

EI CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
February 28, 2023

MEMBERS AND ALTERNATES PRESENT:

Miyashiro, Jane	Chairperson
Smith, Maria	Co-Chairperson
Conners, Christina	Confidentials
Kushigemachi, Scott	President's Appointee
Sundara, Ketmany	President's Appointee
Marquez, Lissette	ECCE
Sakatani, Charlene	ECCE
Whiting, Michele	ECCE
Leiby, Mary Ann	ECCFT
Solorzano, Erika	POA

MEMBERS AND ALTERNATES ABSENT:

Lemons, Marlow	President's Appointee
Dietz, Roy	ECCE (Alternate)
Chambers-Salazar, Polli	ECCFT (Alternate)
Palos, Teresa	ECCFT
Galan, Kenny	POA (Alternate)

KEENAN & ASSOCIATES:

Kim Gleeson
Andrea Estrin

Open Meeting Introductions & Roll Call

Maria Smith called the meeting to order at 1:16 pm.

Review/Approval September 27, 2022, Meeting Notes

The November 22, 2022, meeting minutes were reviewed and approved by the committee.

Premium & Claims Reports (Delta Dental & VSP)

Kim Gleeson reviewed the Dental Premium and Claims Report showing the claims experience for the 12-month period January 2022 through December 2022. The expense loss ratio is running well at 76.89%. The expense loss ratio for this same period last year was running at 89.35%.

Kim Gleeson reviewed the Vision Premium and Claims Report showing the claims experience for the 12-month period January 2022 through December 2022. The Plan is running well at an 82.68% loss ratio. The plan was running at 83.65% over the same period last year.

Keenan Wellness Connection Newsletter

Kim Gleeson reviewed the Winter 2022 Wellness Connection Newsletter with the committee. The Newsletter is produced on a quarterly basis for distribution to employees and staff.

American Fidelity Voluntary Benefits

Jane Miyashiro proposed the committee evaluate the American Fidelity suite of voluntary benefits, excluding the health flexible spending accounts and dependent care spending accounts. She reminded the committee that these benefits are 100% employee paid without any District contributions and are portable and available on a direct bill basis. Jane informed the committee of the challenges and excessive time requirements required by the District's Benefits Advisor to double-check the work done by American Fidelity to administer these benefits due to American Fidelity's inattention to detail, unresponsiveness, and inaccuracies. Jane stated American Fidelity always corrects any errors caught by the District, but the District is spending a lot of time managing the work of an outside vendor that should be done by American Fidelity. She also mentioned that other districts have had the same experience and have moved away from American Fidelity.

Discussion:

Christina Connors provided additional background, stating American Fidelity has failed to bill for benefits employees should have while at the same time billing for benefits employees do not have. This requires monthly billing corrections and back payments that are unsustainable.

Maria Smith suggested that now might be a good time to review other options since the District has been with American Fidelity for a long time.

Michele Whiting would like to see if having two different options is possible, and she is willing to sit on a subcommittee to research available options.

Mary Ann Leiby shared her concerns about employees losing benefits that they have been paying for a long time and possibly having to pay more for new coverage. She would like assurance that employees can get affordable options or access to the same plans and riders. She is also concerned about the health questions American Fidelity has started to ask and she would like to make sure that the plans are portable. Jane agreed that these are valid concerns and stated Kim Gleeson and Keenan would research.

Ketmany Sundara asked if any other districts have suggested other carriers and their experience with these carriers. Ketmany stated she would be willing to serve on the subcommittee. Jane offered to put the subcommittee in touch with other districts.

Michele, Ketmany, Maria and Christina have offered to serve on this subcommittee.

New Business

Insurance Benefits Committee Meeting Day

Jane Miyashiro asked the committee if the Insurance Benefits Committee meeting could be held on the same schedule and at the same time, but on another day of the week. After discussion, the committee agreed that Thursdays will possibly work. Maria will check everyone's calendars.

Employee Services/Resources Subcommittee

Maria Smith asked if anyone is interested in putting a subcommittee together to research employee resources, to include services such as childcare, elder care, or pet care. Mary Ann stated her concerns with respect to advocating specific services. After discussion, there was no other interest in putting together a subcommittee to research these services. Jane stated that if anyone hears of any interest from their groups, this topic can be brought forward again.

Legislative Update

Andrea Estrin reviewed Keenan's February briefing *COVID-19 – End of the Public Health Emergency – Impact on Employer Sponsored Health Plans*.

- The National Emergency and Public Health Emergency is set to end May 11, 2023
- All Outbreak Period relief ends July 10, 2023 (60 days after the May 11 expiration date)
- The California COVID-19 State of Emergency ends February 28 (end of Governor Newsom's legislative power)

The National Emergency Period and the Outbreak Period suspended certain timeframes for requesting special enrollments, CHIP enrollments, claims submissions, adverse benefit appeals and external reviews, COBRA elections and payments.

The COVID-19 Public Health Emergency ends the requirement of health plans to cover COVID testing and services, vaccines, and boosters at no cost. Insurers will have to decide when they want to implement these changes.

Meeting adjourned

With no other business, the meeting was adjourned at 1:55 pm.

The next Insurance Benefits Committee meeting will be held on April 25th.