

**INSURANCE COMMITTEE MEETING MINUTES**  
**District Office Board Room, 4:30PM**  
**Thursday, September 7, 2023**

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Attendees: Kim Bernhart – Accountant, Business Services  
Sarah Dean – Teacher, Wildlight Elementary School  
Ellen Harper – Director of Business Services  
Scott Hodges – Director of Human Resources  
Kathy Lyle-Purvis – Teacher on Special Assignment, IT Department  
Chris Pagel – Teacher, Wildlight Elementary School  
Leanne Peacock – Personnel Specialist, Human Resources  
Marian Phillips – Supervisor’s Secretary, Management Information Systems

Absent: Treena Crummy – Paraprofessional, Yulee High School

Guests: Teresa Anderson – Bailey Group  
Mark Bailey, Jr. – Bailey Group (via Zoom)

**Meeting Called to Order**

The meeting was called to order by Scott Hodges at 4:31 PM.

**Review of the Minutes**

The minutes from the March 28, 2023 meeting were reviewed. Kim Bernhart made a motion to accept the minutes and Kathy Lyle-Purvis seconded the motion. The motion carried.

**Review United Health Care Renewal**

Teresa Anderson provided a plan renewal to all attendees. The renewal was presented and reviewed.

- I. Claims paid between 01/01/2023 – 05/31/2023 resulted in a loss ratio of 121%.
- II. The financial review shows that claims from 01/01/2023 – 05/31/2023 have almost surpassed the total of all claims in 2022.
- III. There were 8 high-cost claimants that had claims over \$50,000 for the period of 01/01/2023 – 05/31/2023. The total paid for the 8 high-cost claimants is \$872,874.00.
- IV. The top ten diagnosis from 01/01/2023 – 05/31/2023 includes 1995 claimants for a total of \$3,338,792.00 in paid claims. Neoplasms ranked first for paid claims with a total of \$919,946 in paid claims for 110 claimants.
- V. The top ten prescriptions from 01/01/2023 – 05/31/2023 includes 77 claimants for a total of \$577,049 in paid claims. Humira ranked first for paid claims with a total of \$154,817 in paid claims for 4 claimants.
- VI. United Health Care provided a 9.9% cap on increases if the group performed at 92% or greater. Since the loss ratio is 121%, the renewal came in with the maximum increase of 9.9%. The district reinvested a technology credit received from United Health Care to bring the increase down to 9.76%. This increase is across the board for all plans.
- VII. Mark Bailey and Teresa Anderson were able to provide a cost analysis for premiums under Florida Blue. If the committee voted to continue with Florida Blue, we would have faced an increase for 2023 and possibly an additional increase of 15% for 2024. Based on the current rate increase with United Health Care, 923 members are still at a lower premium than the rates we would have had with Florida Blue.
- VIII. United Health Care has increased the maximum annual wellness incentive from \$300 per year to \$1000 per year effective January 1, 2024.

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**Dental and Vision Review**

Humana dental and vision both have rate guarantees through 2024. Renewal expires 01/01/2025.

**Open Enrollment**

Open Enrollment will run from October 2, 2023, through October 27, 2023. The changes will be effective January 1, 2024. Advertisements will be sent starting on September 18, 2023. Board contributions have increased by \$400 per year, for a total of \$654.85 per month.

**General Question and Answer Session**

Marian Phillips brought up issues experienced with United Health Care in addition to calls she has received. Kathy Lyle-Purvis stated that she experienced some delays but also stated that the United Health Care customer service was great. Mark Bailey and Teresa Anderson will follow up on these issues. Most issues that were brought up have already been resolved by United Health Care.

Chris Pagel asked if other local agencies would be interested in joining forces for insurance. Teresa Anderson will follow up with the County.

**Next Meeting Date**

The next meeting is scheduled for February 21, 2024, at 4:30PM.

**Meeting Adjourned**

Kim Bernhart made a motion to adjourn the meeting and Ellen Harper seconded the motion. The meeting adjourned at 5:29 PM.

*Minutes Prepared By: Leanne Peacock, Human Resources Department*