

**Minutes of the Advisory Health Benefit  
Committee Meeting of February 28, 2017 at the  
District Office, Minden, Nevada**

**Committee Members Present**

Christine Cooley, DCPEA  
Mike Ashton, DCPEA  
Lisa Voss, DCSSO  
Keith Lewis, District Office  
Debbie Haskins, DCSSO  
Marty Swisher, DCAA

**Absent**

Brian Rippet, DCPEA  
Dave Dickey, Chapter 6 – Bus Drivers

Marilyn Stevens and Peggy Nipp, Hometown Health; and Lloyd Barnes, LP Insurance, were present, along with Cori Isherwood, HR Benefits Coordinator.

The meeting was called to order at 4:30 p.m.

**1. Call to Order**

Committee member and attendee roll call was taken.

Ms. Voss moved to adopt the agenda, seconded by Ms. Haskins. Mr. Lewis called for public comment. There was none.

Motion carried 6/0.

**2. Public Comment #1**

There was no public comment offered.

**3. Committee Members' Comment**

Mr. Lewis called for comments from any committee members.

Ms. Cooley stated with regard to wellness, there is an issue of not having enough substitute custodians, especially during the cold and flu season. There are guidelines for cleaning procedures that had been provided to all staff; although, they were not being properly followed when regularly employed custodians were out of pocket. A plan for having enough substitutes to cover these positions, along with training and supervision would be helpful with student and staff absenteeism.

Mr. Swisher inquired if information on the new prescription program had gone out to employees, due to having received some questions. Mr. Lewis responded emails had been sent, that went out after January 1<sup>st</sup>, the time the plan switched providers.

Mr. Lewis responded regarding custodial coverage, noting a high turnover had occurred in those positions. The same disinfecting procedures had been followed in the district through time. The difference was documentation of procedures had more recently been provided to staff.

**4. Approval of Minutes of the November 29, 2016 meeting (For Possible Action)**

Mr. Lewis called for approval of the Minutes of the November 29, 2016 meeting.

Mr. Swisher moved to approve the Minutes of November 29, 2016, seconded by Mr. Ashton.

Following up on a discussion from a previous meeting, Ms. Cooley inquired regarding whether or not all employees had completed Open Enrollment requirements. Ms. Isherwood stated she manually completed 20-25 entries for individuals who hadn't completed the process.

Mr. Lewis stated the \$10.00 employee premium contribution discussed last year did not come to fruition. Mr. Barnes had informed Mr. Lewis employees would have had to agree to pay the fee, and that the district couldn't force the premium payment.

A vote was taken on the motion. Motion carried, 6/0.

#### **5. Approval of Minutes of the January 17, 2017 meeting (For Possible Action)**

Ms. Cooley raised a variety of questions on her interpretation of statements in the Minutes. Mr. Lewis clarified the intent of various statements. There were no revisions offered.

Mrs. Voss moved to approve the Minutes of January 17, 2017, seconded by Mr. Swisher.

A vote was taken. Motion carried, 6/0.

#### **6. Review of Claims (Information and Discussion)**

Mr. Barnes, L/P Insurance, reported January Claims data. January is the first month for the health insurance reporting year; therefore, there is no trend data. Stop Loss Insurance coverage also resets in January similar to the way policy deductibles reset annually.

Data reported included the dependent count slightly increased. The actual cost per employee was \$627.78 in January, up approximately 30% over last year. The cost per dependent had increased approximately 21% equaling \$1009.00 this month. When added together, the composite cost per employee ran \$878.89, a 30% increase, noted to not be a number for fair comparison. There were no new large claims, such as hospitalizations, that had created this increase. A number of small adjustments could affect costs.

Hospitalization costs were identical to last year; although, outpatient and doctor office related expenses had increased. Prescription drug costs had dropped significantly with the switch to Welldyne January 1<sup>st</sup>. The decrease was due to the company's ability to negotiate the price of medications. These figures were being double checked for accuracy.

The IBNR was reported to be \$851,724.00, up from the December figure of \$806,000.00.

#### **7. Customer Service Review (Information and Discussion)**

Ms. Stevens reported claims turnaround time and call volume data. In January, 1208 claims were received and the total paid claims equaled 1192. The number of claims open at the end of the month equaled 142. The percent of claims paid within 15 days - 92.53%. The percent of claims paid in 30 days - 99.16%; claims paid within 15 days - 1103; those paid in 16-30 days - 79; and paid over 30 days - 10. Call volume remained high; although, the call volume is decreasing. The average seconds to answer calls had reduced somewhat. The call abandonment rate had also improved.

#### **8. Self-Insurance Fund Projected Financials (Information and Discussion)**

Mr. Lewis reported Sue Estes is the new Director of Business Services, following Mrs. Luna's recent resignation. Mrs. Estes would be working to provide the Committee with financial information. The financials could be provided in the same format or could be changed to reflect more or less information as the Committee desired. For this meeting, Mrs. Estes used a similar layout as provided in the past. The rolling Ending Fund Balance (EFB) estimate equaled \$3,130.153 at this time. It was noted the December Budget Amendment reflected a \$10.00 employee contribution that had been removed as a plan change subsequent to the final Budget Amendment. That revenue would not be carried forward into the next budget revision.

