

TRI-COUNTY SCHOOLS INSURANCE GROUP

EXECUTIVE COMMITTEE MEETING AGENDA

Thursday, November 12, 2009 9:35 a.m.

Yuba City Corporation Yard

1185 Market Street

Yuba City, CA 95991

Executive Committee Members Present

Colusa County	Daena Meras, Julie Tucker, Ron Turner
Glenn County	None
Placer County	Steve Dickinson
Plumas County	Jamie Cannon
Sierra County	Susan Roberts
Sutter County	Larry Combs, Stephanie Larsen, Ryan Robison, Alice Williams-Root (EBAC)
Tehama County	Daniel Curry, Georgene Neher
Yuba County	Al Alt, Cindy Sutfin

Consultants and Others Present

Delta Health Systems	Joe Neff
Evans, Wieckowski & Ward	Matt Evans
Glenn County Office of Ed.	Susie Tierney
Sierra Self-Insurance Services	Michael Krill
TCSIG	Richard Hare, Lynn Whitlock, Roberta Womer
Wells Fargo Insurance Services	John Klein

A. Call to Order

President Robison called the meeting to order at 9:37 a.m. He noted that a quorum of the Executive Committee was present.

B. Comments from Visitors

There were no comments from visitors.

C. Consent Agenda

- C1. Approval of Minutes: August and October 2009
- C2. Approval of Payments: August, September, October 2009

Ms. Jamie Cannon made a motion to approve the Consent Agenda. Mr. Larry Combs seconded the motion which carried.

D. Reports

D1. President's Report

None

D2. Executive Director's Report

Mr. Hare read a letter from one of our members regarding his experience with Tri-County Schools Insurance Group' free health evaluation. The member stated that the evaluation had saved his life. The member also expressed his appreciation of the evaluations.

Mr. Hare reported that the financial audits for both Tri-County Schools Insurance Group and Superior California Excess Pool had been completed and would be presented at the December 17th Executive Committee meeting.

Mr. Hare stated that staff had completed training using the WebEx tool and he noted that he had used WebEx meetings with Tri-County Schools Insurance Group's attorney.

Mr. Hare reported that the Property/Casualty workshop is scheduled for November 17th and the Employee Benefits Advisory Committee scheduled for November 19th.

Mr. Hare stated that he would like to have a Tri-County Schools Insurance Group open house at the office after the December 17th Executive Committee meeting as several of the Committee had never visited the office.

Mr. Hare reported that the discount drug program should be rolling out very shortly. He noted that he would provide this information to the Chamber of Commerce. He also noted that this would be a benefit to member employers for their part time employee not covered by health insurance.

Mr. Hare stated that he was researching where Fremont Hospital as a non-profit could join Tri-County Schools Insurance Group.

Mr. Hare reported that Tri-County Schools Insurance Group's staff would be participating in an identity theft prevention training in December. He also stated that staff had recently trained in Excel.

Mr. Hare distributed a notice from Aon regarding federal health care reform.

E. Information and Discussion

F. Action Items

F1. Consider Sierra Community College, Truckee Staff, Application for Membership

Mr. Hare outlined the background of this item. He stated that the actuary had reviewed the demographics and determined that this group's demographics were unfavorable but as a small group they were not a significant risk. Mr. Hare also noted that the actuary had reviewed the demographics of the entire Sierra College group and determined that their demographics were not favorable to Tri-County Schools Insurance Group either. He recommended only allowing this small group to join with a maximum "buy-in" and requiring any additional groups go through further review.

President Robison called for a motion from the Committee. The item died for lack of a motion.

F2. Adopt 2010 Goal Statements

Mr. Hare reviewed the 2010 goals as developed by the Executive Committee.

Mr. Larry Combs made a motion to adopt the 2010 goals as presented. Ms. Julie Tucker seconded the motion which carried.

F3. Authorize the HIPAA Election to be Excluded from Mental Health Parity

Mr. Hare outlined the background of this item. He noted that the federal regulations were to be available October 2009; however, they were not available and not expected until January 2010.

Secretary Alt made a motion to authorize Tri-County Schools Insurance Group to elect to exempt all medical plans from the mental health parity requirement of HIPAA and MHPAEA. Mr. Larry Combs seconded the motion which carried.

