

LMBC Meeting Minutes – Final

March 21, 2023

Zoom Meeting

Attendance

Compiled by Anne Hogan

LMBC Members present

Tom Armstrong
Dave Benson
Jamie Doscher
Kim Epling
Margaret Evans
Mark Gipson
Leslie Goodlow
Casey Hettman
Jeanette Hopson
Claire Houston
Isaac McLennan
Erich Pacheco
Nicole Powell
Rachel Whiteside

Staff

Michelle Taylor
Anne Hogan
Santos Aguilar

Presenters

Megan Pope (Aon)
Shelley Zhao (Aon)

LMBC Members absent

1. Meeting Called to Order

Co-chair Rachel Whiteside called the meeting to order at 1:33 pm

2. Meeting Minutes Discussion

Rachel asked the committee whether members wanted to accept the February 21st meeting minutes as written or whether there were any deletions, additions or modifications that needed to be made. No changes were needed, and the minutes were accepted by the committee

3. Public Comment Related to Vote: None

4. 2023-2024 Plan Year Vote (Aon)

Rachel Whiteside explained LMBC voting procedures to committee members. For an item to be approved, 12 committee members needed to vote “yes” and only members could ask questions prior to a vote. Aon’s Megan Poppe will explain each item and how it would impact participants and Dave Benson will keep tabs on the votes. The vote would be conducted in alphabetical order based on a member’s first name. The following are the results of the committee’s voting decisions:

Item #	Voting Decision	Yes	No
1	Moda – Remove 4-visit maximum for nutritional therapy services for the CityCore and CityHD plans	X	

All 14 committee members voted “yes” for **Item #1**. This change would expand coverage for eating disorders and conform with mental health parity. Prior authorization would also not be required for the first 5 visits.

Item #	Voting Decision	Yes	No
2	Moda - Implement CirrusMD virtual care platform for members to connect to a doctor 24 hours a day, 7 days a week.		X

These virtual care visits would be covered at no cost sharing for the CityCore member (this applies to CityHD participants who have met the deductible). The cost for the City is \$.25 per employee per month (PEPM), which amounts to approximately \$12,000+ per year. There is a claims cost to the City of \$45 (once per 7-day engagement). Prior to the vote, Claire Houston asked whether Aon was able to estimate how often members would use this virtual care service and Megan replied the numbers would be similar to the current virtual, telehealth visit statistics. Aon's other clients saw a utilization rate of about 2.4 visits per plan year per member. All 14 committee members voted "no" for **Item #2**.

Item #	Voting Decision	Yes	No
3	Moda - Implement Moda 360 member support solution for member benefits navigation.		X

The cost is \$3.57 PEPM or \$160,000 per year. This member support solution has three key components: the Moda 360 console, the health navigator team, and the care 360 team. The navigators, familiar with both the healthcare system and the City's plan design, would help members understand their benefits and the services/tools available to them. All 14 committee members voted "no" for **Item #3**.

Item #	Voting Decision	Yes	No
4	Moda - Implement Behavioral Health 360 to provide support tools for behavioral health services.		X

A behavioral health champion would help members, with the use of their support tool, determine the types of services needed and identify an available provider. Additional virtual providers would be available. As a standalone service, the cost would be \$3.62 PEPM or \$160,000 per year. All 14 committee members voted "no" for **Item #4**.

Item #	Voting Decision	Yes	No
5	Moda - Increase stop loss coverage to \$1.2 Million	X	

A "yes" vote will result in a \$108,152 reduction in the City's annual stop loss premium. Moda contracts with another vendor to provide this stop loss coverage and protect the City's self-insured plan from unforeseen large claims—anything \$1 million or above (it's insurance for the insurance company). All 14 committee members voted "yes" for **Item #5**.

Item #	Voting Decision	Yes	No
6	Delta Dental Basic and Buy-Up Plans - Reduce the waiting period for restorations following interim caries arresting medicament application from 3 months to 2 months.	X	

Clinical evidence shows a dentist can determine at 2 months whether this medicament (tooth band-aid) is working or if the member needs a filling. Aon has determined that the claims impact would be negligible. All 14 committee members voted "yes" for **Item #6**.

Item #	Voting Decision	Yes	No
7	Kaiser - Offset renewal by adding a separate brand Rx copay tier of \$30 (from \$15).		X

Rachel commented this change would help offset the cost of re-adding chiropractic and acupuncture services back on to the plan. She also appreciates the need to keep the Kaiser plan as a more affordable option for many employees. All 14 committee members voted "no" for **Item**

#7.

