultation did you get a call from the Teladoc physician as soon as you thought you needed it?

Always	85.00 %	Responses	17
Usually	10.00 %	Responses	2
Sometimes	5.00 %	Responses	1

# CLIENT SATISFACTION SURVEY YTD

August 2018

**How often when you have requested a Teladoc consultation did the Teladoc service make it easier to get the care or treatment you thought you needed?**

Always	85.00 %	Responses	17
Usually	10.00 %	Responses	2
Sometimes	5.00 %	Responses	1

**Overall, how would you compare your experience with your Teladoc consultation to your usual face-to-face experience with doctor consultations in terms of how useful the consultation was?**

More useful	45.00 %	Responses	9
About the same	50.00 %	Responses	10
Less useful	5.00 %	Responses	1

**Overall, how would you compare your experience with your Teladoc consultation to your usual face-to-face experience with doctor consultations in terms of how much time it took away from work or other activities?**

Less time away	95.00 %	Responses	19
More time away	5.00 %	Responses	1

**Would you use the Teladoc service again?**

Yes	95.00 %	Responses	19
Unsure	5.00 %	Responses	1

**Did your Teladoc consultation resolve your immediate problem?**

Yes	90.00 %	Responses	18
No	10.00 %	Responses	2

# CLIENT SATISFACTION SURVEY YTD

August 2018

**Did you get further care for the same problem during the week after your Teladoc consultation (other than filling a prescription)?**

Yes	25.00 %	Responses	5
No	75.00 %	Responses	15

**How likely are you to recommend Teladoc to a friend (Where 10=Extremely Likely and 1=Not Likely At All)**

10	75.00 %	Responses	15
9	15.00 %	Responses	3
8	5.00 %	Responses	1
4	5.00 %	Responses	1

## Access Method

**Was your call answered in a timely manner?**

Yes	20.00 %	Responses	4
No answer stored	80.00 %	Responses	16

**Was the representative courteous and helpful?**

Yes	20.00 %	Responses	4
No answer stored	80.00 %	Responses	16

**How easy was it for you to schedule your consultation using the website?**

Very easy	55.00 %	Responses	11
Fairly easy	25.00 %	Responses	5
No answer stored	20.00 %	Responses	4



# CLIENT SATISFACTION SURVEY YTD

August 2018

## How easy was it for you to find the information you wanted on the site?

Very easy	45.00 %	Responses	9
Fairly easy	35.00 %	Responses	7
No answer stored	20.00 %	Responses	4

## Tell Us About the Teladoc Physician

### Did the physician listen and understand your problem?

Yes	90.00 %	Responses	18
Somewhat	10.00 %	Responses	2

### Did you feel comfortable asking the physician questions?

Yes	95.00 %	Responses	19
Somewhat	5.00 %	Responses	1

### Overall, how would you rate the service provided by the Teladoc physician?

Outstanding	80.00 %	Responses	16
Good	10.00 %	Responses	2
Poor	10.00 %	Responses	2