F4. HIPAA Requirements and Medical Plan Design Clarifications

Mr. Hare stated that Tri-County Schools Insurance Group's medical plans generally comply with most HIPAA requirements. He noted that two areas of the medical plans need to be amended. First, a special 31-day enrollment period for an employee who has opted out of the plan if they marry, have a newborn or adopted a child. Second would be a dependent student remaining on the plan, on a case by case basis, for up to one year for a medically necessary leave of absence from school.

Secretary Alt made a motion to amend the medical plans to clarify special enrollment of an employee who has opted out of the plan to enroll with 31 days after marriage, birth of a child or adoption of a child and a dependent student taking a medically necessary leave of absence for up to one year on a case by case basis. Mr. Larry Combs seconded the motion which carried.

F5. High Deductible Health Plans – Simplification of Plans

This item taken out of order until after Closed Session.

F6. Review of Exclusion for Weight Reduction Services, Supplies or Treatment

Mr. Hare reviewed the background of this item. He stated that a member has requested a review of Tri-County Schools Insurance Group's exclusion. Mr. Hare noted that Anthem's protocol for clinically severe obesity surgery is included in the Executive Committee packet with a letter from a member who requested a review of this exclusion. Mr. Hare discussed the protocol which was recently updated by Anthem. It noted that adjustable lap band procedures are less invasive, removable and have more success with fewer complications.

Ms. Georgene Neher made a motion to have the ad hoc plan design committee review this exclusion and make a recommendation to the Executive Committee. Ms. Julie Tucker seconded the motion which carried.

F7. COBRA

Mr. Hare outlined the background of this item including the American Recovery and Reinvestment Act of 2009 (ARRA) which covers premium assistance to qualifying participants. Mr. Hare stated that currently COBRA participants are given an opportunity to enroll in any Tri-County Schools Insurance Group medical plan. Mr. Hare recommended that Tri-County Schools Insurance Group's policy be amended to specify that COBRA participants be required to continue in the same plan with the same rate structure plus

2 percent for administration. He noted that COBRA participants would be allowed to change plans during Tri-County Schools Insurance Group's annual open enrollment.

Ms. Jamie Cannon made a motion to amend Tri-County Schools Insurance Group's policy to require COBRA participants to remain in the same plan with the same rate structure plus 2 percent for administration effective January 1, 2010. Mr. Ron Turner seconded the motion which carried.

F8. Non-Network Medical Service Providers Payment Proposal

Mr. Hare reviewed the background of this item. He noted that currently our non-network services providers are reimbursed based on an Ingenix schedule. Mr. Hare stated that Mr. Tom Partlow, President of Delta Health Systems, had suggested adopting a payment system based on Medicare's schedule.

Secretary Alt made a motion to authorize Mr. Hare and Delta Health Systems to change the non-network payment process to pay at 120% of the Medicare schedule effective January 1, 2010. Mr. Larry Combs seconded the motion which carried.

G. Closed Session

President Robison called for a Closed Session at 11:02 a.m.

President Robison called for an Open Session at 11:15 a.m.

President Robison reported that no action was taken during Closed Session.

President Robison called for a Closed Session at 11:22 a.m.

President Robison called for an Open Session at 11:50 a.m.

President Robison called for a motion on Item F5. Mr. Larry Combs made a motion to consolidate HDHP 1, 2 and 3 into HDHP for Employee Only and HDHP for a with the pricing, deductibles, coinsurance and out-of-pocket maximums as outlined. Secretary Alt seconded the motion which carried.

President Robison noted to the Executive Committee that County Administrator, Larry Combs is leaving the County to accept a position with a larger organization, Merced County. He thanked him for his 26 years of service to Sutter County and his years of service and fiscally conservative leadership on our Executive Committee. He also added his congratulations on his new opportunity to lead a new organization twice the size of Sutter County that can benefit from his skills.

President Robison called for a motion to adjourn.

Mr. Daniel Curry made a motion to adjourn. Mr. Ron Turner seconded the motion which carried.

President Robison adjourned the meeting at 11:52 a.m.

Respectfully submitted,

(Signature on Original)

Roberta Womer
Recorder
11-12-09