

## APPROVED MINUTES

### LOUISIANA CLERKS OF COURT INSURANCE TRUST BOARD OF TRUSTEES CONFERENCE CALL

OCTOBER 2, 2019

2:00 PM

A conference call of the Board of Trustees of the Louisiana Clerks of Court Insurance Trust was held on Wednesday, October 2, 2019.

The call was called to order by President Brian Lestage.

#### MEMBERS PRESENT:

President Brian Lestage  
Darlene Landry  
Annette Fontana  
Susan Racca  
Holli Vining  
Laura Culpepper

Randy Deshotel  
Randy Briggs  
Amy Patin  
Steve Andrews  
Debbie Hudnall, Executive Director

**ALSO PRESENT:** Chris Kershaw, Dagmar Hebert, Lana Labourdette, and Ryan Hamilton with Gallagher Insurance.

Lana Labourdette brought to the Board's attention a second level appeal that had been received from a provider on behalf of a member. The claim on December 13, 2018 was for an out-of-network anesthesia provider. The provider had filed an administrative appeal on behalf of the member stating that Blue Cross Blue Shield (BCBS) did not pay the usual and customary amount for an out-of-network provider. BCBS denied the appeal as the provider is not in-network or contracted with BCBS. The provider has submitted a second level appeal and BCBS has forwarded it to the Trust for a decision. Gallagher recommends upholding the BCBS denial of the appeal. There was discussion regarding the member's responsibility to check with provider prior to procedure to ensure all parties involved are in-network. Annette Fontana asked if the provider was in-network in this situation. Lana commented that the claim was all paid in-network all except for the anesthesia provider.

There was further discussion on how to educate members on requesting that all in-network providers be utilized. Lana will reach out to BCBS to see about additional language on insurance id cards or possibly Gallagher preparing an educational flyer to provide the members.

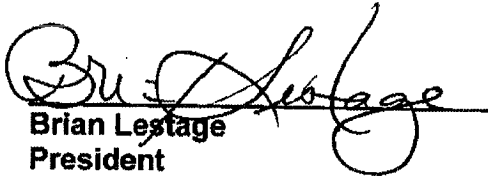
Lana further commented that if the provider chooses to balance bill the member, Gallagher can assist the member to press the provider to write off the balance due.

A motion was made by Steve Andrews to uphold the denial of the appeal as recommended by Gallagher. The motion was seconded by Susan Racca. **MOTION CARRIED.**

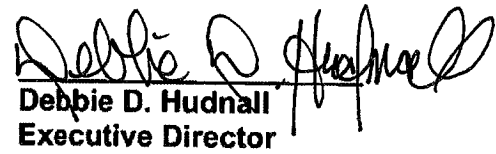
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There being no further business, the conference call ended.

**APPROVED:**

  
Brian Lestage  
President

**Respectfully submitted,**

  
Debbie D. Hudnall  
Executive Director