Comments were to simplify the document overall and include plan history for the last 4 or 5 years, rather than 10 years. Mr. Lewis asked the group to email him if they had any other recommendations for presenting the financial information.

#### **9. Healthy Tracks Presentation (Information and Discussion)**

Peggy Nipp provided an overview of the Hometown Health visually interactive Wellness portal. A demonstration portal was used to show how Healthy Tracks provides information, opportunities, and

challenges to employees. The wellness program goal is to help individuals improve their overall health and wellbeing. A three year plan is typical when implementing an employee wellness program. This timeframe begins with the wellness team working to engage and incentivize people to use the program. Having fun with various competitions helps to kick start the program. The second year is more structured and incentives are offered to obtain active participation. In the third year of implementation, outcome based programs can be provided. The wellness program is loosely structured and can be tailored at any time as requested.

A handout was provided that spoke to the engagement portion of the program. Biometric screenings were offered to commercial business and included on the handout. The screenings would not be part of the self-funded insurance program. For the district self-funded program Hometown Health would provide biometric screenings. All interaction is voluntary and the wellness program is HIPAA compliant.

To start, an incentive campaign would be conducted. A health assessment would need to be completed by individuals to identify health risks. Aggregate data, not individual data, would be used to determine needs of the district population. Healthy Track Points are awarded to participants. Use of aggregate data gained from the health assessments might find, for example, a large percentage of the population is smokers. In this case, a tobacco cessation program could be discussed. This type of program would fall in the second, or action year, for targeted programming.

Through participation, individuals use their wellness score provided as a result of the health assessment to identify potential health risks. The goal would be to have the knowledge used to help improve health habits. Points are earned for attending a health fair or screening events. Hometown Health has a nursing staff and clinicians who can provide a health fair. Trainers and dieticians are available through the portal. The wellness dashboard includes tracking methods for exercise and diet as well as, a tip of the day and newsletter. Meal plans are available with printable shopping lists. A health library is readily available. Many self-management tools are offered and completion certificates awarded.

It was reported there are 5 dimensions of wellness. Different programs and challenges can be organized to address each of the dimensions. Quarterly challenges could be offered, such as walk-a-thons or healthy eating challenges to involve individuals on a fun, friendly level. Some give away items are provided by Hometown Health. School districts had designed competitions between schools and offered a trophy to the winner. Some of the fun was that the trophy is passed around to schools, depending on who won various events. The importance of having fun was stressed to gain involvement.

Mr. Lewis asked what the cost per person would be to implement Healthy Tracks. While a quote could not be provided at this time, the approximate \$3.00 per person quote used in the first presentation would be lowered due to Nevada Business Group on Health rates. The actual rate is yet to be determined.

Discussion ensued as to how this program might be piloted, methods for obtaining the highest enrollment and how there are a number of people at each of the sites that would help to champion the program to encourage enrollment. Possible incentives were mentioned. The questions to start would be, "How do we incentivize individuals?" "What are some things employees would want and how can we work that into the system?" Schools could get creative with awards and incentives.

**Ms.** Nipp suggested the use of a survey to obtain suggestions for incentives.

Through discussion, it was noted the program might work to increase the number of days employees are at work and possibly reduce health insurance expense over time. A possible incentive was mentioned in that the certified contract might be adjusted to convert sick days to personal days, under a different rate than is currently allowed. This could decrease days substitutes are needed and might keep veteran teachers from retiring early.

A question was raised as to whether or not spouses could opt in. The response was individuals need to be 18 or older and would need to pay for participation.

Mr. Lewis stated there were many discussions that would need to occur prior to setting up a wellness program.

## **10. Correspondence (Information and Discussion)**

Mr. Lewis read a letter from an employee that was sent to the teacher's association. A heartfelt thank you was expressed to both teams, both the Association and Health Committee for having improved dental and vision

benefits. The experience with increased coverage and reactions from area clinicians was positive and appreciated by the family involved.

**11. Future Agenda Items (For Possible Action)**

Mrs. Voss suggested continued discussion regarding the Healthy Tracks wellness program. Mr. Ashton commented potential incentives could be identified and the cost information obtained.

Mr. Lewis noted the Committee had offered to provide a presentation to the Board to familiarize new Board Members with the self-insured health fund process.

Mr. Swisher stated following the passing of some months, a discussion around the impact of last year's fund revisions and savings could occur.

**12. Public Comment #2:**

There was no public comment offered.

**13. Adjourn**

At 5:50 p.m., Ms. Voss moved to adjourn, seconded by Mr Ashton.

Motion carried, 6/0.

**Next Meeting:**

The next two regular meetings are set for Tuesday, March 21, 2017; and Tuesday, April 25th at the District Office, 4:30 p.m.

Respectfully Submitted,

Keith Lewis, Director Human Resources  
Douglas County School District  
(775) 782-7177

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