Item #	Voting Decision	Yes	No
8	Kaiser - Add chiropractic care for 12 self-referred chiropractic visits at \$20 copay/visit.		X

The impact to the City is estimated to be \$132,000 per year. Currently, there is no coverage. All 14 committee members voted “no” for **Item #8**.

Item #	Voting Decision	Yes	No
9	Kaiser - Offset renewal by adding an inpatient hospital stay copay of \$50, maximum of \$250/stay (from \$0).		X

This change could help offset the cost to the City of re-adding acupuncture services back on to the Kaiser plan. All 14 committee members voted “no” for **Item #9**.

Item #	Voting Decision	Yes	No
10	Kaiser - Add acupuncture care for 12 self-referred visits at \$20 copay/visit.		X

The impact to the City is estimated to be \$99,000 per year. Currently, there is no coverage. All 14 committee members voted “no” for **Item #10**.

Item #	Voting Decision	Yes	No
11	Kaiser - Increase vision hardware allowance to \$250 per 24 months (active and senior advantage).	X	

Currently the coverage is \$150 per 24 months for the active plan and \$100 per 24 months for the Medicare plan. The cost impact for the active plan is \$99,000 per year. All 14 committee members voted “yes” for **Item #11**.

Item #	Voting Decision	Yes	No
12	Vision Service Plan (VSP) - Enhance the base vision plan with LightCare: LightCare provides a benefit in lieu of prescription glasses. Benefit includes \$150 allowance (\$80 at Costco) every 24 months for non-prescription sunglasses or blue light filtering glasses instead of prescription glasses or contacts after \$15 copay.		X

The impact to the city would be a \$.10 PEPM increase to the VSP administrative fee and a potential 3% increase in claims. Overall, the total impact to the City would be approximately \$18,200. Seven committee members voted “no” and seven voted “yes” for **Item #12**.

Item #	Voting Decision	Yes	No
13	Employee Assistance Program (EAP) - Continue the five additional EAP visits for the 2023 plan year (July 1, 2023, through June 30, 2024). Extends current three-year pilot by an additional year.	X	

All 14 committee members voted “yes” for **Item #13**. Dave Benson asked when the additional visits could become a permanent part of the City’s plan and Michelle Taylor replied that many union contract agreements list the number of visits, so it could be subject to bargaining. Erich Pacheco has heard from employees that they’re having response issues with the City’s EAP vendor. Michelle acknowledged that EAP vendors are facing problems as there is great need for services

and a lack of mental health providers. She asked committee members to reach out to her to share negative employee experiences as she meets with vendor partners on a regular basis.

5. RFP Updates and Open Enrollment (Michelle Taylor)

Michelle Taylor began the discussion by thanking Claire Houston and Nicole Powell for their work as members of the prescription benefit manager (PBM) RFP sub-committee. Their participation was vital and involved a great deal of time and review of complex information. A PBM decision has been made but she is not ready to reveal the winner before receiving additional guidance from procurement about any outstanding steps in the process. The flexible spending account (FSA) RFP is down to five finalists who will be presenting to the sub-committee headed by Santos Aguilar. Michelle thanked Aon for all their work on processing the many RFP submittals and presenting their recommendations and other information.

Open enrollment dates have been finalized and the annual event will start on May 12th and end at 9:00 pm on May 31st. Currently, benefits staffers are creating "Save the Date" postcards, producing communication materials, and scheduling online and in-person presentations. Committee members will be important partners as they can answer employee questions leading up to and during open enrollment.

On May 11, 2023, the COVID-19 federal emergency declarations are set to expire. Michelle is working with Moda and Kaiser to better understand how this change will affect the plans. Rachel asked if this change could affect the coverage for testing and Michelle responded that it would not affect COVID vaccination coverage, but it may impact COVID testing and the number of test kits available to members and their families per month (it's currently 8 tests per member per month). Kaiser will most likely change their current testing policies, but the City has some flexibility with the Moda self-insured plans.

6. Other Business:

Dave Benson announced to the committee that this meeting would be his last as he is retiring on April 12, 2023. He commented that he has loved being a part of the LMBC and always appreciated the collaborative approach and thoughtful questions that members brought to each meeting. Claire Houston, Isaac McLennan, and other members congratulated Dave and thanked him for his service, leadership, and informed perspective. He will be missed.

7. Next Meeting: April 18, 2023. The meeting will begin at 1:30 PM and will be scheduled to go until 3:00 PM. This meeting will be held online via Zoom and details included upon request or via the meeting invite.

8. The meeting was adjourned at 2:26 pm.