# CLIENT SATISFACTION SURVEY YTD

August 2018

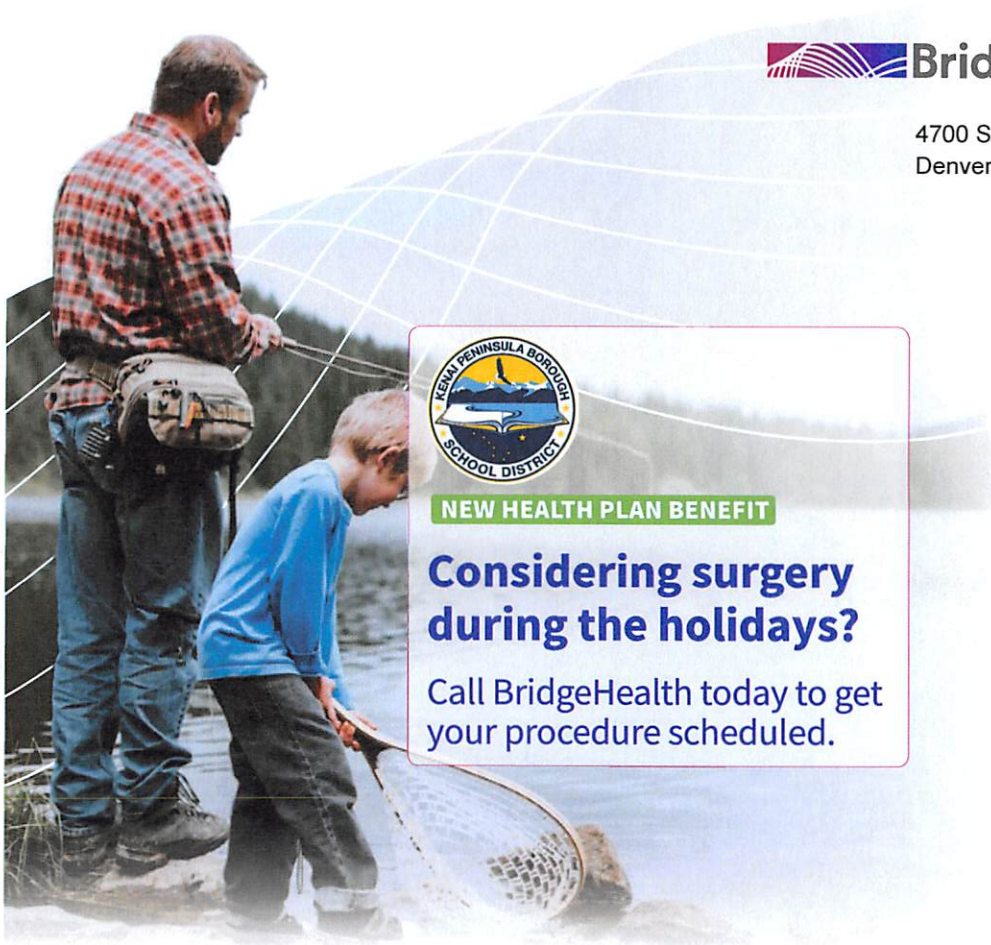
## Tell Us About The Teladoc Prescription Service

### Did the pharmacy fill the prescription in a timely manner?

Yes	75.00 %	Responses	15
N/A	25.00 %	Responses	5

### Did you encounter any other problems filling the prescription (other than timeliness)?

No	70.00 %	Responses	14
N/A	30.00 %	Responses	6



4700 South Syracuse Street, Suite 900  
Denver, CO 80237



**NEW HEALTH PLAN BENEFIT**

## **Considering surgery during the holidays?**

Call BridgeHealth today to get  
your procedure scheduled.

Name of Addressee

Address Line 1

Address Line 2

# When you need surgery, you want the best care.

*BridgeHealth gives you access to top-rated hospitals, surgery centers, and doctors nationwide.*

Kenai Peninsula Borough School District health plan expands your providers options for planned procedures with a company-paid surgery program through BridgeHealth—for little to no out-of-pockets costs.

<b>YOU PAY</b>	<b>\$0</b> No deductible, no coinsurance
<b>TRAVEL BENEFITS</b>	Airfare, lodging, and meal allowance are covered for the patient and a companion

*To be eligible for the BridgeHealth surgery program, Kenai Peninsula Borough School District must be the patient's primary health plan.*

## **MOST COMMON COVERED PROCEDURES**

Emergency, vision, dental, and diagnostic procedures are not available through BridgeHealth.  
Some pediatric surgeries are not available for children under 12.



