

**INSURANCE COMMITTEE MEETING MINUTES
YULEE MIDDLE SCHOOL – 4:30PM
THURSDAY FEBRUARY 15, 2018**

Attendees:

Ruth Duncan – Teacher, Callahan Middle School
Marian Phillips – Supervisor’s Secretary, Adult Education & Dropout Prevention
Kellie Sweat – Secretary/Bookkeeper, Yulee High School
Susan Farmer – Executive Director of Business Services
Suzanne Davis – Director of Personnel Services
Leanne Peacock – Personnel Specialist, Personnel Services

Guests:

Jackie Tyson – Agent, Miller Health Group
Allison Profitt – The Bailey Group
Andreu Powell – Director of Intervention, Prevention, and Safety Services

Meeting Called to Order

The meeting was called to order by Susan Farmer at 4:37pm.

Adoption of Agenda

The agenda was reviewed and not voted upon, since there were not enough members for a quorum.

Review of the Minutes

The minutes for the May 18th meeting were reviewed and not voted upon, since there were not enough members for a quorum.

Claims Update Jackie Tyson

Jackie Tyson handed out a Group Medical Plan Cost Analysis booklet. This booklet included the National Average medical cost per employee per year. The National Average for 2017 was \$13,085 with the Nassau County School Board at \$9,794. Also included was the Two-Year Loss Ratio Comparison. Jackie Tyson stated the two year comparison was relatively the same with the highest cost being the HMO Plan 55. The lowest cost was the PPO Plan 3766. The medical loss ratio was 67.67 percent last year and is now at 64.56 percent. Jackie Tyson stated that it is preferred to be below 70 percent. She explained that Inflation plus high claims play a factor in the medical loss ratio. Susan Farmer stated that the claims tend to spike in March and during the summer due to employees having time off during those months.

ProShare Update Jackie Tyson

The ProShare is distributed around February or March, after the plan year ends. As it stands, Florida Blue receives fifty percent and Nassau County School Board receives fifty percent of the profit, due to the two year agreement. If it were a one year agreement, it would drop to thirty percent for the Nassau County School Board. In the past, proshare dollars have been used to provide employees, who participate in the health insurance, with a \$450.00 refund. Marian Phillips asked where the remainder of the money went. Susan Farmer stated that the rest of the funds are held in an account for future use.

Information on Teladoc Susan Farmer /Jackie Tyson

Teladoc is a company that provides health care services at anytime and anywhere. The service provides access to care 24/7/365. The service is available on Skype, Facebook, Smartphone, or Kiosk. The goal of this service is to provide employees and their families with a more convenient option than a visit to the emergency room or urgent care centers for health related items that can be handled over the phone. The long term goal is to save on high cost claims, such as emergency room visits, which in turn will hopefully save on insurance rates. Andreu Powell attended the meeting to answer questions as he was familiar with Teladoc. After much discussion, Susan Farmer stated that she would invite Teladoc to the next meeting for further discussion.

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Affordable Care Act (ACA) Update Allison Profitt

The tax reform bill will eliminate the individual mandate penalty, beginning in 2019. Individuals will no longer be penalized for failing to obtain health insurance. Allison Profitt stated that this should make the group plans look more appealing.

Dental Claims Jackie Tyson

The two HMO plans were not reviewed. The Advantage plan has remained the same. The claims for the PPO plan are on the rise. In 2016, there were 202 enrolled in the PPO plan and now there are 264. In 2016, there were 472 enrolled in the CS150 and now there are 227.

Whole Life through New York Life Suzanne Davis

New York Life offers whole life policies with guaranteed issue. No medical questions are required. Marian Phillips stated that she wasn't interested in the company, however, some other members showed interest. As a result, Suzanne Davis will invite the company to the next meeting to present their products.

General Discussion

No general discussion.

Next Meeting Date

The next meeting is scheduled for April 19th at 4:30pm at Yulee Middle.

Meeting Adjourned

The meeting adjourned at 6:00pm.

Minutes Prepared By: Leanne Peacock, Personnel Department