**STATE EMPLOYEE HEALTH COMMISSION MEETING**

**Thursday, June 14, 2018 @ 8:30am**

**Central Maine Commerce Center, Augusta**

Commission members in attendance: Diane Bailey, Lois Baxter, Cecile Champagne-Thompson, Laurie Doucette, Sandra Doyon, Jonathan French, Becky Greene, Terry James, Kelly John (via phone), Peter Marcellino, Carrie Margrave, Lew Miller, Karen O’Connor, Robert Omiecinski, Joyce Oreskovich, Wanita Page, Kim Vigue, Nickole Wesley

(total = 18)

Commission members absent: Derek Chase, Eric Cioppa, Ellen Hughes, Amy MacMillan, Will Towers

Vacant seat(s): Seat 15 – Executive Director, Office of Employee Health & Benefits

Others present: Kurt Caswell, Roberta Leonard, Heather Albert, Shonna Poulin-Gutierrez– Employee Health & Benefits; Sabrina Simmons, Joseph Bataguas, Matt Orlando, Ashley Nicely, Elizabeth Conley, Maria Laferriere – Aetna; Amy Deschaines – USI; Lisa Lagios, Jean Wood, Bill Whitmore– Anthem Blue Cross and Blue Shield; Max Knutsen- Maine Health; Alan Parks- Alliant Insurance Services; Laura Robert- Sun Life Financial; Trevor Putnoky – Healthcare Purchaser Alliance of Maine