**BARIATRIC**



**CARDIAC**



**GENERAL**



**ORTHOPEDIC**



**SPINE**



**WOMEN'S  
HEALTH**

## **CONTACT BRIDGEHEALTH TO LEARN MORE.**

(844) 249-8108

| [alaskacoalition@bridgehealth.com](mailto:alaskacoalition@bridgehealth.com)

| [BridgeHealth.com](http://BridgeHealth.com)

Register with company code: **KPBSD**

Kenai Peninsula Borough School District  
 Health Care Committee Monthly recap  
 as of August 31, 2018

Reserve Account	As of 6-30-17	As of 6-30-18	FY18 Monthly Contribution - Traditional
Employee Share	701,399.69	471,065.27	Employee Share * 550.14
Employer Share	1,353,713.48	1,572,408.17	Employer Share 1,934.25
			2,484.39

FY18 Monthly Contribution - HDHP
Employee Share * 228.00
Employer Share 1,621.08
1,849.08

This document is provided to the Health Care Committee as a work paper to recap the contributions to and expenditures from the Health Care Plan each month. It is to be used primarily as an aid in estimating costs of the plan to determine if changes should be made in employee contribution amounts. Every effort is made to provide current and accurate information, but this information is not audited until after the end of the fiscal year.

	Number of Employees	YTD Employees	Current Month Obligations	YTD Obligations	Contributions Current Month Collected	Contributions YTD Collected
<b>Employees</b>						
KPEA Employees	533	1,042	293,224.62	573,245.88		
KPEA Employees - HDHP	74	129	16,872.00	29,412.00		
KPEA Repay EE Reserve						
KPESA Employees	353	708	194,199.42	389,499.12	8,975.44	17,950.88
KPESA Employees - HDHP	49	86	11,172.00	19,608.00	1,062.20	2,124.40
KPESA Repay EE Reserve						
Administrators	52	102	28,607.28	56,114.28	4,275.70	8,551.40
Administrators - HDHP	6	11	1,368.00	2,508.00		
Admin Repay EE Reserve						
Board Members	4	8	2,200.56	4,401.12	1,100.00	2,200.00
Board Members - HDHP	1	2	228.00	456.00	252.26	504.52
Board Repay EE Reserve						
Exempt Employees	20	41	11,002.80	22,555.74	7,774.00	15,936.70
Exempt Employees - HDHP	4	8	912.00	1,824.00	796.65	1,593.30
Exempt Repay EE Reserve						
Affordable Care Act **	-	-	0.00	0.00		
ACA Empl Repay EE Reserve						
<b>Total Employees on Payroll</b>	<b>1,096</b>	<b>2,137</b>	<b>559,786.68</b>	<b>1,099,624.14</b>	<b>24,236.25</b>	<b>48,861.20</b>
COBRA Payers (FY19 = \$2215.88)	3	4	6,647.64	8,863.52	6,647.64	8,863.52
COBRA HD Payers (FY19 = \$1960.28)	1	2	1,960.28	3,920.56	5,880.84	5,880.84
<b>Total Employees</b>	<b>1,100</b>	<b>2,143</b>	<b>568,394.60 *</b>	<b>1,112,408.22</b>	<b>36,764.73</b>	<b>63,605.56</b>

\* Current month employee obligations are a calculation of "Number of Employees" eligible for health care coverage during that month times the "Employee Share" (shown in the upper right corner of the sheet).

\*\* Affordable Care Act (ACA) coverage is offered to employees once eligibility is determined. Eligibility is based on number of hours worked during the measurement period.

Employer						
Employer share	962	1,901	1,860,748.50	3,677,009.25	114,789.96	231,555.96
Employer share - HDHP	134	236	217,224.72	382,574.88	13,355.28	26,710.73
<b>Total</b>			<b>2,646,367.82</b>	<b>5,171,992.35</b>	<b>164,909.97</b>	<b>321,872.25</b>

