ATTACHMENT X-E

ATTACHMENT X-E: Insurance Committee Update

Suggested Motion: Starting in the 2020 plan year, the district will pay for the

monthly administration fee for Flexible Spending Account.

Recommended Action: Approve the motion

Insurance committee along with representatives from Gallagher meet on February 6, 2019. Insurance renewal information will be presented in May 2019.

The insurance committee proposed that the district would cover the monthly cost of the administration fee for the Flexible Spending Account starting in 2020. Currently anyone enrolled in this program is responsible for the monthly administration fee which has hindered staff participation. Increased staff participation has the potential for increased tax savings for the district. The tax saving benefit of increased participation will pay for the cost of the administration fees.



January 22, 2019

Insurance Committee

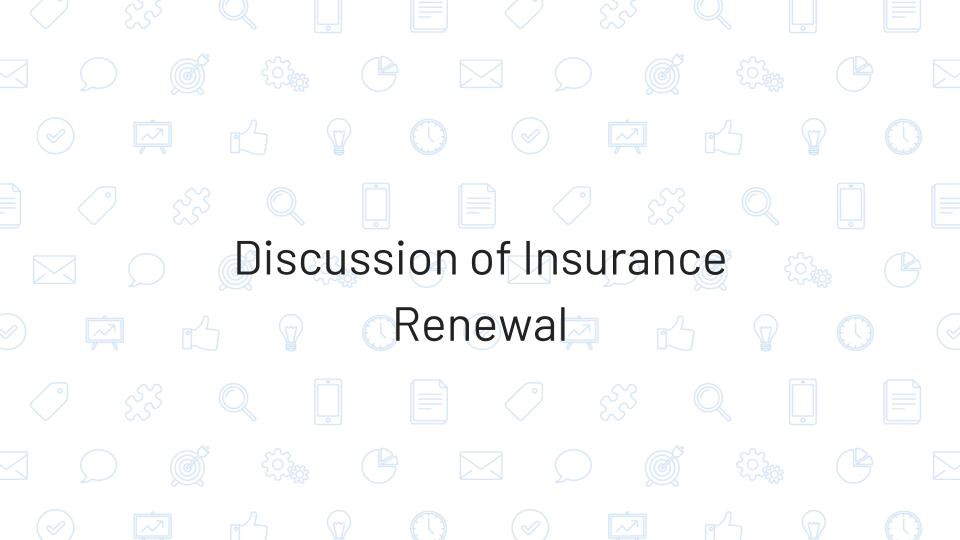
Agenda

- *Overview of BCBS medical plan

 *Discussion of Insurance Renewal

 *HRA Update
- *Wellbeing Management Programs
- * Insurance Professional Development
 - *Flexible Spending Account Update
- *Voluntary Insurance Update (Allstate)







HRA

July 1, 2018-December 31, 2018 Total reimbursement: \$18,006.86

4.13% utilization rate (this may increase due to outstanding claims)



The district will plan another HRA staff training in September for new staff

Diversified Benefit Services is managing our HRA https://www.dbsbenefits.com/







After school professional development opportunities for staff.

Topics?

