

Oklahoma Higher Education Employees Interlocal Group

a/k/a OKHEEI Group

Minutes of Special Meeting

State Regents

655 Research Parkway

Oklahoma City, Oklahoma

Tuesday, September 12, 2017

10:00 a.m.

1. Announcement of Filing Meeting Notice and Posting of the Agenda in Accordance with the Open Meeting Act.

The OKHEEI Group Board of Trustees met in special session at 10:00 a.m., September 12, 2017, at State Regents, 655 Research Parkway, Oklahoma City, Oklahoma. Notice of the meeting had been properly filed with the Secretary of State by September 10, 2017, and a copy of the Agenda posted by 10:00 a.m. on September 11, 2017, in compliance with the Open Meetings Act.

a. Call meeting to order

Chair Brenda Burgess (SWOSU) called the meeting to order at 10:57 a.m.

b. Attendance

The Following OKHEEI Board of Trustees were present:

Jessica Kilby, East Central University
Dennis Westman, Murray State College
Christy Landsaw, Northeastern State University
Anita Simpson, Northern Oklahoma College
Dr. David Pecha, Northwestern Oklahoma State University
Jena Marr, Redlands Community College
Designee Raymond Blanke, Rose State College
Sheridan McCaffree, Regional University System Administrative Office
Braden Brown, Seminole State College
Dennis Westman, Southeastern Oklahoma State University
Brenda Burgess, Southwestern Oklahoma State University
Patti Neuhold, University of Central Oklahoma
Tricia Latham, Western Oklahoma State College

The following Trustees were absent: none

The following guests were present:

Whitney Popchoke, OKHEEI
Courtney Jones, Seminole State College
Kim Andrade, Redlands Community College
Diane Feinberg, University of Central Oklahoma
Justine Mankin, University of Central Oklahoma
Kathy Dunn, Rose State College
David Misak, Southwestern Oklahoma State University
Ty Anderson, East Central University
Dawn Thurber, East Central University

Shannon Cranford, Northern Oklahoma College
Cheryl Ellis, Northwestern Oklahoma State University – via iTV
Marjorie Roberson, Southeastern Oklahoma State University – via iTV
Debbie Maness, Southeastern Oklahoma State University – via iTV
Jennifer Moore, Southeastern Oklahoma State University – via iTV
Dorothy Owens, Southeastern Oklahoma State University – via iTV
April Nelson, Western Oklahoma State College – via iTV
Rachel Kanady, NFP
David Spence, NFP
David Maschino, NFP
Carrie Cox, NFP
Andrea Nguyen, NFP
Jim Millaway, ZeroCard
Malinda Silva, ZeroCard
Dr. Jim Schwartz, ZeroCard

c. Approval of minutes of 08.03.17 OKHEEI Board Meeting:

Dennis Westman (MSC) made the motion, seconded by Patti Neuhold (UCO), to approve the minutes of the August 3, 2017 Meeting.

Voting for the motion:

Jessica Kilby, East Central University
Dennis Westman, Murray State College
Christy Landsaw, Northeastern State University
Anita Simpson, Northern Oklahoma College
Dr. David Pecha, Northwestern Oklahoma State University
Jena Marr, Redlands Community College
Designee Raymond Blanke, Rose State College
Sheridan McCaffree, Regional University System Administrative Office
Braden Brown, Seminole State College
Dennis Westman, Southeastern Oklahoma State University
Brenda Burgess, Southwestern Oklahoma State University
Patti Neuhold, University of Central Oklahoma
Tricia Latham, Western Oklahoma State College

Voting against the motion: None

Abstaining: None

2. ZeroCard Summary Presentation. Jim Millaway (ZeroCard)

Jim Millaway (ZeroCard) presented the ZeroCard Savings Report. As of the end of August 2017, OKHEEI has seen a savings of \$664,718 less admin fees. These costs are based on the typical PPO price that ZeroCard sees in all locations, including IL. Tricia Latham (WOSC) wants to see a utilization report of the savings without IL networks included, to get a better idea of the OK PPO costs. ZeroCard says they can do this.