<b>+ Employee Share Split</b>	<b>FY19 Contribution Traditional</b>	<b>550.14</b>	<b>Subtotal</b>	<b>22,125.14</b>	<b>44,638.98</b>
	<b>Cobra</b>	<b>2,215.88</b>	<b>Subtotal</b>	<b>6,647.64</b>	<b>8,863.52</b>
				<b>28,772.78</b>	<b>53,502.50</b>
	<b>FY19 Contribution HDHP</b>	<b>228.00</b>	<b>Subtotal</b>	<b>2,111.11</b>	<b>4,222.22</b>
	<b>Cobra HD</b>	<b>1,960.28</b>	<b>Subtotal</b>	<b>5,880.84</b>	<b>5,880.84</b>
				<b>7,991.95</b>	<b>10,103.06</b>
	<b>Prior Year Reserve Repayment</b>	<b>20.70</b>	<b>Subtotal</b>	<b>-</b>	<b>-</b>



## Expenditures

Since the health care plan is self-funded, both employee and employer contributions are collected and bills are paid from the accumulated funds.

	TRADITIONAL		HDHP	
	Current Month	Year-To-Date	Current Month	Year-To-Date
<b>Claims</b>				
Health Care Claims paid by TPA (Rehn)	1,717,479.74	3,280,832.39	76,827.26	108,882.61
Prescription Claims paid by Caremark	470,221.21	813,201.45	6,537.32	11,516.25
HRA	-	-	2,624.46	9,306.71
<b>Total Claims Paid</b>	<b>2,187,700.95</b>	<b>4,094,033.84</b>	<b>85,989.04</b>	<b>129,705.57</b>
<b>Administration</b>				
TPA (Rehn) fees and costs	41,309.95	64,705.80	-	-
TPA (Rehn) HRA fees and costs	-	-	2,798.71	5,070.52
Aetna Administration Fees	17,497.07	35,458.22	2,432.16	4,400.24
Consultant Fees	-	-	-	-
Stop Loss Premiums	175,939.19	356,194.54	24,456.28	44,207.66
Affordable Care Act Fee	26,825.96	32,010.59	3,728.92	4,297.02
<b>Total Administration</b>	<b>261,572.17</b>	<b>488,369.15</b>	<b>33,416.07</b>	<b>57,975.44</b>
<b>Total Claims plus Administration</b>	<b>2,449,273.12</b>	<b>4,582,402.99</b>	<b>119,405.11</b>	<b>187,681.01</b>
<b>Adjustments</b>				
Stop Loss reimbursements	(307,745.84)	(867,024.09)	-	-
Prescription Rebates	(55,739.69)	(55,739.69)	-	-
Health Care Claims refund	-	-	-	-
Other adjustments	(718.05)	(718.05)	-	-
<b>Total Adjustments</b>	<b>(364,203.58)</b>	<b>(923,481.83)</b>	<b>-</b>	<b>-</b>
<b>Total Expenditures</b>	<b>2,085,069.54</b>	<b>3,658,921.16</b>	<b>119,405.11</b>	<b>187,681.01</b>

## Obligations/Contributions

Health care obligations and contributions provide employee and employer amounts of health care contributions using different calculation methods.

Obligations are estimates of funds that employees and the district will be obligated to contribute, based on the plan year (July through June).

Returning employees are covered by the health care plan for the entire plan year, meaning the 12 month period July through June; both employee and employer are obligated to pay for 12 months of coverage. New employees pay for coverage from date of hire through June, the end of the plan year. If an employee works at all during a month, both employee and employer pay for the entire month of coverage.

Actual Contributions made by employees and benefits paid by the employer during the payroll process are shown on the sheet in the columns labeled "Collected." The division of payments is governed by the Collective Bargaining Agreements and Memorandums of Understanding between the district and the employee groups.

Employee-paid contributions are deductions from payroll checks. Employees who work 12 months make contributions each pay period. Many school district employees do not work 12 months, so contributions are collected for those employees during the 9 month period from September through May.

For this reason, contributions are generally larger than obligations for September through May and contributions are generally smaller than obligations for June, July and August.

The "Collected" columns show what is actually available for paying health care costs. The "Obligations" show what is estimated to be available by month, based on number of employees at the current rate of contributions.

