

**IDAHO STATE GROUP INSURANCE
ADVISORY COMMITTEE
November 18, 2014
MEETING MINUTES**

The November 18, 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
Representative Phylis King

Members Absent:

Employee Member Roxanne Lopez

Others Present:

Department of Administration: Amy Johnson, Cindy Dickinson, Keith Reynolds and Margaret Odedo
Legislative Service Office: Robyn Lockett
State Controller's Office: Audrey Musgrave
Blue Cross of Idaho: Danielle Fischer

WELCOME

Director Luna called the meeting to order at 1:35 p.m. and welcomed all members.

GENERAL BUSINESS

Approval of Minutes:

MOTION: Senator Martin moved to accept the June 25, 2014 minutes as written. Seconded by Dick Humiston.

Dependent Verification Update: Director Luna presented an executive summary of the Office of Group Insurance (OGI) Dependent Eligibility Verification. OGI began working with HMS in November, 2013. HMS sent communications to employees in June 2014, to verify 27,254 dependents over a three month period. They saw an overall response rate of 96.4% which is higher than average for both private and governmental entities. HMS recommended 1,805 dependents for removal from the plan. Senator Martin inquired about those who were recommended for removal; they could reapply provided they could supply the required documentation, or do they have a waiting period? Director Luna stated they can reapply for coverage and if approved then coverage would occur the first day of the month following the date of application. Moving forward we intend to continue this process beginning with a catch up

verification for all new enrollees within the last five months. Then we will begin a Point of Enrollment process for any newly enrolled dependents starting in December.

Financial Update: Amy Johnson began the financial update by reviewing the medical plan as of September 2014. Total expenses year to date are \$49 million dollars which is a 12% increase over last year at this time. We are showing 22% complete for the year so we are in line with our projections. The ending reserve balance is approximately \$23 million. Our dental plan year to date total expenses is \$3.2 million compared to \$3.4 million last year, putting us at about 27% completion for the year. Total reserve amount is \$445,000 thousand. Member Patterson asked if the increase from last year to this year is due to thriveidaho. Ms. Johnson stated this is not a factor since the reward payout was made in October and thriveidaho rewards are paid out of reserves.

Legislative Rules: We are requesting two changes to the rules governing the Office of Group Insurance. The first rule change consists of removing the Medicare Prescription Drug reimbursement program due to expiration. This program was designed as a temporary stop gap to assist retirees in their transition from the state's group plan to a Medicare Supplement. The second change is to remove the exclusion for dependents that have access to other employer sponsored coverage; that also has expired. Representative King asked how much did we spent on the Medicare Reimbursement Program. Ms. Johnson stated approximately \$300,000 over the last 4 years.

Retiree Insurance Providers: The Office of Group Insurance currently has contracts with 3 carriers to provide Medicare supplement plans to our post 65 retirees. This allows retirees to utilize un-used sick leave to pay for these plans. As of January 1st, Regence Blue Shield is no longer offering Medicare Advantage plans in 10 counties in eastern Idaho and 9 counties in Utah. The Office of Group Insurance feels that other options need to be explored, but will have to wait until late August or early September due to CMS approvals of these plans. Member Humiston asked what happens if they lose insurance. Director Luna stated if they lose insurance due to no fault of their own, they are able to transition to other plans. Member Humiston than stated that he had been contacted by a retiree in regards to an individual trying to set up a tax deferred health savings account, but to do that they needed a high deductible plan, our current plan does not meet the guidelines due to the prescription drug benefit. Retirees who want this will need to find a plan outside of what we offer. Representative King asked for review of how sick leave is used. Director Luna stated that you can use 50% of your sick leave hours up to 600 to pay premiums of state sponsored plans via PERSI.

thriveidaho Update: Director Luna introduced Amanda Visosky our new Health Promotion Program Coordinator. Ms. Visosky provided a report on the current thriveidaho program participation data. To date we have had 2,019 total participants, of this total 1,093 have earned some points but less than the required 85 points, 742 have earned their \$250 dollar reward, and 184 have earned 85 points in the 2nd quarter. For the 1st quarter we have distributed \$185,500 dollars in rewards to employees who have taken an active role in their health. The new thriveidaho wellness portal hosted by Blue Cross of Idaho has seen an average of 5,473 hits per month. Additionally, 1740 employees have completed the personal health assessment, 1176

employees have completed the health qualification form and 212 employees are active in health coaching.

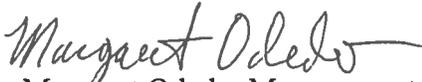
Ms. Visosky reported that thriveidaho continues with outreach and communication efforts in various ways to increase participation and engagement in the program. In October, thriveidaho hosted an employee meeting in the Capitol Mall we had approximately 100 personally attend, and 170 attend via online streaming. Information packages were provided to all participants. In the past month, thriveidaho was promoted at the DEQ and Lewis Clark State College benefit fairs. A thriveidaho presentation was given to statewide Health & Welfare Human Resource associates at their yearly conference. We have been continuing to schedule thriveidaho presentations with agencies through the human resource managers.

Danielle Fischer from Blue Cross of Idaho reviewed features of the new website portal featuring thriveidaho. The website is designed to take employees through the actions needed to earn 85 points and the \$250 reward.

The next meeting will be scheduled for mid-legislative session, prior to JFAC presentation.

Adjournment: The Committee adjourned at 2:24 p.m.

Respectfully Submitted



Margaret Odedo, Management Assistant