

**INSURANCE COMMITTEE MEETING MINUTES**  
**YULEE MIDDLE SCHOOL – 4:30PM**  
**THURSDAY JANUARY 19, 2017**

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Attendees: Beverly Kurak – Teacher, Yulee Middle School  
Jamie Vienneau – Teacher, Yulee Primary School  
Joshua Bozeman – Teacher, Fernandina Beach Middle School  
Susan Farmer – Executive Director of Business Services  
Suzanne Davis – Director of Personnel Services  
Leanne Peacock – Personnel Specialist, Personnel Services  
Laurie Robert – Personnel Specialist, Personnel Services

Guests: Jackie Tyson – Agent, Miller Health Group  
Allison Profitt – The Bailey Group

**Meeting Called to Order**

The meeting was called to order by Suzanne Davis at 4:33 PM.

**Adoption of Agenda**

The agenda was reviewed. Beverly Kurak made a motion to accept the agenda and Joshua Bozeman seconded the motion. The motion carried unanimously.

**Review of the Minutes from April 26, 2016**

The minutes from the April 26, 2016 meeting were reviewed. Joshua Bozeman made a motion to accept the minutes and Beverly Kurak seconded the motion. The motion carried unanimously.

**Affordable Care Act (ACA) Updates** *Jackie Tyson & Allison Profitt*

It was noted that employees have expressed concerns with their health insurance benefits which led to discussions regarding the Affordable Care Act. The Affordable Care Act is facing potential changes due to the election and change of administration in Washington, DC. However, the bulk of the mandates will most likely remain intact: pre-existing conditions should still be covered, the ability for parents to cover dependent children until age 26 and employer required reporting are all projected to remain unchanged. Employer provided group health insurance coverage is expected to sustain the least amount of impact. It's coverage under the Marketplace and the federal subsidies that are offered to make the plans affordable that are most likely to be impacted by any repeal pushed through in legislation.

Jackie Tyson provided a handout showing the steps that employers have taken since the inception of ACA in 2008.

**Wellness Meeting** *Jackie Tyson*

The District's Wellness Champions recently had a meeting with Jackie Tyson and Florida Blue to share the impact that the wellness initiative has had upon the group health insurance plan and claims. Claims for our group continue to trend well, even lower than national benchmarks. Jackie provided placemats showing data that was presented to the Wellness Champions covering a wide variety of data points.

**Claims Update** *Jackie Tyson*

In December 2016, the Medical Loss Ratio (MLR) was 56.95%, bringing the MLR 12-month average to 63.67%. There is no change to report with the contract dispute between Florida Blue and the Borland-Groover Clinic. This entity is still not accepting our group health insurance plan.

Pharmacy costs have risen drastically over the past year. In the placemats that Jackie distributed, one of the analytics provided a comparison of Pharmacy Total Cost and Utilization from the current period in contrast to the prior period.

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Three of the data elements from the placemat are captured in the below chart. Florida Blue paid \$315,311 more in pharmacy costs in the current period over the prior period, an increase of 30.2%. However, the actual number of prescriptions dispensed dropped by 421 units, a reduction of 2.1%, highlighting the cost of rising pharmacy costs.

<b>CATEGORY</b>	<b>CURRENT</b>	<b>PRIOR</b>	<b>% CHANGE</b>
Plan Paid	\$1,359,529	\$1,044,218	+30.2%
Total Scripts	19,437	19,858	-2.1%
Total Price per Member	\$119	\$97	+23.3%

**2017 Insurance Renewal** *Jackie Tyson*

Our trailing 12-month Medical Loss Ratio (MLR) places our district in a great position for renewal. January 2017 utilization data was not available in time for this meeting.

Based upon the claims update provided regarding CVS and Target Pharmacies, these may be impacted during renewal. Small groups lost in-network coverage for these providers January 1, 2017. Our renewal will most likely contain a rate to renew without CVS and Target Pharmacies and a rate to renew to include these providers.

Susan Farmer advised that discussions with the Superintendent are needed and that the Insurance Committee would need to meet in February to review options. Jackie Tyson was asked to gain claims data for both Dental and Vision through Humana.

**General Discussion**

None.

**Next Meeting Date**

The next meeting is scheduled for Thursday, February 16, 2017 at Yulee Middle School.

**Meeting Adjourned**

Jamie Vienneau made a motion to adjourn the meeting and Beverly Kurak seconded the motion. The meeting adjourned at 5:27 pm.

*Minutes Prepared By: Laurie Robert, Instructional Personnel Specialist, Personnel Department*