**Kenai Peninsula Borough School District  
Healthcare Expenditures Split  
as of August 31, 2018**

	<b>Traditional Plan</b>			<b>HDHP</b>			
YTD Participants	1,905			YTD Participants	238		
Net Expenditures	3,658,921.16			Net Expenditures	187,681.01		
ER - Employer Cap \$1731.45	3,298,412.25			ER - Employer Cap \$1645.61	391,655.18		
EE - Employee Cap \$305.55	<u>582,072.75</u>			EE - Employee Cap \$182.85	<u>43,518.30</u>		
Total Cap Expenditure EE/ER	3,880,485.00			Total Cap Expenditure EE/ER	435,173.48		
Expenditures over Cap	-			Expenditures over Cap	-		
50/50 Split of Expenditures over Cap	-			50/50 Split of Expenditures over Cap	-		
ER Expenditures Up To Cap	781,608.35			ER Expenditures Up To Cap	168,912.91		
ER Expenditures Above Cap	<u>-</u>			ER Expenditures Above Cap	<u>-</u>		
Total ER Expenditures	781,608.35			Total ER Expenditures	168,912.91		
EE Expenditures Up To Cap	137,930.89			EE Expenditures Up To Cap	18,768.10		
EE Expenditures Above Cap	<u>-</u>			EE Expenditures Above Cap	<u>-</u>		
Total EE Expenditures	137,930.89			Total EE Expenditures	18,768.10		
Total ER & EE Expenditures	919,539.24			Total ER & EE Expenditures	187,681.01		
	<b>Traditional Summary</b>			<b>HDHP Summary</b>			
<b>Through August 2018</b>	<u>YTD EXP</u>	<u>YTD REV</u>	<u>REV Less EXP</u>	<b>Through August 2018</b>	<u>YTD EXP</u>	<u>YTD REV</u>	<u>REV Less EXP</u>
Employer	3,066,166.55	231,555.96	(2,834,610.59)	Employer	168,912.91	26,710.56	(142,202.35)
Employee	<u>592,754.61</u>	<u>54,195.72</u>	<u>(538,558.89)</u>	Employee	<u>18,768.10</u>	<u>10,103.06</u>	<u>(8,665.04)</u>
Totals	3,658,921.16	285,751.68	(3,373,169.48)	Totals	187,681.01	36,813.62	(150,867.39)
<b>Obligation per Employee FY19</b>	<u>Year-to-date</u>			<b>Obligation per Employee FY19</b>	<u>Year-to-date</u>		
550.14 EE/1934.25 ER Split	2,484.39	2,484.39		228 EE/1621.08 ER Split	1,849.08	1,849.08	
Monthly Cost per Employee - ER		1609.54		Monthly Cost per Employee - ER		709.72	
Monthly Cost per Employee - EE + Cobra		<u>311.16</u>		Monthly Cost per Employee - EE + Cobra		<u>78.86</u>	
		1920.69				788.58	
<b>Current Variance</b>		<b>563.70</b>		<b>Current Variance</b>		<b>1,060.50</b>	

Obligations indicate the funds that will be accumulated per employee per month. Expenditures are amounts that have been paid through the plan.

A positive number for "current variance" represents the amount per employee per month that is estimated to be collected above the amount spent year-to-date. A negative number represents the amount of expenditures (per employee per month) that are more than what is estimated to be collected for payment of those expenditures.

## **Stacey Cockroft**

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**From:** Dave Jones  
**Sent:** Tuesday, September 11, 2018 2:06 PM  
**To:** Robert Ernst; David Brighton; Matt Fischer; Joel Burns; Stephanie Bohrsen; Laura Wertanen; Anne McCabe; Vaughn Dosko; John O'Brien; Kristen Vix; Elizabeth Hayes; Stacey Cockroft  
**Subject:** Tiered Migration Information  
**Attachments:** FY19 Broker Projected Rates with Migration Tiers.pdf

Good Afternoon HCPC members,

I have attached two sheets for your review.

