

## APPROVED MINUTES

**LOUISIANA CLERKS OF COURT INSURANCE TRUST  
BOARD OF TRUSTEES MEETING  
APRIL 13, 2022  
9:00 AM  
BATON ROUGE, LA**

A meeting of the Board of Trustees of the Louisiana Clerks of Court Insurance Trust was held on Wednesday, April 13, 2022, at 9:00 am in Baton Rouge, LA.

The meeting was called to order by President Bridget Hanna. An opening prayer was given by Dot Lundin and the Pledge of Allegiance was led by Jeff Skidmore.

### MEMBERS PRESENT:

President Bridget Hanna  
Robin Hooter  
Rick Arceneaux  
Shane LeBlanc  
Annette Fontana  
Susan Racca  
Holli Vining  
Randy Deshotel  
Jeff Skidmore

Amy Patin  
Brian Lestage  
Dot Lundin

### ABSENT:

Marion Hopkins

**ALSO, PRESENT:** Erin Hebert, Chelsey Richard Napoleon, Kim Turlich-Vaughan, Cherie Lott, Chris Kershaw, Dagmar Hebert, Kim Breard, Ron LaBorde with Gallagher Insurance.

**APPROVAL OF MINUTES:** A motion was made by Jeff Skidmore to approve the minutes of the meeting December 9, 2021. The motion was seconded by Annette Fontana. **MOTION CARRIED.**

**FINANCIALS: (Report on file in office)** Treasurer Rick Arceneaux presented the financial report as of March 31, 2022.

Balance Sheet		Income Statement	
Total Assets	\$ 7,098,193	Total Revenues	\$ 1,300,572
Total Current Liabilities	\$ 1,294,313	Total Claims & Admin	(\$ 755,558)
Incurred but Not Reported	\$ 1,069,000	Gross Profit (Loss)	\$ 545,014
		Total Expenses	\$ 28,296
		Total Other Income	\$ 392
		Net Income (Loss)	\$ 517,110

A motion was made by Shane LeBlanc to receive the financial report as presented. The motion was seconded by Annette Fontana. **MOTION CARRIED.**

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**GALLAGHER INSURANCE:**

**Medical and Prescription Claims Experience (on file in office):** Ron LaBorde provided a year end review for 2021 as compared to the previous three-year plan periods. He pointed out increased claims in Inpatient, Outpatient, Professional, Ancillary and Prescription Drugs.

**MEDICAL AND PRESCRIPTION CLAIMS EXPERIENCE – 2018**

	Enrolled	Admin	Stop Loss	Medical	RX	Ineligible	Claims Paid	Plan Cost	PEPM
<b>TOTAL</b>	12,795	\$176,987	\$541,335	\$6,626,459	\$2,133,532	---	\$8,763,921	\$9,478,311	\$741

**MEDICAL AND PRESCRIPTION CLAIMS EXPERIENCE – 2019**

	Enrolled	Admin	Stop Loss	Medical	RX	Ineligible	Claims Paid	Plan Cost	PEPM
<b>TOTAL</b>	12,852	\$53,054	\$549,275	\$7,202,270	\$2,610,944	---	\$9,812,285	\$10,415,544	\$810

**MEDICAL AND PRESCRIPTION CLAIMS EXPERIENCE – 2020**

	Enrolled	Admin	Stop Loss	Medical	RX	Ineligible	Claims Paid	Plan Cost	PEPM
<b>TOTAL</b>	13,046	\$63,664	\$473,748	\$6,766,873	\$2,753,051	---	\$9,519,924	\$10,057,337	\$771

**MEDICAL AND PRESCRIPTION CLAIMS EXPERIENCE – 2021 (11-month numbers provided)**

	Enrolled	Admin	Stop Loss	Medical	RX	Ineligible	Claims Paid	Plan Cost	PEPM
<b>TOTAL</b>	13,063	\$64,009	\$ 479,947	\$9,079,616	\$3,189,836	---	\$12,269,452 <i>Stop Loss Reimbursement (\$1,591)</i>	\$12,811,817	\$981

Ron reported in 2021 the Trust had surpassed the \$475,000 corridor for the stop loss reinsurance and had been reimbursed \$1,791. He pointed out the loss ratio was 87.4% ending 2021. An 80% ratio of expected claims would indicate claims met the expected level of the stop loss underwriter. He reviewed the list of large claimants for 2021 who comprised 25% of the total paid claims with an increase of 7 members as compared to 2020. Ron reviewed the top ten drugs by amount paid by the plan for 2021. These ten drugs comprised 33.4% of the total RX claims paid. He also reminded the Board there are some drugs processed through the medical claims and not the pharmacy benefit manager.

**Dental Claims Experience (on file in office):** Ron reported that the Dental plan ended the 2021 plan year with 88.2% loss ratio and surplus of \$89,000.

**DENTAL CLAIMS**

	Enrolled	Paid Claims	Admin	Plan Cost	Premiums	Loss Ratio	PEPM
<b>2019</b>	16,619	\$606,071	\$45,868	\$651,940	\$733,828	88.8%	\$39.23 avg
<b>2021</b>	---	\$537,786	\$45,179	\$584,966	\$749,556	78.0%	---
<b>2022</b>	---	\$614,674	\$50,298	\$664,672	\$756,944	88.2%	---

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**Life and Disability:** No report given

**Vision:** No report given.

**Healthcare Analytics:** Ron provided an in-depth review of the plan data from 2021 versus 2020 as compared to benchmarks within Gallagher Benefit Services Data Warehouse. He also noted areas of disease management opportunities within the review of the claims where prevalence by disease in LCCIT exceeded the benchmark and areas of wellness/preventative care where utilization could be improved.

**Employee Communication Plan and Website:** Kim Bread stated that the monthly text campaigns are continuing to be deployed to those members who opted to participate. The LCCIT Hub website is up and functioning with plan information available to participating members.

**AFLAC –** Kim reported that the worksite benefits had been offered to all parishes with an effective date of April 1, 2022. She reported that the monthly billing would be in arrears. There are a total of 6 parishes who chose to offer that coverage through LCCIT with 17 participating members.

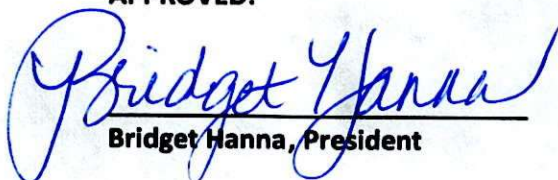
**Ochsner Digital Medicine:** The program has begun with communications being sent to eligible members. There was also a presentation by Ochsner at the last Clerks Institute. To date, two participants have enrolled.

**EXECUTIVE DIRECTOR REPORT:** No report.

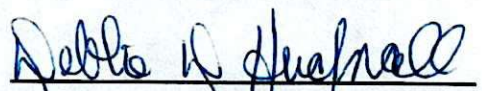
**COMMENTS BY BOARD MEMBERS:** None.

There being no further business, a motion to adjourn was made by Rick Arceneaux and seconded by Shane LeBlanc. **MOTION CARRIED.**

**APPROVED:**

  
Bridget Hanna, President

Respectfully submitted,

  
Debbie D. Hudnall, Executive Director