

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.



North Boone CUSD 200
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)



Overview of BCBS medical plan



Discussion of Insurance Renewal



HRA Update

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

HRA

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



Wellbeing Management Program



Insurance Professional Development




PD
Topics

After school professional development opportunities for staff.

Topics?

*Overview of insurance



Flexible Spending Account Update

District offers Flexible Spending Account for employees

FSA

-Currently 6 staff are enrolled

Employees are responsible for fees associated with their account

FSA

\$4.50 a month


\$1.00 for debit card

*This can discourage staff from program

District saved about \$1,258 on taxes

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

FSA



Voluntary Insurance Update (Allstate)

Allstate offers voluntary insurance program to staff

Allstate

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

3

2

Greater than \$5,001

Total

224

183

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

- Respiratory

-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.

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

Cancer


- 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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