

APPROVED MINUTES

LOUISIANA CLERKS OF COURT INSURANCE TRUST BOARD OF TRUSTEES MEETING OCTOBER 26, 2023 10:00 AM ZOOM

A meeting of the Board of Trustees of the Louisiana Clerks of Court Insurance Trust was held on Thursday, October 26, 2023, at 10:00 am via Zoom.

The meeting was called to order by President Kim Turlich-Vaughan.

MEMBERS PRESENT:

President Kim Turlich-Vaughan
Jeff Skidmore
Annette Fontana
Lance Marino
Holli Vining
Marion Hopkins
Connie Desselle
Shelly Salter
Jim Martin
Robin Hooter
Debbie Hudnall, Executive Director

ABSENT:

Shane LeBlanc
Diane Meaux Broussard
Bridget Hanna

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

Lana Labourdette reviewed the 2024 renewal summary for the lines of coverage and what decisions must be made.

MEDICAL: Tony Murray reviewed the medical claim projections with trend at 7.5% for Medical and 10.3% for pharmacy. Trend for medical inflation is 9%. He did explain that the stop loss proposals have a single LASER of \$475,000.

Tony reviewed the following scenarios:

- (1) Trust not funding the aggregating specific nor the LASER, the increase would be 14.2%. Debbie Hudnall explained that the Trust has funded the aggregating specific and the corridor for some time. If the Trust didn't fund those, the Clerks would be paying higher premiums.
- (2) Trust funds the aggregating specific and the LASER but does not choose the optional savings incentives, the increase would be 8.2%.
- (3) Trust funds the aggregating specific, the LASER and implements the coupon maximizer program and the Ochsner Blue Connect Tier network, the increase would be 3.9%.

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Tony informed the Board that the savings projected for implementing the Ochsner Blue Connect network were derived from the existing utilization. Even if a particular parish does not have an Ochsner facility, the Trust still benefits from the reduced percentage of the premium increase. He reviewed the Ochsner Blue Connect PPO plan with lower deductibles, copays and out of pockets. The HDHP plan would also have lower deductibles, out of pockets, and a 90/10 co-insurance. The deductibles and out of pockets would be integrated.

The stop loss renewal with Excess RE has a 5.18% increase with a single LASER. Lana explained that after shopping the market, there were no competitive quotes, however, Excess RE offered an option of increasing the specific from \$200,000 to \$205,000. With that small increase in risk assumption, the reinsurance premium would be a flat renewal. Debbie noted that in previous years the Trust has had less than 10 people to reach that specific. Gallagher recommends increasing the specific deductible to \$205,000 with a flat premium renewal. A motion was made by Annette Fontana to increase the specific deductible to \$205,000. The motion was seconded by Jeff Skidmore. **MOTION CARRIED.**

Lana reviewed the Blue Cross Blue Shield Notice of Plan Changes. In 2024 BCBS will limit their fully insured clients to 300 hours of Outpatient Private Duty Nursing. BCBS is offering the option to the self-funded groups. Gallagher doesn't see many of their self-funded clients making the change and it would not significantly impact the plan cost. A motion was made by Bridget Hanna to maintain the 400 hours of Outpatient Private Duty Nursing as currently in force. The motion was seconded by Lance Marino. **MOTION CARRIED.** Another BCBS Plan Change would be to include the Affinity Health Plan providers as a quality blue provider. These providers meet certain metrics and members who utilize these providers receive reduced copays. Annette Fontana asked how you would locate these providers. Kim Breard explained that a member could search on BCBS web site, and these providers would be distinguished from the others. Gallagher would recommend adding these providers. The motion to add Affinity Health Providers to the network. The motion was seconded by Connie Desselle. **MOTION CARRIED.**

A motion was made by Lance Marino to add the Ochsner Blue Connect PPO plan to the Trust's plan design. The motion was seconded by Jeff Skidmore. With no opposition, **MOTION CARRIED.**

Gallagher presented the new copay assistance benefit, SaveOnSP. The program provides manufacturer-based coupons to reduce the copay for certain specialty tier drugs. This program is for the PPO Option only. The members can elect to participate or not. The prescription would be flagged during the prior authorization phase and communication would be made with the member. The program cannot be implemented on the HDHP option because of federal compliance issues. There was discussion on which drugs would be included. Based on current utilization, there were 20 members using specialty drugs that impacted 92 claims that

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would have been eligible for these savings. A motion was made by Jeff Skidmore to implement the SaveOnSP plan for the PPO Option. The motion was seconded by Dodi Eubanks. **MOTION CARRIED.**

A motion was made by Jim Martin to approve Gallagher's recommendation of the Trust funding the aggregate specific, the single LASER of \$475,000, implementation of the Ochsner tier network and the SaveOnSP program with a 3.9% premium increase. The motion was seconded by Connie Desselle. **MOTION CARRIED.**

DENTAL: Gallagher is not proposing a rate increase for 2024 but looking at an enhanced benefit increasing the maximum coverage benefit from \$1500 to \$2500. There would be no increase in the administrative fee charged by Delta Dental. A motion was made by Bridget Hanna to approve the coverage benefit increase to \$2500 with no rate increase. The motion was seconded by Dodi Eubanks. **MOTION CARRIED.**

UHC Medicare Advantage Plan: Lana reported that UHC originally proposed a 4% increase but through negotiations Gallagher was able to move that to a 2% increase. Lana explained that there was an enhancement to the Part D coverage for 2024 with the elimination of the catastrophic coverage phase. The rate for the retirees would increase from \$185.00 to \$188.70. A motion was made by Lance Marino to approve the 2% renewal as recommended by Gallagher. The motion was seconded by Jeff Skidmore. **MOTION CARRIED.**

Life and Disability: Lana stated The Hartford came back with a flat renewal on the life and disability even though a significant increase in claims experience. A motion was made by Dodi Eubanks to approve The Hartford flat renewal. The motion was seconded by Lance Marino. **MOTION CARRIED.**

Vision: Lana stated that the vision is in a current rate hold with The Standard.

Lana informed the Board that Gallagher would be introducing some enhancements to employee communications including a Brain Shark video on the benefits which walks through the enrollment guide in a video format. It will not have rates included but a more educational focus on the benefits offered through LCCIT. She further explained that surveys and information regarding open enrollment will be coming from the Gallagher team. All parishes will be required to complete a survey for this plan year.

Gallagher will also be gathering participation interest in Ochsner onsite biometric screenings and flu shots. These would be considered preventative services and covered 100% and processed through claims. Ochsner wants to gauge the interest before providing a formal proposal regarding the possibility of charging a fee for coming onsite.


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There was discussion on how to educate members on the new Ochsner Tier Network, possibly including a recorded video.

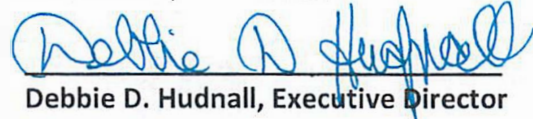
President Kim Turlich-Vaughan thanked Gallagher for their work in reviewing the renewal proposals and their recommendations. She also thanked the Board for participating in the call.

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

APPROVED:


Kim Turlich-Vaughan, President

Respectfully submitted,


Debbie D. Hudnall, Executive Director