The first is a sheet created by Marsh & McLennan that shows their recommendation for funding levels at each 10% migration of employees from the Traditional Plan to the HDHP Plan as requested at the HCPC meeting.

The second sheet is a worksheet that I created to show what the District and Employee share would be under each migration scenario according to the language in the CBA's.

The Brokers checked their schedules and they would be available for a teleconference on Monday, September 17, 2018 at 4:00 PM if you would like, or they would be prepared to talk about the information at the HCPC meeting scheduled for Wednesday, September 19, 2018. Please let me know your preference.

As you are aware, the recommended rates were set in anticipation of 200 employees migrating from Traditional to HDHP. At this time Stacey has received approximately 174 forms from employees requesting to be switched from the Traditional to the HDHP Plan.

Thanks,

Dave Jones  
Assistant Superintendent  
KPBSD  
(907) 714-8858

Kenai Peninsula Borough School District  
2019 Self-Funded Projected Rates

MEDICAL/RX/DENTAL/VISION	Traditional Plan	HDHP
FY18 Rate	\$2,172.43	\$1,921.84
Projected Rates FY19		
0% Migration to HDHP	\$2,450.22	\$882.05
10% (101 employees) Migration to HDHP	\$2,446.75	\$1,550.12
20% (202 employees) Migration to HDHP	\$2,442.49	\$1,804.70
30% (303 employees) Migration to HDHP	\$2,437.16	\$1,938.94
40% (404 employees) Migration to HDHP	\$2,430.29	\$2,021.87
50% (505 employees) Migration to HDHP	\$2,421.08	\$2,078.17
60% (606 employees) Migration to HDHP	\$2,408.13	\$2,118.91
70% (707 employees) Migration to HDHP	\$2,388.55	\$2,149.74
80% (808 employees) Migration to HDHP	\$2,355.52	\$2,173.90
90% (909 employees) Migration to HDHP	\$2,287.87	\$2,193.33
100% Migration to HDHP	N/A	\$2,209.31

The rates that were given to the committee on 8/29/18 were based on 200 employees migrating. The rates of Traditional-\$2,442.59 and HDHP-\$1,801.20 was based on 200 employee figure.



**FY19 Broker Projected Monthly Rates With Tiered Migration**

	Traditional	Enrollment	HDHP	Enrollment	KPBSD Share Traditional	Employee Share Traditional	KPBSD Share HDHP	Employee Share HDHP
<b>FY18 Total Monthly Rates Charged</b>	\$ 2,172.43	1,010	\$ 1,921.84	114	\$ 1,783.73	\$ 388.70	\$ 1,669.58	\$ 252.26
<b>FY19 Broker Projected Monthly Rates</b>	Traditional	Enrollment	HDHP	Enrollment	KPBSD Share Traditional	Employee Share Traditional	KPBSD Share HDHP	Employee Share HDHP
0% Migration to HDHP	\$ 2,450.22	1,010	\$ 882.05	114	\$ 1,938.06	\$ 512.16	\$ 793.85	\$ 88.21
10% (101 employees) Migration to HDHP	\$ 2,446.75	909	\$ 1,550.12	215	\$ 1,936.33	\$ 510.43	\$ 1,395.11	\$ 155.01
20% (202 employees) Migration to HDHP	\$ 2,442.49	808	\$ 1,804.70	316	\$ 1,934.20	\$ 508.30	\$ 1,624.23	\$ 180.47
30% (303 employees) Migration to HDHP	\$ 2,437.16	707	\$ 1,938.94	417	\$ 1,931.53	\$ 505.63	\$ 1,700.85	\$ 238.09
40% (404 employees) Migration to HDHP	\$ 2,430.29	606	\$ 2,021.87	518	\$ 1,928.10	\$ 502.20	\$ 1,742.32	\$ 279.55
50% (505 employees) Migration to HDHP	\$ 2,421.08	505	\$ 2,078.17	619	\$ 1,923.49	\$ 497.59	\$ 1,770.47	\$ 307.70
60% (606 employees) Migration to HDHP	\$ 2,408.13	303	\$ 2,118.91	821	\$ 1,917.02	\$ 491.12	\$ 1,790.84	\$ 328.07
70% (707 employees) Migration to HDHP	\$ 2,388.55	303	\$ 2,149.74	821	\$ 1,907.23	\$ 481.33	\$ 1,806.25	\$ 343.49
80% (808 employees) Migration to HDHP	\$ 2,355.52	202	\$ 2,173.90	922	\$ 1,890.71	\$ 464.81	\$ 1,818.33	\$ 355.57
90% (909 employees) Migration to HDHP	\$ 2,287.87	101	\$ 2,193.33	1,023	\$ 1,856.89	\$ 430.99	\$ 1,825.05	\$ 365.28
100% Migration to HDHP	\$ -	0	\$ 2,209.31	1,124	\$ -	\$ -	\$ 1,836.04	\$ 373.27

