

GROUP INSURANCE ADVISORY COMMITTEE (GIAC)

Meeting Minutes
December 19, 2023

A meeting of the State Group Insurance Advisory Committee was held on this date in the JRW West Conference Room, Boise, Idaho. Jennifer Pike, Statewide Group Insurance Manager, called the meeting to order at 3:00 pm.

Members Present:

Steve Bailey, Deputy Director, Department of Administration
Paul Spannkebel, Business Support Manager, Veterans Services, Active Employee Member
Representative Lauren Necochea (via Webex)
Andrea Powers, Judiciary Member
Dick Humiston, State Retiree Member
Rob Sauer, School District Member (via Webex)

Others Present:

Jennifer Pike, Statewide Group Insurance Manager, Office of Group Insurance (OGI)
Bailey Peterson, Chief Financial Officer, Department of Administration
Kim Rau, Program Specialist, Department of Administration
Frances Lippitt, Budget and Policy Analyst, LSO
Christine Otto, Budget and Policy Analyst, LSO
Olga Voralik, Propel (via telephone)
Tyler Kapfhammer, Propel (via telephone)
Bret Rumbeck, Blue Cross of Idaho
Dan Satterlee, Blue Cross of Idaho

APPROVAL OF MINUTES

MOTION: Mr. Humiston moved, and it was seconded by Representative Necochea, that the minutes of the August 22, 2023, Group Insurance Advisory Committee meeting be approved as written. THE MOTION PASSED UNANIMOUSLY.

MEDICAL ITN UPDATE

Department of Administration's Division of Purchasing Administrator Valerie Bollinger shared that the group health insurance ITN is currently in an appeal period. Administrator Bollinger also shared with the Committee a slide presentation that she presented in front of the Legislative CEC Committee.

FINANCIAL UPDATES

Medical: Chief Financial Officer Bailey Peterson referred to the following chart and pointed out that year to date actual for FY2024 are \$151,721,736. The reserve balance is \$99,468,229. The FY2024 reserve year to date actual of \$39,840,000 includes \$25,000,000 of ARPA money.

State of Idaho - Department of Administration
Office of Group Insurance - Medical (Includes Rx, Vision & EAP)
As of November 30, 2023

	Year to Date Actual FY2023	Year to Date Actual FY2024	% Increase	% to Projection	May Milliman Report FY2024 ⁽⁴⁾	
Total Claims ⁽¹⁾, Admin Costs ⁽²⁾ & Expenses ⁽³⁾	137,546,582	151,721,736	10%	33%	454,180,000	
<i>*Does not include employee cost sharing, copays & deductibles</i>						
Actual Ending Reserve Balance	91,647,885	99,468,229			82,870,000	
					<i>End of FY2024</i>	
Required Reserves						
Base Contractual @ 10% of expected Premiums	32,870,000	39,840,000			39,840,000	
Enrollees:						School Breakout
Active Employee	23,876	25,488			26,596	5,443
Active Dependents	33,272	35,375			36,672	7,253
Retiree	778	637			733	
Retiree Dependents	187	137			158	
COBRA Enrollee	126	85			112	
COBRA Dependents	76	32				
Appropriation Per Employee	12,267	13,373			13,373	
State Cash Cost Per Enrolled Employee ⁽⁵⁾	14,390				14,647	

Notes:

- ⁽¹⁾ Includes claims incurred in FY2024
- ⁽²⁾ Includes BCI Administrative Fees, Premium Tax, Health Care Reform Fees and COBRA
- ⁽³⁾ Includes dependent eligibility verification expense
- ⁽⁴⁾ Milliman Report, May 2023
- ⁽⁵⁾ Retiree subsidy included in the State Cash Cost Per Employee calculation

Dental: Claims year to date actual are \$7,761,156. The reserve balance is currently \$2,816,519.

**State of Idaho - Department of Administration
Office of Group Insurance - Dental
As of November 30, 2023**

	Year to Date Actual FY2023	Year to Date Actual FY2024	% Increase	% to Projection	May Milliman Projection FY2024 ⁽³⁾
Total Claims (1), Admin Costs (2) & Expenses (3)	7,328,043	7,761,156	6%	34%	23,130,000
Ending Reserve Balance	2,637,777	2,816,591			4,340,000
					<i>End of FY2024</i>
Required Reserves					
Base Contractual @ 10% of expected Premiums	1,610,000	2,080,000			2,080,000
Enrollees:					
Active Employee	23,872	25,392			26,596
Active Dependents	31,469	33,545			34,642
COBRA	144	98			127
COBRA Dependents	75	49			
Appropriation Per Employee	233	377			377
State Cash Cost Per Enrolled Employee	323				306

Notes:

⁽¹⁾ FY2024 incurred claims in the previous plan year

⁽²⁾ Includes BCI Administrative Fees, Premium Tax, Health Care Reform Fees and COBRA

⁽³⁾ Milliman Report, May 2023

UPDATE ON RETIREE SICK LEAVE PLAN OFFERINGS:

Group Insurance Manager Jennifer Pike shared with the Committee that PacificSource, the carrier who they voted on several meetings ago to administer retiree sick leave plan offerings, has everything solidified and in motion.

LUMA UPDATE- BENEFITS AND HR:

Ms. Pike also shared the following:

- Open Enrollment is April 22 – May 10
- All typical Open Enrollment information, such as premiums, new benefit details, and
- Summaries of Benefits & Coverage (SBCs), will be communicated on our regular
- Open Enrollment schedule (early April)
- No Mass Reenrollment Required! Only those making changes to their medical
- enrollment or wishing to enroll/reenroll for Flexible Spending Accounts (FSAs) need to
- act during Open Enrollment.
- Enrollment will still be done in Luma, Employee Navigator and on paper.
- Dental Coverage: This coverage will remain with Blue Cross of Idaho

OTHER BUSINESS/NEXT MEETINGS:

ADJOURNMENT

MOTION: Mr. Humiston motioned, and it was seconded by Ms. Powers, to adjourn the December 19, 2024, meeting of the Group Insurance Advisory Committee at 3:44 p.m. The motion passed unanimously.

Kimberly Rau, Program Specialist
Department of Administration