

Hardee School District
Insurance Review Committee

Meeting Minutes

September 11, 2023

Present:

Heather Lane	Meredith Durastanti
R.J. Decoteau	Stuart Durastanti
Sharon Ussery	Todd Durden
Dr. Jim Demchak	Derren Bryan
Mark Gilliard	Nicole Leal
Dr. Michele Polk, Chair	Michael Watkins
Greg Harrelson	Juliana Orth

Location: District Training Center at 230 S. Florida Avenue in Wauchula

- 1) **Call to Order:** 4:00 p.m.
- 2) **Insurance Committee Secretary:** Committee Chair Michele Polk asked for volunteers to serve as the Committee's secretary for the 2023-24 year. No-one volunteered, so Todd Durden agreed to take the minutes for this meeting.
- 3) **Approval of Meeting Minutes – August 21, 2023:** Michele Polk passed out an agenda for this meeting and minutes of the prior meeting held on August 21, 2023. Members were then allowed time to read and review the minutes. On a motion by RJ Decoteau and a second by Mark Gilliard, the committee voted 5-0 to approve the minutes from the August 21, 2023 meeting. Michele Polk also passed a Committee member list that included the suggested changes from the previous meeting – added Stephanie Douglas – HEA/U as an alternate and changed Avail Consulting to Avail Benefits.
- 4) **Wellness:** Michele Polk discussed the need for someone at Hilltop Elementary and one more person from Hardee Junior High School to apply for that school's Wellness Champion; to date no-one has applied for those positions. Michele Polk asked Heather Lane and Meredith Durastanti to meet with her at the conclusion of the insurance review committee meeting to set a date and time to select Wellness Champions for the 2023-24 school year. Juliana Orth gave updates on employee participation in the wellness program and the current amounts of incentive dollars that participating employees have earned so far. Juliana Orth also stated that November looks good to continue with our Bio screens. Additionally, Juliana Orth mentioned that she has been working on updating the Wellness presentation and for the most part it is completed.
- 5) **Insurance Plan Options:** Pauleen Gerardo joined our meeting via zoom call at approximately 4:15 pm to review the handout Health Trust/Core Trust Clinical Bundle. Productive discussion centered on addressing our employee's needs in regards to managing low and high risk diabetes and the costs involved in managing this health risk. The committee discussed the additional cost

for the supplemental coverage as well as additional costs for testing supplies to manage the disease. Mark Gilliard asked Pauline Gerardo if she knew how much the test strips would cost the employee – she stated she would get back to the committee with an answer. Mark Gilliard’s concern is that the replacement strips could become very expensive to our employees. RJ Decoteau asked what supplies would be included under the other supplies category. RJ Decoteau asked if tubing for the pumps would be included in the other supplies category – Pauline Gerardo is going to check on it and get back to us by the next meeting. Pauline Gerardo explained the differences in the cost and coverages of the various bundles. After much discussion among the committee members, Heather Lane offered that this is something she feels we can’t afford not to do for our employees. Michele Polk asked the committee if they wanted to wait until receiving more information to our questions regarding other supplies and such, but the consensus of the committee seemed to want to move forward with adding this to our insurance coverage. Heather Lane made a motion to move forward with adding the Clinical Bundle to our insurance coverage, Mark Gilliard gave the second – the committee voted 5-0 to approve The Clinical Bundle.

- 6) **Broker Review:** Michael Watkins provided handouts and facilitated the Broker review on the following topics:
 - a. a) Premium vs. Claims – Loss Ratio
 - b. b) Claim Expenses by Size of Payment
 - c. c) Payments of Benefit Type
 - d. d) Emergency Room and Urgent Care
- 7) **Avail Benefits:** Derren Bryan provided a handout outlining the Avail Benefits Model for Best Practices and Optimization Services and the Addendum to Consulting Service Agreement to the committee for explanation and to answer questions. During his presentation, Derren Bryan explained that the Hardee County School System has been receiving more than basic services since obtaining the services of Avail for insurance consulting. He explained the basic, advanced, and supplemental services that Avail has been doing and the services they hope to continue as our insurance coverage transitions to a self-funded model. Michele Polk thanked Derren Bryan and Nicole Leal for their willingness to work with the school district and the Insurance Review Committee on our insurance needs. Heather Lane added that she appreciated all of the hard work and guidance that Derren Bryan and Nicole Leal have given to assist us with providing the best insurance coverage for our employees. Derren Bryan explained that moving forward with the transition from fully insured to self-insured, Avail would like for the Insurance Review Committee to vote and agree to make a recommendation to the Superintendent for a cost adjustment increase for supplemental services in the amount of \$30,000. This increase would be added to the current amount of \$24,900 that we paid year 1. If passed by the School Board, the total amount for consulting services by Avail would be approximately \$54,900. Heather Lane made a motion to recommend to the Superintendent the approval of the Addendum to Consulting Services Agreement for Avail Benefits. Stuart Durastanti seconded the motion and the committee voted 5-0 to approve the recommendation to the Superintendent for a consulting fee increase adjustment for Avail Benefits to continue providing their services.
- 8) **Set Next Meeting Date:** Tentatively set for 11/14/2023, if needed.
- 9) **Adjourn:** 5:23 p.m.