

APPROVED MINUTES

**LOUISIANA CLERKS OF COURT INSURANCE TRUST
BOARD OF TRUSTEES MEETING
THURSDAY, OCTOBER 2, 2025
9:00 AM
BATON ROUGE, LA**

A meeting of the Board of Trustees of the Louisiana Clerks of Court Insurance Trust was held on Thursday, October 2, 2025, at 9:00 AM, Baton Rouge, La.

The meeting was called to order by Chairman Jeff Skidmore. An opening prayer was given by Tiffany Thomas followed by the Pledge of Allegiance led by Diane Meaux Broussard.

MEMBERS PRESENT:

Chairman Jeff Skidmore	Tifani Thomas
Randy Briggs, 1 st Vice President	Connie Desselle
Jill Sessions, Treasurer	Shelly Salter
Kim Turlich-Vaughan	Jim Martin
Diane Meaux Broussard	
Debbie Hudnall, Executive Director	

ABSENT:

Stewart Hughes
Bridget Hanna

ALSO PRESENT: Brian Lestage, Annette Fontana
Kim Breard, Magan Babin, Charlie Groves, Richelle Pierre, Lana Labourdette, and Tony Murray with Gallagher Insurance

APPROVAL OF MINUTES: A motion was made by Connie Desselle to approve the minutes of the meeting on July 23, 2025. The motion was seconded by Shelly Salter. **MOTION CARRIED.**

AUDIT REPORT: (Report on file in office)

Brittany Thames with Hawthorn, Waymouth & Carroll presented the 2024 Louisiana Clerk of Court Insurance Trust audit stating that the audit received an unmodified opinion which is the highest level you can receive. She reported \$18,314,906 in net additions, \$18,813,849 in total deductions with a decrease in Net Assets of \$498,943 leaving a fund balance of \$5,539,904. She reported IBNR in the amount of \$1,124,000. Mrs. Thames briefed the Board on further data of the audit report. She thanked the Insurance Trust staff and the Gallagher staff for their assistance in the audit. Kim Turlich Vaughan moved that the 2024 Audit be approved. Motion was seconded by Diane Meaux Broussard. **Motion carried.**

FINANCIALS: (Report on file in office) Treasurer Jill Sessions gave the financial report for the eight months ending August 31, 2025.

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Balance Sheet		Income Statement (Year to date)	
Total Assets	\$6,210,476	Total Revenues	\$ 12,744,599
Total Current Liabilities	\$455,564	Total Claims & Admin	\$ 12,453,328
Incurred but Not Reported	\$1,124,000	Gross Profit (Loss)	\$ 291,271
Total Reserves	\$4,415,904		
		Total Expenses	\$ 241,595
		Total Other Income	\$ 165,331
		Net Income (Loss)	\$ 215,007

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

GALLAGHER INSURANCE:

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

Charlie Groves provided the summary of the Medical Plan Cost from 2021-to August 31, 2025. He noted the following: Inpatient claims down 11.7%; Outpatient down .5%; Professional down 18.6%; Ancillary down 24% and RX up 19.5% from prior year. Charlie further reported that RX claims are 42% of our total claims compared to 35% of claims last year.

MEDICAL AND PRESCRIPTION CLAIMS EXPERIENCE

	Admin	Stop Loss	Medical	RX	RX Rebate	Claims Paid	Plan Cost	PEPM
2022	\$432,667	\$497,325	\$7,719,866	\$3,836,572	(\$719,245)	\$11,556,438 <i>Stop Loss Reimbursement (\$49,587)</i>	\$11,717,598	\$892
2023	\$461,407	\$556,551	\$9,105,921	\$4,594,141	(\$1,333,922)	\$13,700,062 <i>Stop Loss Reimbursement (\$6,770)</i>	\$13,377,328	\$1,016
2024	\$459,550	\$554,082	\$9,488,989	\$5,104,590	(\$1,949,891)	\$14,593,579	\$13,657,320	\$1,041
2025 (Jan-Aug)	\$297,069	\$363,483	\$5,467,021	\$3,938,907	(\$1,475,742)	\$9,405,928	\$8,590,738	\$1013

He also provided a report on the claims by member type, claims by plan and claims by parish. Charlie reported the aggregate stop loss with the plan running at 80.4%. He reported on the large claimant list showing the large claimants represent 27.73% of claims during this time period.