## Stacey Cockroft

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**From:** Dave Jones  
**Sent:** Tuesday, September 18, 2018 2:10 PM  
**To:** Stacey Cockroft  
**Cc:** Joel Burns; Elizabeth Hayes; Matt Fischer; Stephanie Bohrsen; Vaughn Dosko; John O'Brien; Robert Ernst; Laura Wertanen; Anne McCabe; Kristen Vix; David Brighton  
**Subject:** HDHP Numbers

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Good Afternoon,

I know there is an interest in how many people are now in the HDHP. Stacey is still working on finalizing things, so these numbers may change slightly.

- 101. HDHP membership 7-31-18
  - 64. New hires enrolling in HDHP
  - 405. Special enrollment transfers
- 570 Approximate number of HDHP members

Thanks,

Dave J

Sent from my iPhone

On Sep 18, 2018, at 9:56 AM, Stacey Cockroft <[SCockroft@KPBSD.k12.ak.us](mailto:SCockroft@KPBSD.k12.ak.us)> wrote:

Hi Joel,

That is the agenda for the 8/19/18 meeting, not the minutes from the last meeting on 8/29/18.

Thanks,

---

*Stacey Cockroft*

Kenai Peninsula Borough School District  
*Employee Benefits Manager*  
148 N. Binkley St. Soldotna, AK 99669  
Phone: (907) 714-8879 Fax: (907) 262-9645  
[scockroft@kpbsd.k12.ak.us](mailto:scockroft@kpbsd.k12.ak.us)

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## Stacey Cockroft

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**From:** Stacey Cockroft  
**Sent:** Tuesday, September 18, 2018 8:27 AM  
**To:** Matt Fischer; Stephanie BohrnSEN; Joel Burns; Vaughn Dosko; Elizabeth Hayes; John O'Brien; Robert Ernst; Laura Wertanen; Anne McCabe; Kristen Vix; David Brighton; Dave Jones  
**Subject:** RE: September 19 Heath Care agenda  
**Attachments:** 2nd Quarter 2018 AK Provider Expansion.docx; 2nd Quarter 2018 AK Provider Network Development.xlsx

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Good Morning,

Below are Aetna's answers to Matt's questions along with two attachments.

1. What are they doing for outreach to get more local providers into the network  
Due to the network teams progress with contracting throughout the state we have not been able to focus on specific areas for recruitment recently. We have added new providers in the Kenai area and are continuing to work with providers in the area. We do have a nomination process available for plans and members if the process is followed we are always willing to make outreaches to the providers.
2. What is the time frame for providers to get into the network  
Time frame can be usually anywhere from 2 months to 6 months possibly a year depending upon the rate negotiations and the type provider. The majority of the providers are in the network within 3 months or so.

