

LMBC Meeting Minutes

September 19, 2023

Hybrid Meeting

Attendance

Compiled by Anne Hogan

<i>LMBC Members present</i>	<i>Staff</i>
Tom Armstrong	Michelle Taylor
Blake Dye	Anne Hogan
Kim Epling	Santos Aguilar
Margaret Evans	Joel Michels
Mark Gipson	
Leslie Goodlow	
Lacey Sparling for Casey Hettman	<i>Presenters</i>
Claire Houston	Megan Poppe (Aon)
Isaac McLennan	Shelley Zhao (Aon)
Nicole Powell	Allie Huang (Aon)
Elisa Rivera	JaMaun Charles (Aon)
Jenny Scott	
Carolyn Welch	
Rachel Whiteside	
Ron Zito	
<i>LMBC Members absent</i>	
Jamie Doscher	
Casey Hettman	

1. Meeting Called to Order

Co-chair Rachel Whiteside called the meeting to order at 1:33 pm. After the roll call, committee members introduced themselves to new attendees.

2. Meeting Minutes Discussion

Rachel asked the committee whether members wanted to accept the May 17th, August 2nd and August 10th meeting minutes as written or whether there were any deletions, additions or modifications that needed to be made. There were no changes or objections made, and the minutes were accepted by the committee.

3. Open enrollment recap and Preventive Care Initiative update (Michelle Taylor)

Michelle Taylor began her open enrollment (OE) recap presentation by reminding members that OE occurred from May 12th through May 31st, with changes effective July 1, 2023. As always, employees are required to re-enroll in the Flexible Spending Account (FSA) program every year. Participation in this program increased by 132 employees and Navia became the City's new FSA vendor.

The new Evidence of Insurability (EOI) process, with Standard Insurance emailing employees who requested additional life insurance with a link to their portal, was quicker and more personalized. As a result, the number of employees who were approved after submitting this information doubled from previous years.

Both in-person and virtual sessions were not heavily attended, and members of the Benefits Team are reviewing alternative methods of outreach such as using the SignUp Genius platform. Employees would then be able to schedule individual appointments with a Benefits staffer.

Some other notable OE statistics include the following:

- 56% completion rate (90% via desktop and 10% using the mobile app)
- 2121 FSA enrollments
- 568 employees requested life insurance increases

The Benefits team will also be gearing up for a beneficiary designation campaign for Standard life policies. Currently more than 5400 employees have made beneficiary allocations, but 1100 employees still need to log on and update their information within the enrollment portal. We also need to promote Voya's online portal and the importance for deferred compensation participants to update their beneficiaries within this platform as well.

Michelle moved on to the Preventive Care Initiative (PCI) update on slide 6. For this current plan year, there was a 95% overall completion rate and new premium deductions for those who did not meet the PCI requirements began on 7/1/23. For next plan year 2024-2025, both Moda and Kaiser have started reviewing employees' claims history to confirm who has met the annual exam requirement (or regular doctor visits, hospitalization) during the 2022 and 2023 calendar years. The exam deadline for meeting this requirement and having the lowest premium share of 5% is December 31, 2023. Moda is currently sharing a monthly non-compliant list and there was a 79% compliance rate based on claims information through July 2023. PCI status letters have been mailed out to employees and copies uploaded to the kp.org or myModa account portals. Benefits staffer Jeannine Herrera is compiling union specific lists and they can be emailed out to representatives. Rachel asked Michelle how this year has compared to previous years, and she responded that employees are on track; currently there are 5435 employees who are subject to PCI and 269 who are non-compliant.

4. 2023-2024 Plan Year Renewal Process (Aon)

Aon's JaMaun Charles recapped the City's major plan year 2023-2024 changes as highlighted on slide one and included the following:

- Stop Loss coverage increased to \$1.2 million from \$1 million, a \$108,152 reduction in annual premiums.
- Continue the five additional EAP visits for the 2023-2024 plan year (13 sessions for PFFA members/their dependents and 10 sessions for all other employees/their dependents)

Aon's Allie Huang moved on to slide 2, which listed important dates and deadlines for the City of Portland's Renewal Cycle.

- Currently, contracts are being reviewed and committee members need to discuss plan changes and goals during **September and October**.
- Aon will then draft renewal requests and members will review and approve them.
- In **November**, Aon will present final renewal requests to vendors and renewal proposals from the carriers are due in **mid-December**.

