

APPROVED MINUTES

LOUISIANA CLERKS OF COURT INSURANCE TRUST CONFERENCE CALL FRIDAY, MAY 5, 2023 9:00 AM VIA ZOOM

A meeting of the Board of Trustees of the Louisiana Clerks of Court Insurance Trust was held on Friday, May 5, 2023, at 9:00 am via Zoom.

The meeting was called to order by President Robin Hooter.

MEMBERS PRESENT:

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

ABSENT:

Shane LeBlanc
Amy Patin
Lance Marino

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

Lana Labourdette informed the Board that the appeal discussed at the previous meeting had been sent to the Trust in error by Blue Cross Blue Shield (BCBS). There was a coding error and the claims have been reprocessed and paid appropriately. BCBS apologized for the error.

Kim Breard presented to the Board two parishes who have expressed interest in joining the Trust. Acadia Parish would like to join with a July 1, 2023, effective date and Livingston Parish would like to join with a January 1, 2024, effective date. Tony Murray informed the Board that the addition of both parishes would be less than 10% of the plan population and that there would be no adjustments required by the Stop Loss underwriter. Gallagher has reviewed the census and enrollment information as well as actuarial evaluation of the claims data and the effect on LCCIT. The current projected claims expense per employee per month (PEPM) is \$880.29. With the addition of Acadia Parish that expense offsets the LCCIT plan cost by -0.55% or a total of \$875.45 PEPM. With the addition of Livingston, the expense increases by 2.06% for a total of \$898.45 PEPM. The combination of the two increases the projected claims expense by 1.49% or \$893.38 PEPM. There was discussion regarding the effect of potentially large claimants brought into the plan.

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Acadia Parish would likely only offer the PPO plan and Gallagher's recommendation would be to allow Acadia into the Trust at the current Trust premium rates.

Livingston Parish would offer both the HDHP and PPO plan effective January 1, 2024. Due to the nature of their expected claims performance, the Trust Agreement provides for the Board to evaluate the premium rates for the parish. Gallagher recommends bringing Livingston into the Trust on January 1, 2024, at the parish's current plan rates with an annual evaluation after the first year. Gallagher would project an excess in premiums that would potentially offset the increased claims cost. There was discussion regarding the annual rate evaluation and the enrollment numbers into the HDHP and PPO plans. Gallagher does not predict a burden to the Trust by allowing Livingston to join the Trust.

After further discussion, a motion was made by Lance Marino to approve the addition to the Trust of Acadia Parish on July 1, 2023, and Livingston Parish on January 1, 2024. The motion was seconded by Jim Martin. **MOTION CARRIED.**

Livingston Parish also inquired as to their post-65 Medicare eligible retirees. The Parish has just enrolled that set of members into an advantage plan with BCBS and it caused disruption. The parish has asked the Trust to consider allowing Livingston to maintain that set of retirees on the parish's current plan and then subsequently enroll those retirees into the UHC Medicare Advantage plan on January 1, 2025. Lana explained that the Trust agreement was not clear on this situation so that the Board could make that determination. She had confirmed that UHC would allow a subsequent enrollment. After discussion, it was determined that no motion was needed but that the parish be informed that their post-65 retirees would join the UHC plan effective January 1, 2025.

Debbie Hudnall explained that both parishes would need to sign the participation agreements as soon as possible.

Kim Breard brought to the Board for discussion that Orleans Parish – Civil District Clerk's office had inquired about joining the Trust to offer the ancillary benefits i.e., Dental, Vision, Disability and AFLAC. Orleans is a current OGB member for medical and life coverage. After discussion, the Board would allow Gallagher to reach out for more information from the parish for evaluation.

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

APPROVED:



Robin Hooter, President

Respectfully submitted,



Debbie D. Hudnall, Executive Director