*Overview of insurance





District offers Flexible Spending Account for employees

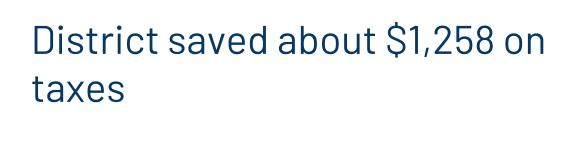
-Currently 6 staff are enrolled



Employees are responsible for fees associated with their account

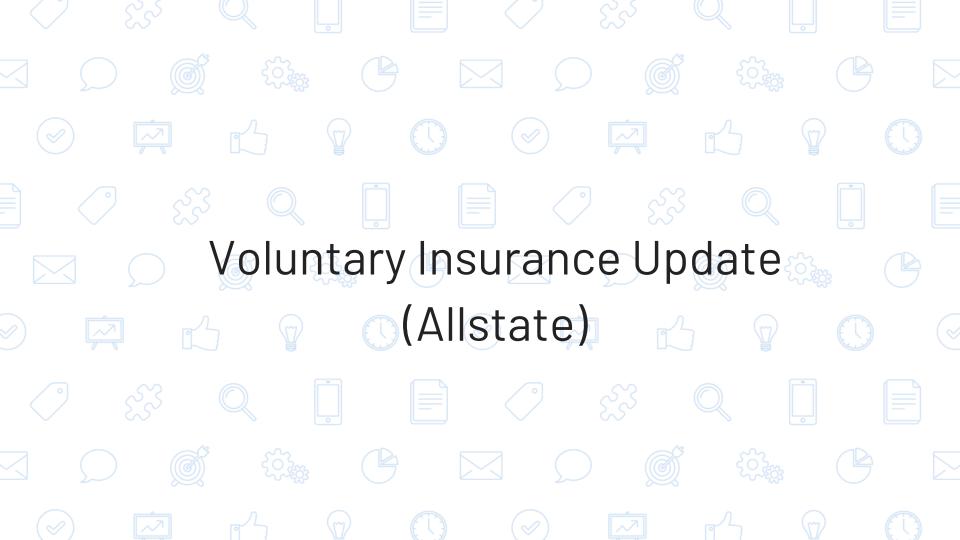
\$4.50 a month \$1.00 for debit card

*This can discourage staff from program



FSA

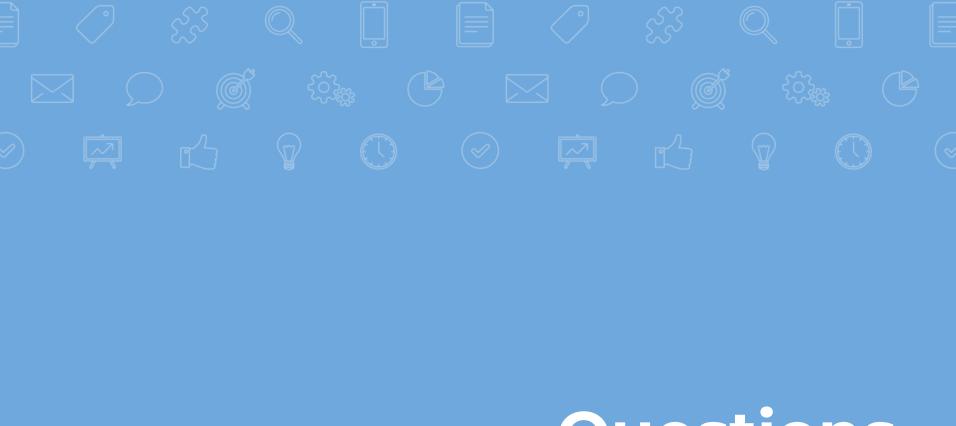
Potential for district to cover the fees to increase participation and tax savings





Allstate offers voluntary insurance program to staff

Accident (37 members)
Critical (34 members)
Disability (34 members)
Life (73 members)



Questions

North Boone Blue Insight Financial Report -

Meeting date - 01/22/19	7/1/17 - 6/30/18	7/1/18 - 12/31/18
Financial Overview	North Boone	North Boone
Network Overview		
Avg. Network Discount %	59.3%	54.8%
% of Paid		
-In Network	98.2%	99.3%
- Out of Network	1.8%	0.7%
- Medicare Primary	0.0%	0.0%
Medical Out of Pocket		
Less than \$100	74	87
\$101 - \$200	31	15
\$201 - \$300	6	14
\$301 - \$400	11	13
\$401 - \$500	10	5
\$501 - \$750	19	9
\$751 - \$1,000	16	6
\$1,001 - \$1,500	19	13
\$1,501 - \$2,000	11	8
\$2,001 - \$2,500	12	7
\$2,501 - \$3,000	8	3
\$3,001 - \$4,000	4	1
\$4,000 - \$5,000 Greater than \$5,001	3	2
Total	224	183
	224	105
Pharmacy: Key Indicators		
Claimants	179	152
Services	2,453	1,079
Paid PMPM	\$107.79	\$90.48
Generic Dispensing Rate	81.7%	83.5%
Formulary Compliance Rate	91.3%	99.4%
Generic Substitution Rate	99.8%	99.9%
Mail Order as a Percent of Prescriptions	6.2%	6.7%
Specialty Drug Analysis		
Claimants	7	2
Services	36	7
Specialty Percent of Total Paid	53.7%	57.9%
Changes from prior year		
- Respitory	-36.0%	-42.9%
- Digestive	185.0%	100.0%
Leading Diagnostic Category		
Highest % of change	Digestive	Circulatory

