

Hardee School District
Insurance Review Committee

Meeting Minutes

February 14, 2024

Present:

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

- 1) **Location:** District Training Center at 230 S. Florida Avenue in Wauchula
- 2) **Call to Order:** 4:02 p.m.
- 3) **Insurance Committee Secretary:**
Committee Chair Dr. 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.
- 4) **Approval of Meeting Minutes**
Michele Polk allowed time for the members to read and review the minutes captured from the January 17, 2024 meeting. On a motion by RJ Decoteau and a second by Greg Harrelson, the committee voted 3-0 to approve the minutes from the January 17, 2024 meeting.
- 5) **Pre-authorization Forms**
Robin Riley spoke with UMR and the pre-authorization forms are on the website as RJ Decoteau had discussed during the last insurance meeting. Robin clarified that they are there for information purposes only; the employees are not required to complete them. Michele Polk asked if the committee's preference was to keep the pre-authorization form posted on the website or have it removed. RJ Decoteau stated that he thought it was fine to leave them posted and no other committee members disagreed. The forms will remain posted.
- 6) **Broker Update:**
Michael Watkins provided an Interaction Report Handout for the last 12 months prior to 2/12/2024. He reminded the committee that every interaction is documented in Benefit Zone and includes phone calls (in coming or out-going), calls to carriers/vendors, e-mails, and in-person visits related to medical insurance issues. Michael stated there has been a total of 2450 interactions. A further break down includes 1349 Group Claim Issues, 776 Benefit Issues, 294 miscellaneous interactions, 22 underwriting/application or approval interactions, and 9 sales calls/visits.

7) **FSBIT Update:**

Derren Bryan stated that looking at 3 months of data we are at a 74% loss ratio comparing our contributions against all expenses, not just claims. Derren mentioned a deeper study will be conducted during the April meeting after receiving 6 months of data. He reminded the committee that with self-funding, anything below 100% is saving money.

8) **WWCS:**

Dr. Polk stated we are going to have multiple meetings to develop a new wellness program. Discussion among the committee members was centered on affordability and functions of the overall Wellness Program. The consensus of the group is that the program should be simplified to get more active participation from our group and clear up confusion. The committee discussed the 4 areas in which our current wellness plan encourages members to participate (Activity, Awareness, Education, and Engagement). A handout was distributed to committee members for review of our current wellness program requirements. The committee gave many examples for points of confusion they have personally experienced with the current wellness program and other challenges reported to them by members at their respective school sites. Dr. Polk pointed out that FSHIP requires the program include all of the 4 components (Activity, Awareness, Education, and Engagement). She mentioned we will have to weigh out the pro's and con's of our options as we move forward and develop our new wellness program.

9) **Other Wellness Incentives:**

Dr. Polk stated that the committee will need to decide what incentives they want to maintain within the Wellness Program. Currently, participants can earn up to \$200 in gift cards through completing component requirements, receive a \$400 wellness bonus for completing the medical professional form along with the bioscreen and health survey, and earn up to \$1460 for Motion walking. Additionally, an incentive for participation in a back-to-school insurance meeting is offered. The committee members discussed that it would be helpful to adjust our current requirements to eliminate confusing and simplify the program for our members.

10) **3 Platform Options:**

At the next meeting, Acentria will provide information on three potential platforms for developing our new Wellness Program at our next meeting: EPIC, Motion Connected, and UMR

11) **Other Business:**

- a) Heather Lane questioned the \$1200 on the new cards employees just received. She stated someone reported to her that they have not received the board share on their account yet. Dr. Polk asked for a name of the employee so that Acentria could look into the issue.
- b) Greg Harrelson clarified the process involved in rolling over 50% of unused HIA funds from UHC to UMR.
- c) Derren Bryan stated that employees have received their cards and the process for spouses is different from what they have done in the past. Robin Riley discussed the wellness packet flyer that includes instructions for employees and their spouses. Dr. Polk asked Acentria to send the flyer out ASAP to those that have a spouse on the plan.

12) **Next Meeting** – 3/26/2024 @ 4:00pm

13) **Adjourn:** 5:02pm