

**CITY OF HENDERSON
SELF-FUNDED INSURANCE COMMITTEE
MINUTES
REGULAR MEETING
December 9, 2015**

I. Call to Order

Chairman Jennifer Fennema called the City of Henderson Insurance Committee Special meeting to order at 10:03 a.m., in the Westgate Conference Room, 2nd Floor, City Hall, 240 Water Street, Henderson, Nevada.

II. Confirmation of Posting and Roll Call

Alysa Neilson, Employee Benefits Coordinator, confirmed the Insurance Committee meeting had been noticed in compliance with the Open Meeting Law by posting the Agenda three working days prior to the meeting at City Hall, the Multigenerational Center, the Whitney Ranch Recreation Center, Fire Station No. 86, the Nevada Public Notice Website, the City of Henderson Website, and by mailing a copy of the Agenda to everyone appearing thereon on the Agenda Master Mailing List.

PRESENT: Chairman Jennifer Fennema

Barry Courtney
Fred Horvath
Kenneth Kerby
Connie Kershaw
Courtney Lancaster
Tim O'Neill
Dan Pentkowski
Laura Shearin (left at 11:00 a.m.)

ALTERNATES: Tom Chiello
John Day
Fred Horvath

STAFF: Marie Gamboa, Senior Accountant
Kristina Gilmore, Asst. City Attorney II
Tedie Jackson, CCS Reporter
Alysa Neilson, Employee Benefits Coordinator
Bob Osip, Risk Manager

ALSO PRESENT: Shawn Adkins, Gallagher Benefit Services
Pam Levy, Sierra Health Options

III. Acceptance of the Agenda (For Possible Action)

(Motion) Mr. Pentkowski introduced a motion to accept the agenda as presented, seconded by Mr. Kerby. The vote favoring approval was unanimous. Chairman Fennema declared the motion carried.

IV. Public Comment

There were no public comments presented.

V. New Business

A. Approval of Minutes for the regular meeting of October 21, 2015

(Motion) Mr. Pentkowski introduced a motion to approve the minutes of October 21, 2015, as presented, seconded by Mr. Kerby. The vote favoring approval was unanimous. Chairman Fennema declared the motion carried.

B. Self-Funded Health Plan's Monthly Financial Report

Connie Kershaw, Accounting Manager, distributed and reviewed the Self-Funded Health Insurance Fund as of November 30, 2015; and the retiree subsidy and Stop Loss Restricted Cash report

C. Loomis Monthly Claims Report

Shawn Adkins, GBS, provided a summary of the monthly claims report and noted that claims are lower than last year. He commented that he anticipates at least three long-term claims.

D. Sierra Healthcare Options Monthly Report

Pam Levy, Sierra Healthcare Options, distributed and reviewed the 2015 Monthly Average Length of Stay report for October and November. She noted that more autism providers have been added to the network.

Responding to a question as to whether there is any initiative around expanding the urgent care groups, Ms. Levy commented that a person or business can submit a nomination form for any urgent care group.

E. Health Plan of Nevada Status Report

Shawn Adkins, GBS, reported that United Healthcare announced that they will not be part of any exchange in 2017. They have shut down a number of co-ops, and the Nevada co-op will be out of business as of January 1, 2016.

F. Gallagher Benefit Services Status Report

Regarding healthcare reform, Shawn Adkins, GBS, said the Senate was able to append a bill to repeal the Cadillac Tax; however, it is uncertain to what extent this will affect the Cadillac Tax.

Mr. Adkins stated that they secured better pricing with Express Scripts that should save the plan about three percent.

G. Review limitations on the speech therapy benefit

Alysa Neilson, Employee Benefits Coordinator, reviewed the language outlined for covered medical expenses for speech therapy. She reported that there is a request to amend the Plan to cover speech therapy for children with Down Syndrome. She pointed out that autism is a covered benefit and speech therapy is covered for autism. It was noted that covering autism was mandated by state law.

