



Janet T. Mills
Governor

STATE OF MAINE
STATE EMPLOYEE HEALTH COMMISSION
61 State House Station
Augusta, ME 04333-0061

Jonathan French
Labor Co-Chair

Holly Pomelow
Management Co-Chair

STATE EMPLOYEE HEALTH COMMISSION MEETING

Thursday, June 13, 2019 @ 8:30am
Central Maine Commerce Center, Augusta

Commission members in attendance: Diane Bailey, Lois Baxter, Kurt Caswell, Laurie Doucette (via phone), Darcey Emery, Kelly John (via phone) Jonathan French, Peter Marcellino, Carrie Margrave, Mara McGowen, Lew Miller, Karen O'Connor, Holly Pomelow, Will Towers, Kim Vigue (total = 15)

Commission members absent: Cecile Champagne-Thompson, Derek Chase, Eric Cioppa, Sandra Doyon, Becky Greene, Terry James, Kelly John, Robert Omiecinski, Jon Woodard

Vacant seat(s): One

Others present: Joanne Rawlings-Sekunda – Maine Bureau of Insurance (Eric Cioppa's designee); Roberta Leonard, Shonna Poulin-Gutierrez, Joel Hill – Employee Health & Benefits; Joseph Bataguas, Sharon Cannon, Sabrina DeGuzman-Simmons, Louise McCleery – Aetna; Lianna Della Torre, Burr Duryee – USI; Lisa Lagios - Anthem Blue Cross and Blue Shield; Max Knutsen - Maine Health; Alan Parks – Alliant Insurance Services; Mike Sisk – Cross Benefit Solutions; Erica Brown – MDC Public Health; Mark Sonders – Maine General Medical Center; Trevor Putnoky - Healthcare Purchaser Alliance of Maine; Laura Roberts – Sun Life, Tricia Mahoney – Living Resources Program/CompPsych

Agenda Item	Discussion	Action/Next Steps
<i>I. Call Meeting to Order (8:31 am)</i>	Jonathan French called the meeting to order.	
<i>II. Introductions</i>		
<i>III. Review & Approval of Minutes (April 19/24, 2019)</i>		Lois Baxter made motion to accept the April 19 minutes; Mara McGowen seconded; no abstentions. Motion passed. Lois Baxter made motion to accept the April 24 minutes; Darcey Emery seconded; no abstentions. Motion passed.
<i>IVa. UPDATES-MONTHLY</i>		
<i>a.iii. Plan Experience Summary (active health & dental) USI - Burr Duryee</i>	Burr Duryee handed out the standard monthly reports: Policy Period Monthly Claims Report – Medical/Rx/Behavioral, Enrollment, Fixed Costs & Expected Claim Calculation and two dental Policy Period Monthly Claims Reports (current period and year end). Discussion highlights below: <ul style="list-style-type: none"> <u>Medical Budget to actual (policy period):</u> 93.6% total less rebates & guarantees. Over 15M in medical claims. 3.8M in pharmacy claims. 	Kurt Caswell is working on a strategy to obtain funds from State of Maine departments to help decrease the deficit on the dental plan. Kurt Caswell will provide more information once confirmed.



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	<p>Negative dollar amount in stop loss claims. State of Maine has stop loss coverage for claims over \$750,000. 2 claims exceeded amount this last month.</p> <ul style="list-style-type: none"> • <u>Recap of FY18</u>: Still being provided for reference. • <u>Medical Enrollment (policy period)</u>: Consistent, small uptake on single coverage. • <u>Dental</u>: Current loss ratio 109.6% for policy period. Should start to see a decrease in July with the new plan design in effect. The deficit is projected to be 1M by the end of the year. • <u>USI Pharmacy Market Check Summary</u>: Estimated potential savings from vendors range from \$650K to 1.5M. 1.7M in additional savings on pharmacy. Will have more concrete information next year when the contract expires. 	
<p>a.i. State of Maine Health Plan (medical update) Anthem Blue Cross & Blue Shield - Lisa Lagios</p>	<p>Information contained in written report; highlights and discussion noted below: Bill Whitmore no longer with Anthem</p> <ul style="list-style-type: none"> • <u>Executive Summary (5/18-4/19)</u>: Rolling medical claims \$164M, and total PMPM \$512K. Retirees \$35M. Total paid claims for April 2019 \$15M. Consistent. Membership increasing in population. Kurt Caswell indicated the difference in PMPM between active employees and retirees exemplifies why we are actively moving retirees to the Medicare Advantage plan. Retiree claims with Anthem should continue to decrease. • <u>Administrative Fees and Claims (11/2018-3/2019)</u>: Display of weekly and monthly invoices. Miscellaneous credits on the claim invoices are from ancillaries that are billed directly by Anthem. State surcharges and fees are vaccines. Naturally Slim charges will be moved from the claims invoice to health and wellness invoice. • <u>High Cost Claimants (over \$50k)</u>: Paid over \$72M; 628 members, 167 are retiree members that account for 20M. 9 children under the age of 1 at \$1.2M. Clinically engaged members are actively working with a nurse to help manage care. • <u>Paid Claims Distribution</u>: 3,205 members have not filed a medical claim. 48% of members have claims less than \$1,000. Very consistent with benchmark. • <u>Top Ten Facilities</u>: Very Consistent from prior months. 	<p>Carrie Margrave asked what age defines a child, Lisa Lagios will confirm. June 2019. Data on Children - Dependent children up to age 26 covered on the plan.</p>



