

## **PROPOSED MINUTES**

### **LOUISIANA CLERKS OF COURT INSURANCE TRUST BOARD OF TRUSTEES MEETING JUNE 21, 2023 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, June 21, 2023, at 9:00 am in Baton Rouge, LA.

The meeting was called to order by President Robin Hooter. An opening prayer was given by Jim Martin and the Pledge of Allegiance was led by Connie Desselle.

#### **MEMBERS PRESENT:**

President Robin Hooter  
Kim Turlich-Vaughan  
Annette Fontana  
Bridget Hanna  
Shane LeBlanc  
Lance Marino  
Diane Meaux Broussard  
Connie Desselle  
Jeff Skidmore  
Amy Patin  
Jim Martin  
Debbie Hudnall, Executive Director

#### **ABSENT:**

Holli Vining  
Marion Hopkins

**ALSO, PRESENT:** Erin Hebert, Cherie Lott, Shelly Salter, Louis Perret, Dodi Eubanks, Chris Kershaw, Kim Breard, Lana Labourdette, Richelle Pierre, and Tony Murray with Gallagher Insurance.

**OATH OF OFFICE:** Robin Hooter administered the oath of office to Lance Marino, 2<sup>nd</sup> District Member.

**APPROVAL OF MINUTES:** A motion was made by Connie Desselle to approve the minutes of the meeting on March 8, 2023, and the Conference Calls held on April 28, 2023, and May 5, 2023. The motion was seconded by Jeff Skidmore. **MOTION CARRIED.**

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**FINANCIALS: (Report on file in office)** Treasurer Annette Fontana presented the financial report as of May 31, 2023.

Balance Sheet		Income Statement (Year to date)	
Total Assets	\$ 7,416,710	Total Revenues	\$ 6,766,710
Total Current Liabilities	\$ 335,241	Total Claims & Admin	(\$ 6,358,643)
Incurred but Not Reported	\$ 1,117,000	Gross Profit (Loss)	\$ 408,067
		Total Expenses	\$ 149,349
		Total Other Income	\$ 128,519
		Net Income (Loss)	\$ 387,237

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

**GALLAGHER INSURANCE:**

Tony Murray provided the summary of the Medical Plan Cost from 2021-2023(to date). The medical plan is running under budget for 2023 through May however, the per employee per month cost is 3.2% higher than year end 2022. Inpatient and Outpatient procedures have increased. Ancillary services have reduced by 73%. 32% of the claims cost is pharmacy spend.

**Medical and Prescription Claims Experience (on file in office):**

MEDICAL AND PRESCRIPTION CLAIMS EXPERIENCE								
	Admin	Stop Loss	Medical	RX	RX Rebate	Claims Paid	Plan Cost	PEPM
2020	\$63,664	\$473,748	\$6,766,873	\$2,753,051	---	\$9,519,924	\$10,057,337	\$771
2021	\$64,009	\$ 479,947	\$9,079,616	\$3,189,836	---	\$12,269,452 <i>Stop Loss Reimbursement (\$1,591)</i>	\$12,811,817	\$981
2022	\$432,667	\$497,325	\$7,719,866	\$3,836,572	(\$719,245)	\$11,556,438 <i>Stop Loss Reimbursement (\$49,587)</i>	\$11,816,772	\$896
2023 <i>Jan-May</i>	\$190,689	\$231,247	\$3,429,603	\$1,630,516	(\$428,719)	\$5,060,119	\$5,053,336	\$929

Tony commented that the spouse claims continue to increase. Debbie Hudnall asked Gallagher to provide the percentage of male/female in the spouse claim type.

The aggregate stop loss ratio is 81.5%. The large claimant list has fewer members, and the total is 12.29% of total claims paid.

Tony reviewed the pharmacy cost & utilization highlighting the addition of Mounjaro which is a new drug added to the utilization list. The top 10 drugs account for 45.7% of the total pharmacy spend. Generic drug use has increased and is above the benchmark.

