

MEETING MINUTES
INSURANCE COMMITTEE
OF THE LOUISIANA ASSESSORS' ASSOCIATION

TUESDAY, APRIL 26, 2022
10:00 A.M.

LOUISIANA ASSESSORS' ASSOCIATION, SUITE C
3060 VALLEY CREEK DRIVE, BATON ROUGE, LOUISIANA 70808

A meeting of the Louisiana Assessors' Insurance Committee was held Tuesday, April 26, 2022 at 10:00 A.M. at the Louisiana Assessors' Association Office, located at 3060 Valley Creek Drive, Suite C, Baton Rouge Louisiana. The following members were present: President Lance Futch, Vice President Jeffrey Gardner, Treasurer Gabe Marceaux and Members, Tom Capella, Kristin Gonzalez, Rickey Huval, Richard Kendrick, Keith Maxwell, Heath Pastor, Jimbo Petitjean, Lawrence Patin, Blake Phillips, Bob Robinson, Randy Sexton and Shelia Walker. All members of the committee were present, providing a quorum.

Following the roll call, prayer, Pledge of Allegiance, and Public Comment period, wherein no members of the public spoke, the first item for discussion on the agenda was the approval of the minutes from the January 25, 2022 meeting. A motion was made by Tom Capella to approve the meeting minutes. A second was provided by Blake Phillips and there was unanimous approval.

Staff Accountant, Anna Wessman, then presented the March 31, 2022 Financial reports. The financials were accepted with a motion by Jimbo Petitjean and a second by Keith Maxwell. The motion passed without objection. A summary follows:

	As of March 31, 2022	Current Month this Year	Year to Date this Year
Total Assets	\$ 8,795,313.93		
Total Liabilities	\$ 1,767,438.77		
Total Capital	\$ 7,027,875.16		
Total Liabilities & Capital	\$ 8,795,313.93		
Total Revenue		\$ 1,429,649.80	\$ 4,424,313.55
Total Expenses		\$ 1,290,632.24	\$ 3,761,317.79
Net Income		\$ 139,017.56	\$ 662,995.76

A current reserve balance report, as of March 31, 2022, was provided with the financials, reflecting a balance of \$7,878,596.50.

The next item on the agenda was a discussion of the required upgrade of the current software, AHRMS, used to process Insurance and Retirement records. The Executive Director reported that the original software, purchased from Exigo, ten years ago, is now utilized by two other retirement systems, The Clerks and the State Police Associations. The total upgrade cost of approximately \$93,000 would be shared equally by the three Associations. In January 2022 the Board of Directors of the Assessors' Association provided approval to proceed with the

upgrade, but requested that both the Insurance and Retirement funds reimburse the Association for the expense. When originally purchased, the software was added as an Asset to the Association. Jimbo Petitjean made a motion to approve the funding for the software, following the recommendation of the Executive Director, using the accounting principles suggested, keeping the software as an Association Asset, with the Insurance Fund paying one half of the total costs to the Association. Kristin Gonzalez provided a second to the motion, and after discussion, the motion passed.

The next item on the agenda was a presentation by the USI Insurance broker, Conrad Spatz and Dani Winterhalter. The following items were covered:

- Medical, Rx, Dental 1st Quarter 2022 Report
- Review and approval of items discussed in the April 5, 2022, Insurance Sub-Committee meeting:
 - Out of Pocket Maximum:
 - 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 fall within the ACA Guidelines
 - Family Unlimited-Recommend change to \$17,100
to fall within the ACA Guidelines
 - Out of Area: Individual \$5,000 and Family \$15,000

A motion was made by Richard Kendrick to accept the above, sub committee recommended changes on the Out of Pocket Maximums. With a second by Heath Pastor and all in favor, the motion passed and the Out of Pocket Maximums would be updated, with an effective date of 5/1/2022.

- Plan changes for 2023
A 4-tier rate schedule and placing retirees under their own plan, was not recommended at this time, based on the current information provided. Additional research and spreadsheets will be developed for review, at the next quarterly meeting.
- With regards to Marketing Ideas, the sub-committee suggested that it would be beneficial in 2022, to 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, as a District, with USI and Ms. Pat Steele, LAA, Insurance Benefits Coordinator.
- The Working Spouse Verification Form exclusion will require further research. At this time, the sub committee could not determine how many spouses are affected by this process and financial impact on the plan. In November of 2022, the Association office will gather the annual forms and report back to the committee in December 2022, with a decision for the Year 2023.
- For the 2023 Renewal process, the committee requested in person Carrier meetings or interviews. On October 24, 2022, the Monday prior to the scheduled quarterly meetings, the committee will meet with the broker, USI, to review renewal information and also have Blue Cross, United HealthCare and AETNA provide presentations, as part of the 2023 Renewal process.
- It was recommended that all COVID infusions be covered by the plan.

The committee elected to have The Health Plan cover all COVID infusion, with an effective date of May 1, 2021. Tom Capella provided the motion. Keith Maxwell provided the second and the motion passed, with all in favor.

- Currently our plan includes Life Insurance Age Reductions and the sub committee did not suggest any changes at this time.
- Referenced Based Pricing is a service available, through The Health Plan, for review of our Out of Network claims. In comparison to the current vendor, the Fund would recognize a savings in the charge paid by LAA and the discounts to the member are better with an improvement in the turn around time.

The committee agreed to accept this service effective June 1, 2022, with a motion by Blake Phillips, a second by Heath Pastor, and without objection.

The broker mentioned that all covered members would be receiving new insurance cards, since changes are effective in 2022.

- Laura Kayvonfar from RxBenefits provided a presentation on pharmacy benefits, statistics, and suggested plan changes.

Laura Kayvonfar discussed with the committee, a Manufacturer Assistance program, referred as Prudent Rx, that is now available to the Louisiana Assessors Insurance Fund. This program pulls in manufacturer assistance dollars to offset plan specialty spend while giving members a \$0 copay for specialty medicine. There is no program fee, just a shared savings. Keith Maxwell provided a motion to implement Prudent Rx, as recommended by RxBenefit representative, Laura Kayvonfar. Jimbo Petitjean seconded the motion and with unanimous approval, the motion passed. A savings analysis by RxBenefit would be provided, with a joinder agreement and legal documents to review, with 90 day processing.

After a brief update on 2022 Louisiana Legislation, by Rebecca Wisbar, the next item on the agenda was an update on the Opioid litigation, which was moved to Executive Session, by unanimous approval of the committee, after a motion by Keith Maxwell and a second by Blake Phillips.

The Committee entered Executive Session to discuss a medical appeal by Rhyn Duplechain and to discuss ongoing litigation, with a motion by Ricky Huval and a second by Blake Phillips.

The Committee exited Executive Session, with a motion by Kristin Gonzalez and a second by Tom Capella.

With regards to the appealed claim of Rhyn Duplechain, a motion was made by Ricky Huval, whereby the committee would allow The Health Plan to process the member's claim, regardless of when they received information from the hospital. Reasoning is because through no fault of his own, the member could not have the hospital provide the necessary information to have claim processed, timely. A second was provided by Bob Robinson, with all in favor, the motion passed.

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