

**MEETING MINUTES**

**INSURANCE SUB COMMITTEE  
OF THE LOUISIANA ASSESSORS' ASSOCIATION**

**TUESDAY, APRIL 5, 2022  
9:00 A.M.**

**LINCOLN PARISH LIBRARY  
910 N TRENTON STREET, RUSTON LA 71270**

A meeting of the Louisiana Assessors' Insurance Sub Committee was held Tuesday, April 5, 2022 at 9:00 A.M. at the Lincoln Parish Library, located at 910 N. Trenton Street, Ruston, Louisiana. The following members were present: President Lance Futch, and Members, Kristin Gonzalez, Keith Maxwell, Blake Phillips, and Shelia Walker. Also, in attendance was Charlie Henington, Bob Robinson, Billy McBride, Kathy Bertrand, Pat Steele, and USI Broker representatives, Dani Winterhalter and Conrad Spatz. Members in attendance provided a quorum.

Following the roll call, prayer, Pledge of Allegiance, and Public Comment period, wherein no members of the public spoke, the group discussed several items regarding current plan coverages and possible enhancements to the plan. All decisions will be presented to the full Insurance Committee at the April 26, 2022 quarterly meeting.

The first item discussed was the current Out of Pocket Maximums:

In Network: Individual \$ 2,500 - No change recommended  
Family \$12,700 - Recommend change to \$7,500

Out of Network: Individual \$5,000-Recommend change to \$8,500 to match the ACA Guidelines  
Family Unlimited-Recommend change to \$17,100 to match the ACA Guidelines

Out of Area: Individual \$5,000 and Family \$15,000

The above recommended change for the Out-of-Pocket Maximum, for In Network, with a possible effective date of May 1, 2022 or January 1, 2023, was made in a motion by Keith Maxwell and seconded by Kristin Gonzalez. All were in favor and the motion passed.

The above recommended changes for the Out-of-Pocket Maximum, for Out of Network, with an effective date of May 1, 2022, were made in a motion by Keith Maxwell and seconded by Blake Phillips. All in favor and the motion passed.

With regards to possible plan changes for 2023, the committee reviewed the following:

- 4-tier rate schedule – Based on the tier information provided, the committee elected not to make any premium rate tier changes currently.

	<u>Medical</u>	<u>Dental</u>
EMPLOYEE ONLY	\$ 776.92	\$46.46
EE/SPOUSE	\$1,108.55	\$114.10
EE/CHILD	\$1,412.28	\$101.05
EE/FAMILY	\$2,424.70	\$166.19

Additional tier rate information was requested of the broker, with the 4 tiers of pricing, including and excluding retirees.

- Retirees under their own plan – No changes were suggested at this time, but additional data on retiree claims were requested from the broker
- Option for Retirees to move back onto the plan – There was discussion, but no decision was made

Eliminating the working spouse verification form- the committee recognized that additional information on current spousal coverage would need to be obtained, to determine the costs to the plan. The Working Spouse Verification Form would be sent to all employees in early November of this year, with a return date of November 15, 2022. The Association office would collect the forms, unlike what has been done in the past, to determine how many spouses have employers offering coverage. A decision on this item could possibly be made in the December 2022 LAIF meeting.

The next item discussed was possible marketing / communication ideas. It was suggested that we first reach out to all members in all parishes, with onsite visits within each of the 8 districts. Meetings would be scheduled, over the next several months, allowing groups of employees to meet with Ms. Dani Winterhalter and Ms. Pat Steele. The focus of the meetings would be Insurance information provided in the LAA Benefit Guide and the USI BRC (Benefit Resource Center). There would also be time allowed for individual member claim questions.

In planning for the 2023 renewals, the committee recognized and recommends the need to have the following carriers, including Blue Cross, United HealthCare, and AETNA, make in person visits with the LAIF Committee as well as our current carrier, THP / Cigna. Appropriate timing of this meeting was suggested for Monday, October 24, 2022, prior to the Tuesday quarterly meeting. This date would be recommended to the full Insurance committee at the April meeting.

There was a quick review of COVID Infusions. It was recommended that this should be a covered benefit of our plan, with a possible effective date of May 1, 2021. Verification with The Health Plan would be acquired, and more details to be provided in the April 26<sup>th</sup> quarterly meeting.

The next item on the agenda was a review of our current Life Insurance concerning Age reduction. Upon retirement or upon reaching age 70 the value of the life insurance is reduced by 50%. The subcommittee recommended that we would not make any changes, at this time.

Information was provided on Naturopathy Medicine. No decisions were needed on this item.

The final item to discuss was Referenced Based Pricing for out of network claims. This program would allow The Health Plan to negotiate out of network claims, using current Medicare discounts plus 40% with providers. The costs to LAA would be either \$8.75 per employee per month or 12% of the recognized savings. There was a motion to adopt referenced based pricing with a fee of 12% of the savings, effective June 1, 2022. Keith Maxwell provided the motion with Shelia Walker providing a second, the motion passed without objection as a recommendation to the full Insurance Committee.

There being no further business properly called to the attention of the committee, the meeting was adjourned, with a motion by Blake Phillips and a second by Keith Maxwell.