

## **APPROVED MINUTES**

### **LOUISIANA CLERKS OF COURT INSURANCE TRUST BOARD OF TRUSTEES MEETING MARCH 8, 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, March 8, 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 Shane LeBlanc.

#### **MEMBERS PRESENT:**

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

#### **ABSENT:**

Bridget Hanna  
Lance Marino

**ALSO, PRESENT:** Erin Hebert, Cherie Lott, Susan Racca, Randy Briggs, Chelsey Richard Napoleon, Darren Lombard, Chris Kershaw, Dagmar Hebert, Kim Breard, Lana Labourdette, Richelle Pierre, and Tony Murray with Gallagher Insurance.

Kim Breard introduced Brian Keller with Blue Cross Blue Shield to provide an update on the recent news of the sale of BCBS of LA to Anthem/Elevance. Brian explained the process and provided a high-level overview of the impending sale and what to expect after from Anthem.

**APPROVAL OF MINUTES:** A motion was made by Kim Turlich-Vaughan to approve the minutes of the meeting on December 1, 2022. The motion was seconded by Jeff Skidmore. **MOTION CARRIED.**

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**FINANCIALS: (Report on file in office)** Treasurer Rick Arceneaux presented the financial report as of December 31, 2022, that was provided to the Auditors.

Balance Sheet		Income Statement (Year to date)	
Total Assets	\$ 7,241,904	Total Revenues	\$ 16,442,026
Total Current Liabilities	\$ 547,672	Total Claims & Admin	(\$ 15,515,028)
Incurred but Not Reported	\$ 942,000	Gross Profit (Loss)	\$ 926,998
		Total Expenses	\$ 387,449
		Total Other Income	\$ 66,838
		Net Income (Loss)	\$ 606,387

A motion was made by Connie Desselle to receive the financial report as presented. The motion was seconded by Kim Turlich-Vaughan. **MOTION CARRIED.**

**GALLAGHER INSURANCE:**

There was discussion on networks in the market. The Board agreed that there has been success with BCBS and will take careful consideration of any TPA changes.

Tony Murray reviewed the Medical Plan Summary for 2020-2023. He commented on the RX rebates and if utilization continues, there should be an increase in those rebates. He did report that 4<sup>th</sup> quarter claims are higher and that was to be expected. The loss ratio is 73.7%-anything under 80% means the actuary was on point with claim projections. Amy Patin inquired if the cost could be analyzed at the parish level. The inpatient/outpatient/professional claims were down in 2022 as compared to 2021. There was discussion regarding urgent care versus emergency room versus primary care physician (PCP). Education material was requested on how to make smarter choices on filing at urgent care and PCP's. Lana Labourdette will send out a BCBS preventative services booklet.

Tony reviewed the statistics on plan claims with a review of the plan population and several of the various diagnosis that are prevalent in the plan including Hyperlipidemia, Asthma, COPD, Coronary Artery Disease, Diabetes, and Hypertension.

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

**MEDICAL AND PRESCRIPTION CLAIMS EXPERIENCE – 2020**

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

**MEDICAL AND PRESCRIPTION CLAIMS EXPERIENCE – 2021**

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

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**MEDICAL AND PRESCRIPTION CLAIMS EXPERIENCE – 2022**

	Admin	Stop Loss	Medical	RX	RX Rebate	Claims Paid	Plan Cost	PEPM
<b>TOTAL</b>	\$432,667	\$497,325	\$7,719,866	\$3,836,572	(\$719,245)	\$11,556,438	\$11,767,185	\$ 896

Tony also reviewed the large claimants for 2022 and the pharmacy claims. There will be reimbursement from the stop loss carrier as the Trust exceeded the \$475,000 corridor.

**MEDICAL AND PRESCRIPTION CLAIMS EXPERIENCE – 2023 (Jan-Feb 2023)**

	Admin	Stop Loss	Medical	RX	RX Rebate	Claims Paid	Plan Cost	PEPM
<b>TOTAL</b>	\$76,528	\$92,964	\$1,520,424	\$569,209	(\$95,579)	\$2,088,633	\$2,163,546	\$ 1,579

There was discussion on RX claims and Good RX. Kim Breard also reported that a biosimilar (generic) for Humira would be launching in June 2023 and presents huge impactful savings to employer groups. The pharmacy benefit managers will be working on formulary and how to steer members to this generic.

**Dental Claims Experience (on file in office):** The dental plan current loss ratio is 85.9% with a \$109,000 surplus.

**DENTAL CLAIMS**

	Enrolled	Paid Claims	Admin	Plan Cost	Premiums	Loss Ratio
<b>2020</b>	---	\$537,786	\$47,179	\$584,966	\$749,556	78.0%
<b>2021</b>	---	\$614,374	\$50,298	\$664,672	\$753,944	88.2%
<b>2022</b> (Jan - July)	---	\$348,079	\$31,345	\$379,424	\$450,976	94.1%

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

**Vision:** No report given.

**AFLAC:** Lana Labourdette reviewed the AFLAC lines of coverage including Accident, Critical Illness and Hospital Indemnity, as well as the benefits of participating on the group level platform. There are 77 members participating as of 2023.

**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. There are currently 11 members enrolled.

**Tax Credits – Dependents:** Kim Breard 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. Kim also explained that Medicaid as of March 1<sup>st</sup> will be sending letters to those who no longer qualify.

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This would be a qualifying event for our plan and your employee should provide a letter stating that they are no longer eligible for Medicaid to enroll in the Trust's 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. There were several parishes who said they opted in but hadn't received anything. Lana will investigate and report back to those parishes. 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 stated that Gallagher is working on a revised survey for the 2024 enrollment and will require all parishes complete for documentation purposes.

**EXECUTIVE DIRECTOR REPORT:**

**Eligibility:** Debbie Hudnall stated that the attorney is still looking into this.

Debbie reminded the Board members to bring back the information discussed at the meeting to their districts.

**COMMENTS BY BOARD MEMBERS:** None

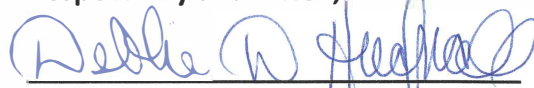
There being no further business, a motion to adjourn was made by Shane LeBlanc and seconded by Kim Turlich-Vaughan. **MOTION CARRIED.**

**APPROVED:**



**Robin Hooter, President**

**Respectfully submitted,**



**Debbie D. Hudnall, Executive Director**