

MEETING MINUTES
INSURANCE COMMITTEE
OF THE LOUISIANA ASSESSORS' ASSOCIATION

TUESDAY, APRIL 25, 2023
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 25, 2023 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 Jeffrey Gardner, Vice President Gabe Marceaux, Treasurer Lucien Gauff and Members, Tom Capella, Kristin Gonzalez, Rickey Huval, Keith Maxwell, Heath Pastor, Lawrence Patin, Jimbo Petitjean, Blake Phillips, Bob Robinson, and Shelia Walker. Absent were members Richard Kendrick and Randy Sexton. The members in attendance did provide 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 24, 2023 meeting. A motion was made by Keith Maxwell 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, 2023 Financial reports. The Financials, including the Budget Comparison, were accepted with a motion by Jimbo Petitjean and a second by Kristin Gonzalez. The motion passed without objection. A summary follows:

	As of March 31, 2023	Current Month this Year	Year to Date this Year
Total Assets	\$ 8,313,429.68		
Total Liabilities	\$ 1,473,621.74		
Total Capital	\$ 6,839,807.94		
Total Liabilities & Capital	\$ 8,313,429.68		
Total Revenue		\$ 1,493,598.43	\$ 4,227,508.62
Total Expenses		\$ 1,511,659.66	\$ 3,855,370.99
Net Income		(\$ 18,061.23)	\$ 372,137.63

A review of the current reserve balance, invested in the US Bank CDARS accounts totaling \$6,024,653.81, as of the meeting date, was provided with the financials. A current Claims Report was also provided to the Committee.

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

- 1st Quarter Medical, Pharmacy & Dental Comparisons
- Cody Hudson, The Health Plan Account Executive
- COVID mandates ending-decision on how LAA will handle ongoing claims
- Definition of Dependents within the Plan
- Update on hearing aid batteries
- Baton Rouge General Status Update

A report of claims for the first quarter of 2023 with comparison to the first quarter of 2022, showed an increase in medical claims of 23.5%, an increase in prescription of only .01% and a slight increase in dental of .091%. In network claims are 64.48% of total claims.

A report on high dollar claims, from January to March, 2023, provided 3 large claims over \$125,000, which is half of the \$250,000 stop loss level, with those 2 Claims totaling \$575,849.00.

Information was provided on Covid tests and vaccines, which will no longer be covered by the Federal Government. Under our plan, vaccines will fall under preventive, so they will continue to be covered. By the July quarterly meeting, we may know more on Covid Test costs for our members, and decisions on deductible and co-pays can be made at that time, if necessary.

An update was provided on the status of The Ambulatory Orthopedic & Sports Medicine Center and The Health Plan contract. The Health Plan is waiting on the provider to sign the contract. The Broker also mentioned a contract dispute between Cigna and Baton Rouge General. Discounts are being negotiated between the two parties, and The Health Plan is monitoring the progress, with hopes of an agreement.

Hearing Aid Battery replacements were added to the plan recently, with no deductible and paid at 80/20. The Broker has been made aware that the facilities that provide the battery service require payment, prior to releasing the batteries. Therefore, the member will need to submit an invoice to The Health Plan, and once the claim is paid, the battery/hearing aid will be released, by the facility, to the member.

The next item on the agenda was the definition of Dependents in the current Plan Document. The Insurance General Counsel provided possible language changes to the Committee. A motion was provided by Keith Maxwell to table this matter, providing time for each member to look over the suggested changes and be prepared to discuss in the July quarterly meeting. Kristin Gonzalez provided a second and all were in favor, and the motion passed.

Ms. Dani Winterhalter announced her upcoming retirement, with the anticipation of USI offering her an opportunity to continue to work with our Association, on a consulting basis, until the end of the year.

There was then some discussion on a recent cancer medication issue, whereby there was a delay in the drug being released to a member. The broker will follow up with RxBenefits, to determine if the plan could make amendments, to avoid such issues in the future. Options will be delivered to the committee, as soon as possible, for review and decision making in the July quarterly meeting.

The Health Plan Account Executive, Cody Hudson, was in attendance and discussed the Disease Management Program and its advantages. Information on the benefits of the program, the diseases covered, and contact information will be sent to all Assessors, by email, for sharing with their employees. Also, a mailing, from the Association office, will be sent to all retirees on the insurance plan.

The next item on the agenda was a discussion on retaining new Counsel on or before July 1, 2023 with approval of the interview process. A motion was provided by Keith Maxwell and seconded by Tom Capella, granting authority to the Executive Director to represent the Assessors Insurance committee on an upcoming conference call with other state and statewide systems, in the groups search for new counsel. It was requested that the Executive Director not commit to a selection, as the committee would like to review the candidate selection. Blake Phillips provided a motion to have the Executive Director prepare an RFP for legal services and send to all prospective attorneys. Keith Maxwell provided a second and the committee provided unanimous approval. The committee discussed the opportunity to meet at a special Insurance Committee meeting, sometime in June, to review the responses to the RFP and possibly conduct interviews. A meeting date will be determined and shared.

There was a motion by Blake Phillips and a second by Jimbo Petitjean, to enter into Executive Session to review and decide on an appeal of a medical claim by Joseph Otilio. The committee entered into Executive Session with Mr. and Mrs. Otilio in attendance. The motion was approved unanimously. There was a motion by Keith Maxwell to exit Executive Session, with Rickey Huval providing a second. All were in favor and the committee exited Executive Session. Kristin Gonzalez provided a motion to have The Health Plan process the Otilio claim, overriding the 1-year limit, seeing the errors and delays were no fault of the member, but rather on the part of the Third Party Administrator, The Health Plan. All were in favor and the motion passed.

The next item on the agenda was a presentation from Attorney Rebecca Wisbar, which required that the committee enter into Executive Session. A motion was provided by Rickey Huval and seconded by Heath Pastor to enter into Executive Session to discuss the Opioid Litigation. Unanimous approval was provided and the committee entered into Executive Session. The committee exited Executive Session with a motion by Kristin Gonzalez and a second by Rickey Huval. There were no actions taken on the matter discussed in Executive Session.

The committee entered Executive Session to discuss attorney client privilege information and items that could lead to possible litigation. Kristin Gonzalez provided the motion and Shelia Walker provided a second, with all in favor, the committee entered Executive Session. The committee exited Executive Session with a motion by Jimbo Petitjean and a second by Heath Pastor. There were no actions taken on the matter discussed in Executive Session.

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