ZeroCard takes an average cost of the PPO network prices since prices vary for procedures and services among a single network. It is best to take an average and then compare ZeroCard's bundled cost to that.

The savings percentage that ZeroCard gives (41% in this case) is ON TOP of the average PPO discount. If the average PPO discount is 60%, ZeroCard then saves an additional 41% of the 40% that is remaining.

ZeroCard completed a Missed Opportunity Report that compared the OKHEEI claims that went through BCBS to what they would have cost, had ZeroCard completed them. This is not including any emergencies, as those wouldn't have been ZeroCard claims.

Based on Missed Opportunity Report, OKHEEI's actual savings (on top of the PPO savings discount) is approximately 37%.

ZeroCard uses the Missed Opportunity Report to catch any duplicate billing as well. They then get in touch with the provider/facility to correct the billing issue.

a. Review of OKHEEI Utilization from ZeroCard detail report (through June 2017). Whitney Popchoke (OKHEEI)

Whitney Popchoke (OKHEEI) went over the utilization report. No questions or additional information wanted from the group at this time.

b. Discussion and possible action of ZeroCard utilization for 2018.

Patti Neuhold (UCO) made the motion, seconded by Tricia Latham (WOSC), to continue utilizing ZeroCard for the 2018 plan year.

Voting for the motion:

Jessica Kilby, East Central University
Dennis Westman, Murray State College
Christy Landsaw, Northeastern State University
Anita Simpson, Northern Oklahoma College
Dr. David Pecha, Northwestern Oklahoma State University
Jena Marr, Redlands Community College
Designee Raymond Blanke, Rose State College
Sheridan McCaffree, Regional University System Administrative Office
Braden Brown, Seminole State College
Dennis Westman, Southeastern Oklahoma State University
Brenda Burgess, Southwestern Oklahoma State University
Patti Neuhold, University of Central Oklahoma
Tricia Latham, Western Oklahoma State College

Voting against the motion: None

Abstaining: None

3. Discussion and possible action of 2018 Health Assessment options. Rachel Kanady (NFP)

Rachel Kanady (NFP) discussed the Wellness Program Recommendations provided by NFP. OKHEEI previously voted on the 2018 Health Incentive options, but, since then, NFP found out that BCBS is unable to provide an incentive that is earned over multiple years.

NFP recommends that OKHEEI begin voluntary programs at no cost to OKHEEI that are wellness based and provided by NFP. They then recommend keeping the current Health Assessment for 2018 with the deductible credit.

NFP's second recommendation is for OKHEEI to give a deductible credit with preventive care visit.

Patti Neuhold (UCO) still would like to see employees/members do something additional other than just the assessment.

NFP – potentially could remove the deductible credit all together and just promote wellness?
Dennis Westman (MSC & SE) – employees will see that as taking away a benefit, not adding something.

Patti Neuhold (UCO) made the motion for NFP's option 2. Withdraws the motion.

Dennis Westman (SE) made the motion, seconded by Jena Marr (RCC), to keep the Health Assessment the same as it currently is for 2018.

Voting for the motion:

Jessica Kilby, East Central University
Dennis Westman, Murray State College
Christy Landsaw, Northeastern State University
Anita Simpson, Northern Oklahoma College
Dr. David Pecha, Northwestern Oklahoma State University
Jena Marr, Redlands Community College
Designee Raymond Blanke, Rose State College
Sheridan McCaffree, Regional University System Administrative Office
Braden Brown, Seminole State College
Dennis Westman, Southeastern Oklahoma State University
Brenda Burgess, Southwestern Oklahoma State University
Tricia Latham, Western Oklahoma State College

Voting against the motion:

Patti Neuhold, University of Central Oklahoma

Abstaining: None

MOTION PASSES WITH VOTE OF 12:1 YEA

4. Discussion and possible action on eligibility factors and benefits for disabled adult children. Nancy Gerrity (RUSO) and Whitney Popchoke (OKHEEI)

Whitney Popchoke (OKHEEI) provided a handout that shows the current cost of the nine adult disabled dependents that OKHEEI has on the self-funded plan. Would like the group and NFP to look into the legality, pros, and cons of potentially opening up UHC to the Medicare eligible dependents on the plan – potentially spouses and children.