Thank you,

---

*Stacey Cockroft*

Kenai Peninsula Borough School District

*Employee Benefits Manager*

148 N. Binkley St. Soldotna, AK 99669

Phone: (907) 714-8879 Fax: (907) 262-9645

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**From:** Matt Fischer  
**Sent:** Wednesday, September 12, 2018 2:44 PM  
**To:** Stephanie BohrnSEN <SBohrnSEN@KPBSD.k12.ak.us>; Joel Burns <JBurns@KPBSD.k12.ak.us>; Vaughn Dosko <VDosko@KPBSD.k12.ak.us>; Elizabeth Hayes <EHayes@KPBSD.k12.ak.us>; John O'Brien <JO'Brien@KPBSD.k12.ak.us>; Robert Ernst <RErnst2@KPBSD.k12.ak.us>; Laura Wertanen <LWertanen@KPBSD.k12.ak.us>; Anne McCabe <AMcCabe@KPBSD.k12.ak.us>; Kristen Vix <KVix@KPBSD.k12.ak.us>; David Brighton <DBrighton@KPBSD.k12.ak.us>;

Dave Jones <DJones2@KPBSD.k12.ak.us>; Stacey Cockroft <SCockroft@KPBSD.k12.ak.us>

**Subject:** September 19 Heath Care agenda

Attached is the agenda for next Wednesdays meeting.

Location will be at the Skyview Middle School Library. It's getting a little crowded at the risk management building.

Dave, can you please ask our Aetna consultants to present on two items:

1. What are they doing for outreach to get more local providers into the network
2. What is the time frame for providers to get into the network

Thanks, Matt



Hello -

Attached is a spreadsheet with the 2nd Quarter 2018 Network Expansion numbers in Alaska. There are two tabs included:

- 2nd Qtr. Head Count - This provides you with the number of providers/locations that were added to the network between 04/01/2018 & 06/30/2018. If a provider has multiple locations and/or specialties each is counted under the borough name. The head count column will show the single count of providers.
- 2nd Qtr. Adds by Specialty - This provides you with the Provider head count by Specialty.

The following groups were added to our networks during the 2nd Quarter 2018:

#### April

- Fascia Rehab (Anchorage - Effective 4/6/2018)
- Thrive Integrative Medicine (Anchorage - Effective 4/20/2018)
- Intuitive Hands for Healing (Anchorage - Effective 4/23/2018)

#### May

- Healing Hands Body Therapy (Kodiak - Effective 5/3/2018)
- Summit Physical Therapy (Homer - Effective 5/10/2018)
- Arctic Massage (Palmer - Effective 5/18/2018)
- North Pole EyeCare (North Pole - Effective 5/31/2018)

#### June

- Dr. Ben Cain - Chiropractor (Anchorage - Effective 6/8/2018)
- MediCenter (Kenai - Effective 6/15/2018)
- Nova Wellness Solutions (Soldotna - Effective 6/15/2018)
- Rainwood Counseling (Ketchikan - Effective 6/15/2018)

Update- These are new groups to our networks. Please note that these numbers are not reflected within the attached spreadsheet.

#### July

- McKinley Sport Medicine - (Fairbanks - Effective 7/1/2018)
- McKinley Orthopedics & Sports Medicine - (Fairbanks - Effective 7/1/2018)
- Lemon Tree Family Medicine - (Anchorage - Effective 7/6/2018)
- Adkins Chiropractic - (Anchorage - Effective 7/10/2018)
- Denali Orthopedic Surgery - (Palmer - Effective 7/15/2018)

Network Development

Summary of expansion by provider type and location, numbers reflect providers added 4/1/18 to 6/30/18

	Anchorage	Fairbanks	Juneau	Matanuska	All Other	Total	Head Count	Difference
All Other Specialists	4	3	0	1	4	12	12	0
Behavioral Health	6	0	0	0	11	17	8	9
MD Specialists	18	1	0	1	5	25	22	3
Midlevels	11	10	2	10	26	59	31	28
PCP	11	0	0	1	4	16	14	2
<b>Total</b>	<b>50</b>	<b>14</b>	<b>2</b>	<b>13</b>	<b>50</b>	<b>129</b>	<b>87</b>	<b>42</b>