

RUTHERFORD COUNTY BENEFITS & INSURANCE COMMITTEE  
NOVEMBER 20, 2014 COURTHOUSE

MINUTES

MEMBERS PRESENT:

MAYOR BURGESS  
VIRGIL GAMMON  
PAULA BARNES  
RICKY MARLIN  
SUSAN BONEY  
MERRY HICKERSON  
WILL JORDAN  
REGINA HARVEY  
ALLEN MCADOO  
JOE RUSSELL  
ELIZABETH CRACE

OTHERS PRESENT:

MELISSA STREET  
EVELYN ANDERSON  
PAUL HUFFMAN  
DAN GOODE  
JEANNIE HERNDON  
KELLI PERRIEN  
SONYA STEPHENSON

APPROVE MINUTES:

A motion was made by Merry Hickerson to approve the minutes from the last Benefits & Insurance Committee meeting on September 25, 2014. The motion was seconded by Susan Boney and Regina Harvey; it passed unanimously.

FINANCIALS:

Risk Management Director, Melissa Street, presented October financials for fund 264. The PEPM for the self-funded medical was \$847.48; the prior year was \$746.18. The YTD for this year was \$895.32 compared to prior year of \$839.35. Adding the on-site medical clinics, the PEPM for October was \$891.70, compared to \$785.67 last October. The year to date average PEPM for October this year was \$925.54 compared to \$869.23 prior year. This is a 6.5% increase in trend.

Open Enrollment was just completed; the following shifts in enrollment will take place January 1<sup>st</sup>. Within the Deductible Plan, there is a 11.58% decline in enrollment, the HRA has a 15.91% increase, and the Co-Pay Plan will have a 2.55% change. Mrs. Street was glad to see the shift in enrollment, as this is what is needed to develop in a consumer based program.

For fund 266, the YTD expenses were \$243,510.23 compared to \$162,280.99 last October.

WC/OJI STATS:

Dan Goode, Safety Coordinator, presented the October OSHA report. There were 9 accidents, making the YTD total 181. There are 98 total recordable claims, with 63 restricted day claims. There were 21 lost day claims and 14 other recordable claims. The net incurred for October was \$6,250.00. In 2012 at this time, there were 175 claims, in 2013 there were 156 claims, and in 2014, there were 181 claims. In October, the BOE had 8 claims incurring \$5,650.00 and the County General had 1 claim incurring \$600.00. The incurred dollars in 2012 at this time was \$532,000, in 2013 it was \$247,000, and in 2014 it is \$276,000.

WELLNESS UPDATE:

Kelli Perrien, Wellness Coordinator, presented the October Smart Steps Program information. The Wellness on Wheels visited 9 schools in September with 31% in attendance, and in October visited 2 schools and the EMS department with 52% attending. Wellness on Wheels promotes the MedPoint clinic and the Wellness Programs available. In September and October, there were 9 active patients for wellness coaching with 27 wellness visits. The Wellness Fair in October had 680 attend, with 96 employees participating in 5 or more health screenings. The Zensity online health risk assessment for employees and spouses will continue through November 30<sup>th</sup>. Lifeservices will offer a webinar called Eating Your Way to Wellness, November 18<sup>th</sup>. A County wide weight management program will be available from 11/24 to 1/16.

Mrs. Street said that MedPoint requested to purchase an additional 100 flu shots bringing the total to 1500 (382 were given at the Wellness Fair).

CIGNA- ANNUAL REPORT:

Paul Huffman, Cigna, presented the medical review for two time periods. The current period reflects claims incurred between July 2013 and June 2014, paid through September 2014. The base period reflects claims incurred between July 2012 and June 2013, paid through September 2014. Cigna's book of business of Open Access Plus products for groups in the Public Administration sector, is limited to populations under the age of 65. The average number of employees in the base period was 5,177 compared to 5,347 in the current period, a growth of about 5%. The plan cost PMPY for medical has an 11.2% trend, and plan cost PMPY, non-catastrophic medical has a 3.4% trend. The ER visits per 1000 members has a 1% decrease, and the average payment per ER visit is currently \$1,114.00. The highest category trend for average spend by age band is the 60-64 group at 39.3%. The trend for average spend by relationship for all members is employee 8.2%, and spouse 22.0%. The plan spend for catastrophic claimants was 20.2% of the total plan spend in the current period, up from 14.3% in the base period, and compares to a norm of 19.2%. The cost and utilization trend shows the ingredient cost PMPM is 6.5%, and the current generic Rx

Page 2  
Benefits & Insurance Committee  
November 20, 2014

utilization rate is 83.6%. The average number of employees enrolled in dental is trending at 4.4% increase; the paid amount PMPY is trending at 7.5% increase.

The meeting was adjourned at 1:25 p.m.

---

Ernest Burgess, Chairman  
Rutherford County Benefits & Insurance Committee