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Annette Fontana questioned the use of the new diabetic drugs that have been approved for weight loss. Lana Labourdette commented that for the plan to cover the drugs there must be a clear diagnosis of Type 2 Diabetes. There was discussion on how to manage the use of these types of drugs and the benefit of these drugs to help with obesity and prevention of diabetes and other diseases that impact the plan. Jim Martin commented on the unknown long-term effects. There was also discussion on how Medicare covers these types of drugs as well. Lana will find out how the UHC plan covers the drugs.

The list of claims by parish was reviewed.

**Dental Claims Experience (on file in office):** The dental plan current loss ratio is 93.6% with a \$20,000 surplus. Debbie commented on looking at increasing the max benefit especially with the inflation costs. Shane LeBlanc asked about ID cards for dental. Lana Labourdette asked about feedback regarding the Delta Dental Plan and issues about network.

**Ancillary Lines of Coverage:** No report given.

**Vision:** No report given.

Tony reported on ER visits, Inpatient visits and the comparison of the Trust to the benchmark. There was discussion on urgent care centers billing as urgent care or a primary care physician (PCP). Gallagher also brought attention to a chronic condition prevalent in the plan is hyperlipidemia (high cholesterol).

**Tax Credits – Dependents:** Tony Murray provided details on the “Family Glitch” that went into effect January 2023. The glitch resulted from the Affordable Care Act basing eligibility for marketplace insurance on employee income instead of household income. A determination of unaffordable coverage is a qualifying event. There is no requirement today that you must make coverage affordable to dependents. Gallagher will provide resources to the parishes. Coverage is not required to be offered to spouses but required to be offered to children. There was discussion regarding the increase in health care premiums and changes faced by Clerks’ office in affordably contributing to coverage.

**Employee Communication:** Lana informed the Board that the text message campaign is in full swing, and parishes should contact Gallagher if they would like to opt in. Gallagher will do another enrollment in the text message campaign for 2024. She also reminded the Board of [www.lccit.benefithub.com](http://www.lccit.benefithub.com) which is being updated for 2023 plan information. She also commented on some other items they are researching to assist with education and communication, i.e., brain shark videos that could walk employees through an interactive video

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of the enrollment guide. Gallagher is still working with the implementation credit from The Hartford.

**Ochsner Digital Medicine:** Lana reminded the Board members to inform their districts about the digital medicine for high blood pressure and diabetes with Ochsner and that it is free to those who qualify for the program. Utilization has increased.

Robin Hooter questioned about the onsite biometrics' screenings. Gallagher will put together some ideas and perhaps revisit the wellness committee. Bridget Hanna commented on having a local physician's group coming into offices and giving flu shots.

**Update on New Participating Parishes:** Gallagher reported that Acadia would be joining the Insurance Trust as of July 1, 2023, and Livingston would join as of January 1, 2024.

**EXECUTIVE DIRECTOR REPORT:** None

**COMMENTS BY BOARD MEMBERS:** None

**OTHER BUSINESS:** Robin stated that the Winter Meetings would be in New Orleans on November 28-30, 2023.

Chris Kershaw asked about an update on the BCBS/Anthem acquisition. There has not been much new information provided. The projected timeline is 4<sup>th</sup> quarter of 2023. Gallagher doesn't anticipate any changes for January 1<sup>st</sup>.

President Robin Hooter thanked the Board for their service during her term as President.

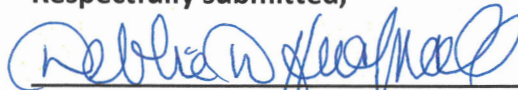
There being no further business, a motion to adjourn was made by Kim Turlich-Vaughan and seconded by Lance Marino. **MOTION CARRIED.**

**APPROVED:**



**Robin Hooter, President**

**Respectfully submitted,**



**Debbie D. Hudnall, Executive Director**