Disclaimer Notice

This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.

This proposal (analyses, report, etc.) is an outline of the coverages proposed by the carrier(s) based upon the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This proposal (analyses, report, etc.) is not a contract and offers no contractual obligation on behalf of Arthur J. Gallagher & Co. Policy forms for your reference will be made available upon request.



APOWER EMPOWERING PEOPLE E A L T H R V I C E S TO LIVE A HEALTHY LIFESTYLE

PREVENTION is the key to lowering health care costs. EHS Screening Package is designed to identify diseases and conditions early when they are easier to treat.

Panel C Wellness Screening Package - Your test panel will include a profile containing 37 different tests, including Total Cholesterol, HDL, LDL, Cholesterol/HDL Ratio, Triglycerides and Glucose. In addition to heart disease and diabetes, other tests in the panel are designed to identify early warning signs of liver function, kidney function, blood counts, thyroid and nutrition.

Empower Health Assessment™ – An online questionnaire used to generate a personal report, summarizing your lifestyle choices that are influencing your ability to stay healthy and prevent problems. It includes useful tips for making positive changes to improve your health.

Empowerhealthservices.info – 12 months of unlimited access to your results online and a personalized health portal with accredited content.

Body Mass Index - A numerical value of your weight in relation to your height. BMI is a good indicator of healthy weights for adult men and women, regardless of body frame size.

Personal Report - Delivered online to participants within 5 business days post screening. Lifestyle advice and support can reap long-term life enhancing benefits.

EHS SCREENING PACKAGE INCLUDES:

- Online Registration.
- Customized Promotional Materials to communicate internally with your employees.
- Excellent Screening Staff.
- Screening appointments that are quick, easy for participants and are approximately 15 minutes.
- ▶ Telephone Hotline.
- ► EHS Nurse will communicate to participants with significant abnormal results.
- ► For BCBS IL PPO members coverage at 100% no copay, no deductible.

Panel C Tests look for early warning signs of:

Heart Disease

- Cholesterol
- HDL (Good Cholesterol)
- · Non HDL Cholesterol
- · LDL (Bad Cholesterol)
- · Cholesterol Risk Ratio
- · Triglycerides

Diabetes

Glucose

Liver Abnormalities

- · Total Bilirubin
- · Direct Bilirubin
- · Alkaline Phosphatase
- SGOT
- SGPT
- GAMMA GTP
- · LD

Thyroid Disease

• T4

Kidney Disease

- Bun
- Creatinine
- · Phosphorus
- · eGFR

Complete Blood Function

- · White Blood Count Infection
- · Red Blood Count Oxygen Capacity
- · Red Cell Distribution Width
- MCV Proper Cell Count & Size
- MCHC Proper Cell Size/Anemia
- MCH Proper Cell Size/Anemia
- · Hemoglobin Anemia
- · Hematocrit Anemia
- · Sodium Electrolytes
- · Potassium Electrolytes
- · Chloride Electrolytes

· Platelet Count/Clotting Ability

Nutrition Disorders

- · Calcium Kidney/Nutrition
- · Total Protein Nutrition
- · Albumin Nutrition
- · Magnesium Nutrition
- · Iron Nutrition
- · Uric Acid Nutrition/Gout

To learn more about our wellness programs, contact Dave Hall at:



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