OKHEEI needs to add the eligibility criteria for adult disabled dependents on the plan. The handout gives the current verbiage of adult disabled dependent eligibility for BCBS fully insured plans. Does OKHEEI want to adopt this verbiage? Whitney recommends that the wording in the OKHEEI plan document have even more clarification than what the BCBS states.

Justine Mankin (UCO) asked whether the current continuation form required by BCBS requires that the member have a disability status based on SSI and Medicare or just Medicaid eligibility? NFP is going to look into this answer and possibly look into OKHEEI creating its own continuation form, rather than using BCBS's.

Potential concern around the legality of having UHC as an option – both for the retiree plan and for OKHEEI. NFP and Whitney will set up a call to discuss.

5. Update on 2018 Open Enrollment Benefit Guides. Rachel Kanady (NFP)

Whitney Popchoke (OKHEEI) stated that the Benefit Guides are in the final rounds of revision and should be to the printer later within the next day or two.

Rachel Kanady (NFP) mentioned that Wayne Ryan, State Account Manager with American Fidelity, is now stating that they want American Fidelity's products included in the guides. Whitney stated that not all OKHEEI institutions have American Fidelity, so that won't be possible. Rachel told American Fidelity that and they are willing to make two separate guides, as long as they have the number of guides that UCO needs (the institution without American Fidelity).

OKHEEI previously voted to have American Fidelity print the OKHEEI benefit guides and, if this is a requirement to print those guides, OKHEEI agrees to the requirement.

6. Update on BCBS, Wrap Plan Document, and MetLife Plan Document. Whitney Popchoke (OKHEEI)

Whitney Popchoke (OKHEEI) provided an update on all of the plan documents:

- BCBS – In the final stages of reviewing/editing the BCBS SPD. BCBS states that she should have the next DRAFT of the SPD for review on 9/19
- Wrap Plan Document – NFP gave Whitney and Nancy Gerrity (RUSO) a template for the Wrap Plan Document on 9/8. Nancy is in the process of working on the first draft of this document.
- MetLife Plan Document – MetLife informed Whitney that they need a list of all grandfathered employees to ensure they are included in the plan and certificates. Whitney is working with MetLife to get all information needed and review the documents.

7. Benefit Coordinator's Report

None

8. Chair's Report

Brenda Burgess (SWOSU) gave an update on the estimated cost for OKHEEI audits. The cost for Crawford to conduct an internal audit and audit workpapers/preparation is \$15,000. The cost for Erledge & Associates to conduct an external audit is an additional \$18,000.

9. OKHEEI Board Member's Comments and Announcements

None

10. Adjournment

Patti Neuhold (UCO) made a motion to adjourn, seconded by Sheridan McCaffree (RUSO).

Voting for the motion:

Jessica Kilby, East Central University
Dennis Westman, Murray State College
Christy Landsaw, Northeastern State University
Anita Simpson, Northern Oklahoma College
Dr. David Pecha, Northwestern Oklahoma State University
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Dennis Westman, Southeastern Oklahoma State University
Brenda Burgess, Southwestern Oklahoma State University
Patti Neuhold, University of Central Oklahoma
Tricia Latham, Western Oklahoma State College

Voting against the motion: None

Abstaining: None

Chair Brenda Burgess (SWOSU) adjourned the meeting at approximately 1:23 p.m.