MINUTES OF THE WEDNESDAY, MAY 30, 2018 MEETING

Meeting called to order at 6:03p.m.

The Open Public Meeting Act statement was read by the Chairman.

ROLL CALL: Commissioner Landolfi and Chairman Marks present.

Commissioner Russo dialed in to the meeting at 6:06pm and arrived in person at 6:47pm.

ALSO PRESENT: Christine Hammerquist and Brian Kelly of Insurance Administrator of America, Inc. (IAA), Patrick Wherry, Assistant Business Administrator, City of Hoboken; Mike Atkinson of Fairview Insurance Agency Associates; and Daisy Amado commission secretary.

APPROVAL OF THE MINUTES OF THE APRIL 25, 2018 MEETING:
Commissioner Landolfi made a motion to approve the minutes with a second from Chairman Marks and both members present in favor.

CLAIMS REVIEW:
• Mike Atkinson provided Commissioner Landolfi with a check from Horizon Blue Cross/Blue Shield in the amount of $233,375.
• Commissioner Landolfi went over claims: $10,459 through the end of May 2018; we are on target; and projections two to two and half million for end of 2018.
• Commissioner Landolfi asked Christine about standard monthly reports from IAA. Per Christine, we could easily log in to IAA website and set up telephonic training for reports. Chris Baldwin automatically receives live reports from IAA every month. Discussion on Protected Health Information “PHI” access for reports: Fairview should have access; no access for Chris Baldwin or Linda Landolfi; and limited access for Jessica Mercado of Benefits or Michael Kraus of Personnel.
• Discussion on RMTS money owed. Mike Atkinson informed he ‘talks to Penny at UMR almost every day’ about this. Commissioner Landolfi mentioned excess coverage payment and discussion ensued on twelve months of run out after policy period. Christine explained RMTS rules do not apply; not paying in advance; and ninety days to submit claims. Christine mentioned Sun Life is a great company as IAA has worked with them for years and they have a quick process/turn around time.
• Christine provided a handout to the Commission entitled “City of Hoboken 2018-2019 Plan Year Review” and went over same. Discussion ensued on Aggregate Overview Report. Christine provided a second handout to the commission with stop loss information. One insured has exceeded 50% of deductible. Christine reviewed the Plan Experience Summary and advised this is a month-by-month summary, which is good for budgeting purposes.

• Christine advised that Eastern Spine does not participate in any network and the utilization for out of network is high for the City. Patrick Wherry inquired on cost savings. Christine mentioned no balance billing. IAA negotiates services and pays up to reasonable and customary. Discussion on billing at 200% of Medicare. Christine mentioned that all bills are negotiated very successfully. It costs the City more money when insured goes out of network.

• Discussion on physical therapy and how the plan does require it to be medically necessary. Commissioner Russo asked if the plan actually says there needs to be improvement in the patient. Discussion on Supreme Court Ruling where Medicare challenged improvement standard.

• Christine mentioned acupuncture benefit is unlimited. Discussion ensued.

• Conversation on IAA offering Teledoc option. Commission discussed sharing information with Wellness Coach so that employees may access telephonic website. Teledoc costs $0, conventional doctor costs $65 and emergency room visits costs $750. Commission agreed to send Teledoc information to employees via email.

• Christine mentioned ‘COB’ coordination of benefits and the need to require participants to respond. IAA does not have phone numbers listed for participants. Discussion on requiring this during open enrollment. Conversation on Medicare and COB and under age 65 retirees.

• IAA provided the Commission with a proposal for 2018-2019 Medicare/Employee Audit which includes performing a check twice a year on participants that may have passed away; also with Medicare to check on current employees enrolled. Per Christine it is a lot of work. IAA proposing charging $30 per employee annually for a total of $30,150.

• Christine provided another handout to the Commission for active employees and another for retirees that the City should send out advising of Medicare-eligibility. Discussion on the need to educate all participants.

• Discussion on Substance Abuse Claims. Costs are between $170 to $250 per day per claim. Costs $127 for lab costs alone.

• Chair asked IAA for recommendations. Christine recommends:
  1) City needs to have the Audit done.
  2) Make employees aware of Teledoc and the ease / savings associated thereto.
  3) We should consider a base plan with no out of network benefits.
  4) Sign up for automobile insurance – our plan allows that and most places charge extra for it.

• Christine asked if we have any feedback from employees. Chair advised he has talked to employees from the Unions, Commissioner Russo mentioned he has also talked to employees and, so far, no complaints.
Patrick Wherry discussed the plan approving 3D Mammograms as of May 24, 2018 and the need to make employees aware of same. Commission voted as follows:

*Commissioner Russo made a motion to approve Amendment Number 1 to the City of Hoboken’s Group Benefit Plan which includes 3D Mammograms with a second from Commissioner Landolfi and all three members in favor.*

Chairman asked Christine if she would come back in the Fall and attend another Commission meeting to discuss progress update and she agreed.

**OPIOID TREATMENT FOLLOW-UP:**
Item not discussed.

**NEW BUSINESS:**
No new business.

*Commissioner Landolfi made a motion to adjourn the meeting with a second from Commissioner Russo and all members unanimously in favor.*

Meeting adjourned at 8:14 p.m.