

**IDAHO STATE GROUP INSURANCE  
ADVISORY COMMITTEE  
June 25, 2014  
MEETING MINUTES**

The June 25, 2014 meeting of the Idaho State Group Insurance Advisory Committee was held in the LBJ Building, Conference Room 155, located at 650 W. State Street, Boise, Idaho.

**ATTENDANCE**

**Members Present:**

Directory Teresa Luna, Chair  
Senator Fred Martin  
Retiree Employee Dick Humiston  
Judiciary Member Andrea Patterson  
Employee Member Roxanne Lopez

**Members Absent:**

Representative Phylis King

**Others Present:**

Department of Administration: Amy Johnson, Cindy Dickinson, Rebecca Fry, Keith Reynolds and Margaret Odedo.

Legislative Service Office: Robyn Lockett

State Controller's Office: Audrey Musgrave

**WELCOME**

Director Luna called the meeting to order at 2:02 p.m. and welcomed all members.

**GENERAL BUSINESS**

**Approval of Minutes:**

MOTION: Senator Martin moved to accept the April 21, 2014 minutes as written. Seconded by Dick Humiston. Director Luna suggested that the committee start at the bottom of the agenda in order to give a little more time for late members to arrive.

**Open Enrollment Wrap Up:** Cindy Dickinson, Group Insurance Benefits Manager, reported that open enrollment went very well this year. Open enrollment is the time when members can change from one plan to another and add previously declined dependent dental. Overall, 243 current employees and 29 retirees elected to change their plans. We also saw an increase of 169 participants in the medical Flexible Savings Accounts.

On May 5<sup>th</sup> the Office of Group Insurance, "OGI", hosted the first ever Capitol Mall Benefits Fair. Over 150 people attended. Several vendors were in attendance including Blue Cross of Idaho health coaches and staff, the Idaho Potato Commission, SHIBA, DHR, and IDEAL.

On May 14<sup>th</sup> OGI held an informational meeting for all personnel. Topics included the inaugural year of thriveidaho, changes to the medical/dental plans, and the upcoming dependent eligibility verification. HMS Employer Solutions was there to outline the project and answer any questions. It was noted that frequent communication with agencies and employees made the process successful.

**thriveidaho Update:** Amy Johnson, Group Insurance Administrator, provided a report of all the Health Risk Assessments. The report represents the 546 employees who completed the HRA as part of thriveidaho. Due to the small sample it is difficult to assume this is representative of our entire population but it does give us areas to focus. Our population sees the number one priority as weight management. They view depression as the number one productivity impairment with stress management and physical activity tying for second. OGI will use this information to design the support programs to address employee priorities. OGI added workshops on the website to help employees learn how to recognize warning signs and manage challenging aspects of the diagnoses.

The program runs from July 1, 2014 through April 20, 2015. Blue Cross will send postcards to all employees who are enrolled for medical coverage introducing the new year of thriveidaho within the next couple of weeks.

**Financial Update:** Amy Johnson began the financial update by reviewing the medical plan as of May 2014. Total expenses year to date are \$180 million dollars which is a 5% increase over last year at this time. The ending reserve balance is approximately \$18 million which is about \$8 million higher than our base contractual. Moving onto our dental plan year to date the total expenses are \$10 million which is right where we should be at this point. The ending reserves balance is slightly less than the base contractual at almost \$600,000. We will probably need to transfer from life reserves prior to the end of the fiscal year as projected however, probably not as much as originally anticipated.

**Dependent Verification:** Amy Johnson indicated that HMS sent out about 12,000 letters to verify approximately 27,000 dependents. 20 percent have completed the process and to date we have an estimated savings of \$293,000. A second letter will go out on July 8, 2014. As of this afternoon eighty one individuals have voluntarily left the plan and our return on investment is at 66 percent.

**Other Business:** Director Luna presented a handout on Bariatric Surgery from Representative Rusche that provides various procedures. Ms. Luna reiterated that we have had discussions on Bariatric surgery during past committee meetings. After further review the committee instructed staff to bring an analysis of the cost and program requirements for the next meeting.

Dick Humiston indicated that he had been approached by a retiree regarding the carrier choices available for Medicare Supplements. Director Luna explained when the decision was made to allow retirees over age 65 to use unused sick leave to purchase a Medicare Supplement it was designed to be consistent with active employee coverages. If we receive enough requests regarding the adding of a particular vendor we will look at that on a case by case basis.

The next meeting will be scheduled for mid-Sept. or early Oct. At the next meeting, agenda items will include a final Dependent Eligibility Verification report, presentation of new thriveidaho website, total comp statement, and Bariatric Surgery information.

**Adjournment:** The Committee adjourned at 2:43 p.m.

Respectfully Submitted

  
Margaret Odedo, Management Assistant