

APPROVED MINUTES

LOUISIANA CLERKS OF COURT INSURANCE TRUST BOARD OF TRUSTEES MEETING OCTOBER 6, 2022 10:00 AM VIA ZOOM

A meeting of the Board of Trustees of the Louisiana Clerks of Court Insurance Trust was held on Thursday, October 6, 2022, at 10:00 am via Zoom.

The meeting was called to order by President Robin Hooter.

MEMBERS PRESENT:

President Robin Hooter
Kim Turlich-Vaughan
Annette Fontana
Shane LeBlanc
Diane Meaux Broussard
Holli Vining
Marion Hopkins
Connie Desselle
Jeff Skidmore
Amy Patin
Jim Martin
Debbie Hudnall, Executive Director

ABSENT:

Bridget Hanna

ALSO, PRESENT: Chris Kershaw, Dagmar Hebert, Kim Breard, Lana Labourdette, and Tony Murray with Gallagher Insurance.

President Hooter turned the meeting over to Gallagher to present the final items for the 2023 Insurance Renewals. Kim Breard highlighted the renewal items that had already been voted on at the prior meeting and the two remaining items to be decided: Medical Stop Loss Coverage and Vision.

Kim reviewed the medical projected claims for 2023 at \$906.11 per employee per month. This projection does not include the Trust funding the \$475,000 aggregating specific. She then reviewed the fixed costs with an increase in the BCBS administration fee from \$32.95 to \$35.04 or a 6.3% increase. She also reviewed the Individual Stop loss premiums with a 13.8% increase on each tier. The aggregating stop loss premium remains the same as current at \$2.94 PEPM. The inclusion of the fixed costs and the projected claims provided for an estimate total projected cost of \$983.74 PEPM or a 3.4% increase from 2022. There was discussion regarding the projected RX rebates. Kim presented to the Board that if the Trust funds the \$475,000 specific deductible as it did for 2022, then Gallagher recommends a rate hold.

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Lana Labourdette reviewed the Medical ASO renewal with a slight increase to the administration fee but a three-year rate hold. The Trust would continue to receive 100% of the RX rebates. Kim explained that the stop loss quote from Excess Re originally attached a \$700,000 laser, but after negotiation, and a competitive quote from another carrier, Excess Re provided an alternative renewal proposal with a slight premium increase but no laser.

A motion was made by Holli Vining to approve the stop loss proposal with Excess Re maintaining the \$200,000 specific deductible and \$475,000 corridor with no laser. The motion was seconded by Jeff Skidmore. **MOTION CARRIED.** A motion was made by Kim Turlich-Vaughan that the Trust continue to cover the \$475,000 aggregating specific deductible and the 2023 premium rates be maintained at the same rates as 2022. The motion was seconded by Amy Patin. **MOTION CARRIED.**

Lana then presented two notice of plan changes from Blue Cross Blue Shield:

- (1) Limitation on Hearing Aid Coverage Based on Age – Fully insured plans removing age limitation of up to age 17. There was discussion that our plan already has hearing aid benefits without an age limitation but with a time limit of every 36 months.
- (2) Outpatient Private Duty Nursing Limits – Full insured plans are adding limitation of 400 hours on outpatient private duty nursing. Lana explained that the current plan language allows for Inpatient private duty nursing. She explained that all self-insured plans have a limit on the hours. This change would limit outpatient hours as well. After discussion, a motion was made by Holli Vining to maintain the current plan language without the limit on outpatient private duty nursing hours. The motion was seconded by Kim Turlich-Vaughan. **MOTION CARRIED.**

Lana explained that the remaining plan changes are required including the following: Digital Health Benefit-Remote Patient Therapy, Addition of Pediatricians to the Quality Blue Program, Limit on Cost Share for Insulin, Safe Harbor Drug Program Language Revision, Speech Therapy including developmental speech therapy, and durable medical equipment, orthotic devices and prosthetics and prescription donor human breast milk. Also, updates and expansion to preventative services, Removal of Applied Behavior Analysis (ABA) coverage limitation, Limits on coverage of certain services and treatment of the foot based on diagnosis.

VISION: Lana explained the renewal had been received from BCBS with a 6.19% increase with a one-year guarantee. The Standard's proposal was a rate decrease on all tiers except family with a three-year guarantee. There was discussion regarding the networks Davis versus Eye Med. There was discussion regarding differences in coverage on Lenticular lenses. There was further discussion about EyeMed's network had more ophthalmologists as compared to optometrists. Lana reported that several clerks had given feedback on changing to the different carrier including Webster Parish's concern over leaving the Davis Network as Walmart would

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not be included in the Eye Med Network. Others expressed wanting to have more local providers rather than big box stores. Jim Martin noted that changing to The Standard seems worth it with the decreased rates and the three-year rate guarantee. A motion was made by Amy Patin to accept the proposal from The Standard. The motion was seconded by Shane LeBlanc. Holli Vining voted nay. **MOTION CARRIED.** Lana explained that all members will receive a new vision card for 2023 from The Standard.

OTHER BUSINESS: Debbie Hudnall brought to the Board's attention that Randy Deshotel had submitted his resignation as 1st Vice President. Kim Turlich-Vaughan would become 1st Vice President leaving a vacancy in the 2nd District on the Insurance Board. After discussion, a motion was made by Connie Desselle to appoint Lance Marino as the 2nd District Member on the Insurance Board of Trustees. The motion was seconded by Amy Patin. **MOTION CARRIED.**

Debbie also brought to the Board an issue with a dependent child who would be traveling out of the country for several months and was trying to get an RX filled ahead of time prior to the trip. The prescription has a quantity dispensing limit and the Board could ask BCBS for an exception to have this filled prior to the trip. A motion was made by Jeff Skidmore to approve the exception and request BCBS to fill the prescription prior to the trip. The motion was seconded by Connie Desselle. **MOTION CARRIED.** Lana explained that she would draft a letter for Debbie to sign to submit to BCBS.

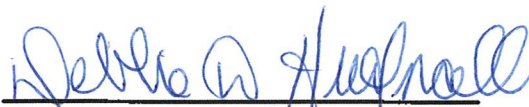
There being no further business, a motion to adjourn was made by Jim Martin and seconded by Shane LeBlanc. **MOTION CARRIED.**

APPROVED:



Robin Hooter, President

Respectfully submitted,



Debbie D. Hudnall, Executive Director