- Carrier meetings and presentations with LMBC will occur in **November and December**.
- Aon will review, negotiate, and finalize renewal proposals and present the results in **January** to the committee.
- Follow up committee meetings will occur to review additional options and respond to questions in **February**.
- The voting chart is then drafted/refined and the LMBC vote will occur in **March**.
- Carrier Confirmations are drafted, reviewed, approved, and distributed in **April**.

Michelle commented the slide was a helpful visual representation of how the committee reaches a consensus and decisions are voted on in the March meeting. She asked members to think about their areas of interest or desires so there is enough time to evaluate the impact and cost with the carriers. Megan concurred and encouraged members to share their ideas at the October meeting so negotiations could occur early.

Moving on to slide 3, Michelle remarked the renewal and marketing timeline reflected that 2019 was a milestone year for the Request for Proposal (RFP) process as Moda's, VSP's and Standard's contracts had all expired. This upcoming 2024 year is shaping up to be another busy year, but the City could extend some of the contracts for an additional five years. This could be leveraged to negotiate other benefits as part of the contract renewal. Besides programs or services, Megan added that negotiations could include improvements to provider access or address customer service issues. Shelley agreed and explained this is the time to propose such changes and performance measures could be set in place. Claire Houston inquired whether contracts could only be extended for five years and at the 10-year mark, the City is required to request bids and go through the RFP process.

Ron Zito asked whether we could request more detailed claims data from the carriers that reveal potential issues within our member population. Michelle responded his request could be met when Kaiser and Moda presented their member data at a future LMBC meeting later this year. Claire added that contract extensions could stagger the workload, but then the committee could have an annual vendor RFP for the next several years. The question for staff and RFPs committees is whether it's better to get them done all at once or have one or two each year?

Tom Armstrong endorsed Moda calculating the cost of their behavioral health 360 program for next plan year 2024-2025. Rachel added Moda could also propose other programs or benefits from previous plan years that have not been implemented. Members asked Megan what other benefits other government entities are currently offering their employees and she mentioned additional musculoskeletal services or implementing centers of excellence (directing members to seek care at clinics that specialize in a particular service or treatment). Members were encouraged to email their ideas to Michelle, Rachel, or Leslie and to ask their employees/colleagues for suggestions. Megan also emphasized these types of plan design changes have to be medically necessary.

5. Disability Plan Updates and Special Enrollment Window (Michelle Taylor)

Michelle Taylor returned to her slide presentation and updated committee members on the special enrollment period for Long-Term Disability Buy-Up. Because of the implementation of Paid Leave Oregon on September 3, 2023, and the decision by this committee to eliminate Short-Term

Disability starting on October 1, 2023, Standard Insurance agreed to a special Long-Term Disability (LTD) Buy-Up open enrollment period beginning on September 8th and closing at 9:00 pm on September 25th. This means employees who don't currently have the LTD Buy-Up plan can enroll and be automatically approved without having to submit evidence of insurability—even if they've been previously denied. Multiple communications have been mailed or emailed out to employees and eight in-person/two virtual sessions have been scheduled at various bureaus. For those already enrolled in the Buy-Up plan, no action is needed. Starting on October 1, 2023, the City will pay for the LTD Basic plan, which covers 50% of an employee's monthly income (previously 40%), and the LTD Buy-Up plan will cover an additional 10%, for a total of 60% of an employee's monthly income (because premiums are taxed, benefits are post tax).

Currently, 300 employees have enrolled in the LTD Buy-Up plan and the average cost is \$3 per pay period or \$6-7 for higher income earners. Rachel asked whether these changes would take effect for the first pay period in October and Michelle confirmed this should happen.

6. LMBC schedule for November and December (Michelle Taylor)

With the holiday months fast approaching, Michelle wanted to confirm and reserve the most ideal dates in November and December for Moda, Kaiser, and Express Scripts (ESI) to present updates to members. Members agreed that November 21st would work best, and Michelle will confirm with the vendors if December 12th or 19th would work best for them.

7. Public Comment: None

8. Other Business:

Rachel Whiteside asked Occupational Health Manager Joel Michels if COVID vaccinations would be available at City worksites and Joel replied that currently, only flu shots clinics are being scheduled at different bureaus.

9. Next Meeting: October 17, 2023. The meeting will begin at 1:30 PM and will be scheduled to go until 3:00 PM. This meeting will be held both in-person and via Zoom; details included upon request or via the meeting invite.

10. The meeting was adjourned at 2:53 pm.