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| Agenda Item | Discussion | Action/Next Steps |
| **I. Call to Order (8:32am)** | Wanita Page called the meeting to order. |  |
| **II. Introductions** |  |  |
| **III. Review & Approval of Minutes** (May 10, 2018) |  | Lois Baxter made motion to accept the minutes; Carrie Margrave seconded; no abstentions. Motion passed. |
| **IVa. UPDATES-MONTHLY** | | |
| a.i. Anthem Claims Update - *Lisa Lagios* | Information contained in written report; highlights and discussion noted below:   * Membership is down about 364 members * High cost claimants (over $50k) represent 39% of total medical claim spend * Two new high cost claimants have been added and one member is no longer active on the plan * Paid claims distribution data is consistent among Anthem’s book of business * Top ten facility providers almost identical to previous month * Emergency room visits total $7.5 million to date * 51% of ER visits were potentially avoidable * Wanita Page inquired about urgent care alternatives for members in the areas where ER utilization is high. Amy Deschaines asked about low-intensity ER visits; these stats are provided to the doctor’s office by Anthem. There are other tools & resources provided by Anthem to the doctor’s offices describing ER alternatives; helps doctors educate their patients. Amy followed up with a question requesting more data on 51% potentially avoidable ER visits. Kurt Caswell asked for a trend line on this data set in particular. * At the May meeting it was asked about why the cancer rate was so high compared to book of business (BOB.) The BOB is a national number. * Joyce Oreskovich asked Lisa to clarify the engagement summary risk number. Closest to 1 is the average and is based on demogragphics, claims, etc. Per Bill Whitmore clarified that it is a measure of morbidity. | Jean Higgins will look into the potentially avoidable ER visits.  Lisa Lagios will provide an ER trend.  Lisa will report back the BOB for cancer rate in Maine.  Engagement Summary: Bill Whitmore suggested they (Anthem) run this risk formula among their BOB. Kurt Caswell requested a risk score on the targeted health conditions; Lisa will provide that. |
| a.ii. Aetna Medicare Advantage Plan- Sabrina DeGuzman-Simmons | Information contained in written report; highlights and discussion noted below:  Membership in the Medicare Advantage (MA) plan has grown about 2% since last year  Largest growth is medical pharmacy spend (part B spend). Kurt Caswell asked what the increase is attributed to (utilization, inflation, etc).  Healthy Home Visits - 760 have been completed. Lois Baxter asked why if she had one in November why are they calling her again in April. These visits (along with the HRA) are not mandatory for the member to participate however Aetna is required to offer them (per CMS). Amy Deschaines pointed out this difference among the two medical plans; this is one of the reasons that we started the project of transitioning those senior members on the active plan over to the MA plan so they can receive the appropriate level of coverage and care.  2019 MA final call letter released establishing thresholds for ER and skilled nursing. The Health Insurer Fee has been suspended for a year ($30/pmpm). CMS will permit electronic communications; Aetna is not there yet and still mailing paper hard copy.  Aetna’s local team was introduced by Matt Orlando – Director of Operations for New England. Ashly Nicely and Lizzy Conley work out of the South Portland office which officially opened in October 2017. Ashley handed out a flyer regarding the services provided locally. Lois Baxter asked about adding additional locations. Aetna is currently tracking where members are traveling from. The idea of expanding is a potential in the future. | Sabrina will break down the medical pharmacy spend (part B, part D, etc.).  Sabrina will look into the scheduling cycle for the Healthy Home Visits. |
| a.iii. Plan Experience Summary/ Budget Review-*USI/ Amy Deschaines* | Amy Deschaines handed out the three standard monthly reports: Policy Period Monthly Claims Report – Medical/Rx/Behavioral, Enrollment, Fixed Costs & Expected Claim Calculation and Policy Period Monthly Claims Report - Dental. Discussion highlights below:   * Budget to actual 98.4% (less rebates). Joyce Oreskovich asked about the fluctuation in surplus/deficit each month. These figures include stop loss but do not include Rx rebates. Joyce followed up with the question of frequency of rebate payments. Amy confirmed rebates are paid to the State quarterly. (There was a slight delay initially.) Joyce also asked about prediction in stop loss; USI is monitoring this. There was a high claim in March and February was a particularly low month. Rolling 3 or 12 months are a more accurate predictor; month-to-month is more volatile. * Dental plan loss ratio is 107.1% and stabilization fund is negative. If stabilization fund is positive, a portion of that is share with the State and used to off-set plan design changes. Rates are in a 3-year rate hold guarantee per current contract. This is a fully-insured product. Karen O’Connor asked if the stabilization fund is tied to the HOW program services. | Amy will explore the HOW program and its impact (if any) on the stabilization fund.  Kurt will work with Marie Bridges to have Delta Dental attend the SEHC meetings on a more frequent basis. |
| a.iv. Executive Summary Discussion-  *Kurt Caswell, Employee Health & Benefits* | The Executive Summary report was provided to the Commission via e-mail prior to the meeting. Discussion highlights below:   * Johnathan French asked what has replaced the ACO contracts. Kurt mentioned the new coverage for independent labs, imaging and future contracts with hospitals (e.g. Centers of Value). Amy Deschaines mentioned Anthem’s Enhanced Personal Health Care (EPHC) program. Per Jean Wood, EPHC reports will be provided after 3 months of run-out. * Wanita Page asked about the status of the MA plan transition. Per Kurt, new process for new retirees and age-in’s has been implemented. In the Fall EHB and Aetna will begin to educate the last group (those over 65 on the active plan and not enrolled in Medicare A or B). Lois Baxter stated that some of the retirees she has spoken to want to enroll now. Cecile Thompson asked about the Part B reimbursement process. Carrie Margrave asked that the member services departments be educated on those turning 65 and still working; encouraged to call EH&B. Diane Bailey asked if switching to MA plan (for the third group) is voluntary; it is strongly encouraged per Kurt. Joyce Oreskovich asked for a matrix to explain the mix. Lois Baxter confirmed she has had a lot of positive feedback from retirees. * Karen O’Connor asked about the list of freestanding imaging. Heather Albert stated she sent some detailed information to Ellen Hughes as the process is a bit complicated. | Heather to share the detailed information with the SEHC regarding the independent lab and imaging benefit. |
| **IVb. UPDATES – BIANNUAL** | | |
| b.i. Dental Plan Report-  *Marie Bridges, Northeast Delta Dental*  *(Provided in March & September)* | Formal report not due this month. |  |
| b.ii. Employee Assistance Program Report- *Jim O’Connor, ComPsych*  *(Provided in April & October)* | Formal report not due this month. |  |
| b.iii. Express Scripts, Inc.- *Sue Wolf, Bryan Hammons*  *(Provided in March & August)* | Formal report not due this month. |  |
|  | V. Other Business |  |
| No agenda items | No discussion. |  |
| VII. Adjourn Meeting (10:25am) |  | Lois Baxter made motion to adjourn the meeting; Lew Miller seconded; no abstentions. Motion passed. |

*2018 Meeting Schedule*

* *July 12, 2018*
* *August 9, 2018*
* *September 13, 2018*
* *October 11, 2018*
* *November 8, 2018*
* *December 13, 2018*