

**Hardee School District
Insurance Review Committee
Meeting Minutes
May 17, 2023**

Present:

R.J. Decoteau
Meredith Durastanti
Michele Polk, Chair
Greg Harrelson

Derren Bryan, Avail Benefits
Nicole Leal, Avail Benefits
Michael Watkins, Acentria/ Albritton Insurance
Juliana Orth, Acentria/ Albritton Insurance

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

I. Call to Order: 4:00 PM

II. Approval of Minutes. Dr. Michele Polk passed out an agenda for this meeting and minutes of the prior meeting on April 20, 2023. Dr. Polk then allowed time for the members to read and review the minutes. On a motion by R.J. Decoteau and a second by Meredith Durastanti, the Committee voted 3-0 to approve minutes from the April 20, 2023 Insurance Review Committee meeting.

III. Changes to Wellness Program. Derren Bryan explained that United Healthcare's wellness program for fully-funded plans will significantly change as of October 2023. Mr. Bryan requested a one-year extension of the current wellness program including Motion (if we stay in a UHC fully-funded plan) but has not received a response yet. United Healthcare's wellness program for self-funded plans including FSHIP will not change as much. UMR, United Healthcare's third-party administrator, offered to adjust FSHIP's wellness program to better match our current program, including funding levels for Motion.

Mr. Bryan also explained that our current HRA Motion cards will expire on October 1, 2023 if Hardee School District does not remain in a fully-insured medical plan. He will ask about HRA Motion card runout and ending dates. UMR will have new Motion cards effective October 1, 2023.

IV. United Healthcare Renewal October 1, 2023. Michael Watkins passed out several documents and described them to the Committee:

1. United Healthcare Medical Plan Renewal Effective 10-1-2023. United Healthcare initially requested a 14.2% premium increase due to our loss ratio in calendar 2022 of 90.8% and medical trend of 11.5%. Some "vital medications" for asthma, diabetes (insulin), hypoglycemia, opioid overuse and allergic reactions will be available to members at a \$0 cost share.
2. United Healthcare Medical Proposed Rates Effective 10/01/2023. After prompting by Acentria/ Albritton Insurance staff, United Healthcare agreed to adjust our premium increase from 14.2% to 7.0%.
3. An updated Acentria/ Albritton Benefits Enrollment & Service Contact. This sheet indicates phone numbers and emails for primary enrollment/ service, back up, lead office manager and benefits team manager. Mr. Watkins noted that Judy Carwile has joined Mark Cintron as the second Account Manager in the Wauchula office.
4. Monthly claims reports covering March 2022 to February 2023 including the following: premiums vs. claims incurred including IBNR; claims expense by size of payment; benefits by payment type;

utilization of emergency room, urgent care, virtual visits and primary care physicians; emergency room cost drivers by diagnosis and COVID-19 claim summary

V. FSHIP. At the May 25, 2023 Board meeting, Dr. Polk will inform the School Board that she will bring an action item on FSHIP to the Board on June 27 (the next meeting) and will ask if the Board wants to hold a workshop prior to the meeting. Dr. Polk clarified to the Committee that the School Board will decide if Hardee School District moves to FSHIP effective October 1, 2023 or remains on a fully-insured medical health plan; the Insurance Committee previously made its recommendation to the Superintendent, thus no further action/recommendation is required of the Insurance Committee.

VI. Next Meeting. June 29 at 9 AM at the Adult Education building at 901 W. Main Street. The main topic of discussion will be possible changes to the wellness program.

VIII. Adjourn. 4:46 PM.