Minutes from the 4/20 Insurance Committee Meeting:

**First Choice Data**

* We are looking to increase plan costs by a minor factor:
  + Employee alone: 1 slope
  + Employee + Child(ren): 1.85 slope
  + Employee + Spouse: 2 slope
  + Employee + Family: 2.5 slope
* Any adjustment to rate slopes are, as Scott Haas said, "up to district's discretion." These increases are depressed somewhat to avoid overreaction & alarm.
* We are hoping to have a surplus margin and, as determined by the crunched numbers now, have calculated that margin to be +$208,701 based on a 27.01% increase. This is a very conservative estimate. Gwyn Anderson would potentially like to see an even $300,000 at an additional cost per employee of $13.80/month.
  + There is currently a $77,000 Stop Loss credit not yet included in the First Choice data. We are waiting for it to clear.
  + That 27.01% increase includes a presumed 15% increase to Stop Loss, however that increase *could* be as low as 5% or even 0%.
* As a committee we voted to move forward to the Finance Committee to pursue a $208,701 surplus margin.

**Vision and Ameritas**

* Moved to be fully insured for vision by Ameritas.
* 3 year rate guarantee
  + risk & liability now assumed by Ameritas
  + Participation is voluntary, 32% decrease in rates

**Flex**

* Renewal deadline Sept 1
* Scott Haas recommends not transferring until deadline
* Will move from Boulder to First Choice on Sept 1
* First choice will consolidate all vision, dental, and health information on one insurance card.

**Lasered Coverage**

* 0 increase
  + One high claimant moving off plan
* 2 weeks out on final numbers--work in progress.

**Dental + Life Insurance**

* Dental from elf-insured First Choice plan
* Rerating life, hopeful to have estimates this weekend.
  + Hoping to see no change, if not a decrease

**Pharmacy Benefits on High Deductible Plan**

* ACA makes preventative benefits 100% covered
  + Give access to high deductible customers access to preventative drugs of which ~90% are low cost, generic drugs
* Quesitons rose regarding whether adding such drug coverage would affect HSA's? Will it cause us to more rapidly hit stop loss?
  + No real rate increases

**Stop Loss**

* Will broadcast March data to Marketplace to establish rates
  + 0%-15% increase (as mentioned earlier)

**Open Enrollment**

* Email drafting will begin immediately as **everyone will have to re-enroll in May**
  + Will make efforts to clearly communicate rates (10 month rates v. 12 month rates, cost to employee v. total cost, etc etc)
  + Will note benefits of plans: ACA preventative drugs, case management by First Choice, etc.
* If anyone has any suggestions for articulating this data to our colleagues, **please email Braumlee Boyce**
  + Questions we discussed regarding this information campaign: Do we include old rates? Do we show the 12 month cost in addition to the 10 month or will this confuse folks? Defining "deductible."
* HR will distribute FAQ's & "What has changed?" & talking points for the plans as an effort at grassroots knowledge-spreading
* We discussed adding Health Insurance 101 talks to May staff meetings and having committee members from each building lead discussions.
  + Tracy Scott will volunteered to coordinate with Principals on this
* ***Important Talking Point: School District Contributions Increased***

**Electronic Enrollment**

* FirstChoice has provided a $10,000 credit to establish and Electronic Enrollment.
  + *This will not cover the whole system or yearly fee*
  + We decided to implement this system beginning next year (2018) and begin soliciting RFP's this summer
  + Will possibly include a $2/employee surcharge
* In the meantime, First Choice will accept all paper applications and process them

**Couples Option**

* This was a vestigial option from MUST days
  + We will continue to allow 2 employees married to each other to make their own choices regarding which plan they will use
* Verbal commitment that VOYA will remain the same
* Discussion: Spouses with options for health care elsewhere
  + We will do a study first (preferably an in-house audit to avoid cost of Wells Fargo audit)
  + Gwyn suggests waiting a year to give spouses a heads up
  + We need to have a future conversation about the fact that a lot of health plans potentially available to spouses are bad. We must gather data so that we might arrive at a deferential and compassionate solution.

**Wells Fargo**

* We motioned to continue our contract with Wells Fargo after July 31st