Shawn Adkins, GBS, stated that speech therapy for Down Syndrome is typically excluded in most medical plans. A brief discussion ensued regarding this issue, and it was noted that there are many state programs to assist with developmental disabilities. Ms. Levy will research this issue further.

There was a consensus to possibly put this item on a future agenda for further discussion and possible action.

H. Stop loss update

Shawn Adkins, GBS, reported that they were able to get the laser removed and an additional two percent off the rates. He said the overall premium will increase approximately \$5,000.00 annually.

I. Telemedicine options

Bob Osip, Risk Manager, reported that staff viewed an online demonstration of Telemedicine, which is an online application for a doctor's e-visit. There are many providers who offer this service. The cost per employee per month charge for Teledoc is \$2.25, and \$45.00 fee per visit. Adding this benefit would cost the Plan \$20,000.00.

Mr. Osip explained that a typical visit would be to download the app and call in or log on the computer. He stated that the service is available 24 hours a day, seven days a week, and 90 percent of the doctors you speak to are located in the state you reside.

Responding to a question regarding whether there are higher incidents of malpractice in e-visits, Teledoc reports they have never had a malpractice incident regarding a call.

There was a consensus to put this item on the next agenda for further discussion and possible action.

J. Impose restrictions on child coverage if other group coverage is available

Mr. O'Neill stated that several members have complained that an adult child who can apply for insurance coverage through their employer should have to take that insurance like spouses do.

Staff explained that PPACA mandates coverage to dependent children up to age 26. Spouses are excluded from PPACA.

K. Membership with the Hospital Coalition

Bob Osip, Risk Manager, provided a background history of the Hospital Coalition. He reported that the Coalition and St. Rose could not agree to terms last year; however, they have reached a three-year agreement with good pricing beginning January 1, 2016.

Pam Levy, SHO, commented that she needs to research if there are any restrictions on the Coalition that might restrict members from losing access to surgical centers, rehabilitation centers, and skilled nursing facilities. She will provide information at the next meeting

This item will be placed on a future agenda for further discussion and possible action.

L. Open Enrollment update

Alysa Neilson, Employee Benefits Coordinator, reported that open enrollment is still going on. Staff is still waiting for responses from about 131 members regarding spousal affidavits. Staff will send them a target letter and follow up with an email. She noted that 48 members are removing their spouses, and five members added spouses.

Staff also sent target emails that domestic partners will lose coverage beginning January 1, 2016.

Mr. Pentkowski stated that other employers are less than helpful providing documentation showing proof of no insurance coverage.

Ms. Neilson said she needs an email or a letter from the employer stating that the person is ineligible for insurance coverage due to part-time status, or per diem status, or whatever the case may be.

M. Affordable Care Act 1095C tax reporting

Staff presented a summary of this item and expressed concern that there are incompatibility issues with the data and the programming. IT and Finance staff are continuing to work on the problem.

Mr. Adkins noted that they have identified a contingency vendor that can help report the information accurately.

N. International Foundation Employee Benefit Plans conference reports

Mr. Horvath commented that the IRS is expecting total chaos regarding the reporting forms employees must fill out.

It was noted that staff will put out an informative video that explains the required forms employees must fill out.

Mr. Kerby stated that the conference was very informative and affirmed that the City of Henderson is on the right track compared to many other cities.

VI. Public Comment

There were no public comments presented.

VII. Chairman/Committee Member/Committee Staff Comment

Bob Osip, Risk Manager, reported that ESI is rolling out a safeguard RX program in January regarding an enhanced hepatitis cure program and an enhanced cholesterol care program.

Shawn Adkins, GBS, commented that the IRS is starting to scrutinize what constitutes vacation leave plans. Buyback or cash-out plans are considered a taxable event.

VIII. Set Next Meeting Date

The January 2016, meeting will be cancelled.

The strategic planning meeting was set for February 10, 2015, from 9:00 a.m. to 3:00 p.m. Staff will provide the link for members to complete HIPAA training online.

IX. Adjournment

There being no further business to be discussed, Chairman Fennema adjourned the meeting at 11:41 a.m.

Respectfully submitted,

Tedie Jackson, CCS Reporter