Dental Claims Experience (on file in office): The dental plan as of August 2025 is performing well with a surplus of \$43,300. There was discussion regarding providers who are no longer participating in the network and what options members have. Kim Breard noted that many dentists are no longer participating in any networks. She stated that even if the dentist is not in the network, the members can still use that dentist and pay the difference in what the plan pays and the amount the dentist charges. If the provider will not file the claim, the member should file the claim to be reimbursed.

Ancillary Lines of Coverage: No report given.

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Vision: No report given.

Renewal Update:

Kim Breard reviewed the 2026 Medical Plan Evaluation and explained the claim development they shared. She reported to the Board that the trend for health insurance programs for 2026 is an 8 to 10% increase in premiums. She stated that Blue Cross had issued a 10.5% increase to one of their clients and that she was aware of individual plans increasing premiums by 25%. After much discussion, Kim reported that the recommended increase for the Clerk's Insurance Trust would be 5.6%, which is below trend without changing any of the benefits. Tony reported this was the lowest increase he had seen for any of their clients for 2026.

Pharmacy at rate guarantee through 2027 and performance guarantees had been met.

Kim reported the dental rates were to remain the same with an annual increase of administrative cost of \$1586.

Magan Babin explained in detail the proposals for retirees' insurance coverage. She reported they went out for bid and the first renewal came back with an increase of 31.85%. Gallagher pushed back and was able to get the increase down to 22.73%. Kim stated the increase is not based on experience for the retirees' plan but because the federal government is not supplementing medical plans as much as they have in the past. Magan reviewed the Medicare Advantage rate history of the plan back to 2019 showing that the new rate of \$336.50 is still not as much as the rate in 2019 which was \$395. The Board discussed other possible options for adding additional co-pays.

Kim Breard then discussed the different proposals on re-insurance from Blue Cross and High Mark. Blue Cross proposed having two lasers at \$475,000 each in addition to the Aggregated Specific of \$475,000 which would possibly bring the net annual liability to \$1,521,621. Blue Cross offered another proposal of one laser at \$475,000 and increased the Aggregated Specific from \$475,000 to \$600,000 which would possibly bring the net annual liability to \$1,431,621.

High Mark proposed one laser at \$475,000 (which was a different person from the two lasers Blue Cross submitted) and an Aggregated Specific of \$300,000 which could bring the premium liability to \$1,308,774. Kim informed the Board that Blue Cross would charge a carve out fee of \$37,476 to the Trust if we used another re-insurance. She also explained that High Mark included a "No New Laser" guarantee provision for the next year but would not give a rate cap. Kim also presented additional options for increasing the Specific from the current \$210,000. The Board discussed all proposals at great length.

Jim Martin moved to maintain the retirees' coverage with United Health Care with same benefits at a 22.73% increase which increases the premium from \$274.17 to \$336.50. Motion seconded by Kim Turlich Vaughn. **MOTION CARRIED.**

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Randy Briggs moved that the Board adopt the 5.6% increase on the medical insurance maintaining the same benefits. Motion was seconded by Tifani Thomas. **MOTION CARRIED.**

Randy Briggs moved the Board contract with High Mark for the re-insurance maintaining the Specific at \$210,000, one laser at \$475,000 and an Aggregating Specific at \$300,000. Motion was seconded by Tifani Thomas. **MOTION CARRIED**

Kim Turlich Vaughn moved that the \$1586 increase of administrative fees for Delta Dental be paid out of the Trust. Motion was seconded by Connie Desselle. **MOTION CARRIED.**

EXECUTIVE DIRECTOR REPORT: Debbie Hudnall introduced our new employee, Olivia Hymel.

COMMENTS BY BOARD MEMBERS: None

OTHER BUSINESS: None.

The next meeting date will be in December in Lake Charles.

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

APPROVED:



Jeff Skidmore, Chairman

Respectfully submitted,



Debbie D. Hudnall, Executive Director