

Benefits Committee Meeting Notes 2-12-18

In Attendance:	
Anthony Ruiz, FCEA	Rhonda Crawford, CFO
Don Ogden , Human Resources	Rob Thomas, CSEA
Kerri Kaye, Health Services	Terri Ezaki, EPIC
Leean Dessaussois, EPIC	Lorena Venzon

➤ Provider Access Survey - Terri Ezaki

- **Executive Summary** – All benefit eligible employees were offered two ways to participate in the survey online or by paper. The survey was confidential and anonymous, with responses monitored and gathered by EPIC.
- EPIC provided an executive summary of responses (see below), complete with employee comments.
- Over 50% of our FCUSD group is non-Kaiser
- FCUSD is at 60% enrollment – carriers liked to see 75% of the eligible population enrolled

Census Stats by Carrier (numbers provided latter part of December)

Kaiser	SHP	WHA	Waived
576	135	474	740

➤ Executive Summary

Question	Respondents	Response
1. What Bargaining unit do you belong to?	283 - Respondents 0 - Skipped	163 - Certificated 96 - Classified 22 - Mgt./Admin/Confidential 2 - Other
2. If you are currently enrolled in a district sponsored medical plan, are you covering dependents?	281 - Respondents 2 - Skipped	119 - Yes 118 - No 44 - Waiving
3. Which medical plan are you currently enrolled in?	230 - Respondents 53 - Skipped or survey ended	51 - KP 13 - SHP 166 - WHA
4. At the next open enrollment would you be interested in an option that provides access to UC Davis providers?	23 - Respondents 53 – Skipped or survey ended	143 - Yes 40 - No 47 - Is not important to me
5. If yes, a medical network that includes UC Davis may be more expensive than the District's current plans that do not have access to UC Davis. Would you be willing to make a higher monthly contribution than you are currently making to have access?	142 - Respondents 141 - Skipped or survey ended	84 - Yes 58 - No
6. If yes, how much more per month are you willing to contribute?	84 - Respondents 199 - Skipped or Survey ended	29 - Less than \$50/month 35 - \$51-\$100/month 9 - \$101-\$150/month 3 - Not willing to pay more 8 - Other

- Back in September there were 387 WHA subscribers that did not have UC Davis providers and only 97 subscribers who did. This survey says there are 143 people who are interested in UC Davis, but only 84 said that they would be willing to pay extra. The majority of FCUSD membership is not interested in UC Davis.
- Discussion – Option to address UC Davis issue – Blue Shield
 - Blue Shield – 3 benefit plans
 - The only way for them to be competitive is to replace WHA and SHP
 - Would mean 474 (WHA) + 135 (SHS) people will have to make new elections
 - Informal quotes we have are based on replacing WHA and SHP.
 - Blue Shield Trio Products –
 - Benefits
 - Trio - would be a look alike to WHAs network.
 - Blue Shield Access Plus – includes UC Davis, Sutter and Dignity Health (Full network)
 - PPO Product (Full network) - only reason they are offering the PPO is because that is the only way you can get a high deductible health plan
 - Option to address UC Davis issue – United Health Care
 - United Health Care (Illustrative only) – Product that only includes UC Davis and Sutter
 - Would mean 387 (WHA) people will have to make new elections
 - Would be too disruptive on the provider access given our geographic location with access to Mercy
 - Initial Renewals (Active Employees Increase)
 - SHP and Kaiser hovering around 5%
 - SHP - 4.97%
 - Kaiser - 5.26% - 5.33%
 - WHA - 8%
 - Comparing these numbers to Blue Shield
 - In order to get UC Davis and SHP, rate from Blue Shield is over \$300 higher for singles than SHP renewal with a richer benefit design
 - The Benefit Design for SHP (looking at their richest plan) is better than what Blue Shield is offering.
 - High deductible health plan rate is over \$100 dollars more a month than the WHA renewal rate for the \$1800 plan.
 - Working with WHA and SHP to fine tune these renewals
 - In order for us to make a final decision we need to look at BENEFITS, COST, AND ACCESS. The survey helps, but it's a small number of people.
 - Benefit Design – there are some differences in the benefit design particularly the higher deductible that could potentially have higher out of pocket for members that select the higher deductible health plan, so that has to be reviewed very carefully
 - Price - the high deductible health plan will not be an option as it stands right now for a single person to have a plan below the cap
 - Reminder – no carriers will quote alongside Sutter Health Plus or WHA
 - Terri will provide Three Tier counts – Rob's request

➤ **Next Meeting**

- March 2, 2018