

Hardee School District
Insurance Review Committee
Meeting Minutes
November 14, 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	Benson Porter - UHC
Greg Harrelson	Juliana Orth
Robin Riley	Margaret Toffoli - UHC

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 –** Michele Polk allowed time for the members to read and review the minutes captured from the September 11, 2023 meeting. On a motion by Mark Gilliard and a second by RJ Decoteau, the committee voted 5-0 to approve the minutes from the September 11, 2023 meeting.
- 4) **Wellness/Transition Updates:** Michele Polk lead the discussion regarding the transition from UHC to UMR. She stated that the insurance coverage "piece of the program" experienced a relatively smooth transition, but the Wellness Program transition encountered several obstacles. She explained the challenges in trying to find solutions for our employees relating to the HRA cards and other unexpected glitches. Long hours have been spent working with UHC and UMR attempting to resolve how employees could access the earned dollars on their HRA cards under the UHC wellness program. Michele also discussed the technical issue we experienced with the UMR tobacco survey and the \$100 gift card that some employees had redeemed. A solution to the tobacco survey glitch has been put in place and provides all employees the opportunity to earn and redeem an equal amount of program points. Some of our employees have also experienced problems their bio screen appointments and Teladoc appointments; it was eventually determined that these issues were present primarily for employees who had previously established accounts. The suggested solution to this problem, due to technical safety protocols within the various companies, is for the employee to cancel previous accounts and re-establish a new account.

Michele Polk shared her personal experience and the ease with which she was able to obtain receipts and search for allowable items for HRA fund reimbursement. She gave examples of her experience with Amazon, CVS and Walmart in requesting a purchase history in the designated time-line from October 1, 2022 to September 30, 2023. She mentioned that Albritton/Acentria could be contacted if the allowable items were denied for reimbursement initially. In some cases Albritton/Acentria was able to assist with the reimbursement.

Derren Bryan mentioned the run-out period of October 1, 2023 through January 27, 2024 as the time frame during which employees can submit eligible expenses for reimbursement. He stated following all the rules and processes could be daunting and encouraged members to reach out to Albritton/Acentria for assistance.

Robin Riley discussed the call out procedure and the criteria for contacting employees who have \$75 or more remaining on their HRA cards. She stated that she and her team (including Mark Cintron and Judy Carwile) have left messages for employees to call her back; this will be ongoing to give employees the opportunity to expend those funds. Robin asked if everyone had received a call about the unspent HRA funds. Some on the committee who maintained that they had over \$75 on their cards had not yet received a call from Acentria. Robin made note and will check the status of those calls.

RJ Decoteau asked “what happened to the HRA money that was earned July – September?” He was not happy that those funds could not be spent on medical costs incurred after September 30, 2023 and would like for that decision to be revisited. Benson Porter explained that was a decision that could not be overturned due to state regulatory language.

Heather Lane commented on the various emails that have gone out. She suggested another email go out that offered an explanation and stronger apology to staff members impacted by the HRA cards being unexpectedly shut off.

Benson Porter and Margaret Toffoli offered to answer questions from the committee regarding UHC and UMR transitions. Benson explained that UMR is part of UHC and that the major difference is the self-funding responsibility and the difference in who assumes the risk. Benson also stated that some of the issues staff have experienced spending out funds on their HRA cards during the transition from UHC to UMR will be avoidable in the future due to the wellness program options and processes under UMR.

Jim Demchak asked Margaret Toffoli where unspent HRA funds went. Margaret stated it was part of the current MLR because we were fully funded.

Sharon Ussery asked if a list of covered items could be sent out to staff via email to inform them of the approved items for HRA reimbursement. It was stated that a flyer with that information was previously sent out, but could easily be included again in future emails. Derren Bryan suggested that employees can also Google 213D to acquire a list of eligible expenses – these items are regulated by the IRS.

Mark Gilliard described his experience in purchasing approved items from Amazon to utilize the HRA funds.

Jim Demchak asked if it was illegal to give employees a bonus out of the unspent funds. Benson Porter said it would have to have been built into the current specifications – it was not.

Derren Bryan reminded the committee that \$150k was budgeted into the wellness program.

Benson Porter described that it felt like going through a war to finally get we are at. He explained that UMR performs very well and it is the best-in-class. He suggested it is the strongest network in the State and we are going to be happy when we review the financials next year.

- 5) **\$300 Wellness Bonus:** Michele Polk discussed the \$300 Wellness Bonus currently in place and reminded everyone that the incentive committee plays a role in determining how incentive wellness dollars are spent. Meredith Durastanti informed the group that the incentive committee decided back in July to offer \$300 to employees who earned at least \$300 in Motion from October 2022 to June 2023. She also stated if the money allocated for this was not spent we would lose it.
- 6) **\$150,000:** Derren Bryan suggested that a cushion was built into the wellness fund and there should be some money left over. Greg Harrelson suggested caution in paying wellness expenses other than \$400 wellness bonus, wellness champions and captain, and possibly for 2024 pre-planning insurance meetings.
- 7) **Insurance Plan Rebate Mailer Options:** Greg Harrelson presented six options to spend out the United Health Care \$48k MLR rebate from calendar 2022. Greg mentioned if the committee approved to offer our employees some relief in their premiums to utilize this rebate, the Board would agree to a one-time only decision, to forgo the board percentage of the rebate of approximately 78%. After a considerable amount of discussion, motions were made and seconded for options 5 and/or 6 – neither of these passed with four votes from the committee and the motions failed. After some deliberation, Greg Harrelson asked the committee for some direction and it was suggested by Jim Demchak to figure the insurance premium reduction using percentages for the various forms of coverage. It was agreed that if we could equally distribute using percentages, the committee would be in agreement with the premium relief. This suggestion closely matched option #6. Heather Lane made a motion to accept equal percentage distribution of the rebate funds, RJ Decoteau provided a second to the motion – the motion passed 5-0.
- 8) **UMR EAP Program:** Michele Polk stated the program will go into effect January 1, 2024. Albritton/Acentria will send out emails to our employees. The EAP agreement was approved later at the November 16, 2023 School Board meeting.
- 9) **January Insurance Committee Agenda:** Michele Polk discussed that we are going to visit the wellness program again in January of 2024 for the 2024-25 plan year. The insurance committee should also have updates from FSBIT/Alliant.

10) **Other:** RJ Decoteau asked for clarification of the approved testing supplies that he brought up in the last meeting. He wanted to know if tubing for the pumps was going to be included in the approved supplies category. Nicole Leal reached out to Pauline after the September 11, 2023 meeting and confirmed that testing and glucose strips are approved and tubes and pumps are not.

11) **Set Next Meeting Date:** January 17, 2024

12) **Adjourn:** 5:25 p.m.