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	<ul style="list-style-type: none"> • <u>Emergency Room (rolling 12 months)</u>: \$10M in E/R charge or 6.6% of total medical paid amount. 5,748 E/R visits of which 534 were admitted. 50% low intensity claims are potentially avoidable, costing 3.3M. Very consistent month to month. Holly Pomelow asked if specific reasons are listed on why members are visiting and time of day. Lisa Lagios responded yes, all data is provided, but times are not submitted on claim forms; may be the middle of the night. LiveHealth online requires no copay to members and is no longer requesting a credit card. Family members may use if not covered on the State of Maine Health plan with a \$49 copay. Joanne Rawlings-Sekunda asked if there is any outreach to members about no copay. Kurt Caswell responded an email went to all employees and a postcard was mailed. EH&B is no longer sending letters home, using the self-serve approach directing members to EH&B's website. • <u>Targeted Health Conditions</u>: Cancer, coronary heart disease, depression, maternity and diabetes are the top 5. Depression rate increasing for children over 36%. • <u>Engagement Summary</u>: Total members 26,707. Unable to reach 41% of members. Anthem still cannot text members, hoping they will be able to in the near future. • <u>Lifestyle Conditions</u>: Claims attributed to specific lifestyle make up for over 24% of total dollars spent. Osteoarthritis except low back represents the primary lifestyle related condition by paid amount and is 3.8% of total paid claims amount. Hypertension represents the highest lifestyle related condition per 1000 over 22% above the benchmark. Weight, diet, tobacco use and preventative screenings are key factors. • <u>Preventive Screenings</u>: Members are getting services. Adult women visits have decreased slightly. 	
a.ii. Medicare Advantage Plan Aetna – Sabrina DeGuzman-Simmons.	<p>Information contained in written report; highlights and discussion noted below:</p> <ul style="list-style-type: none"> • <u>Call Summary (1/1/19-5/31/19)</u>: Base line has increased slightly. • <u>Executive Summary – Medical (3/18-2/19)</u>: Membership has increased by 2.8%. Should see a higher jump towards the end of the year. Medical pharmacy cost has increased 6.3%. Members utilizing out of network providers. ER visits are down 2%. 	Joanne Rawlings-Sekunda noticed the total was wrong on the utilization detail for total number of claimants. Sabrina DeGuzman-Simmons will correct. June 2019



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	<ul style="list-style-type: none"> • <u>High Cost Claimants Over \$100k</u>: Consistent. • <u>Top 10 Diseases by Paid Amount</u>: Consistent, Hypertension Hyperlipidemia still the top two. Depression came off Top 10. Osteoarthritis came on. • <u>Utilization Detail by Medical Cost Category</u>: Total number of claims 283,701. Total admits 1,876. Total paid amount \$77M. Slight increase on Doctor's visits. Looking into providing alternative measures to emergency room utilizers. • <u>Top 10 Provider Services Profile by Paid Amount (3/2018-2/2019)</u>: Consistent. Aroostook was added. • <u>Executive Summary Part D (pharmacy)</u>: 8,122 utilizing members who had claims through April 30, 2019. 640 members reaching coverage gap. 88% of members are utilization generic medications, would like to increase to 90%. 615 members are using specialty medications. • <u>State of Maine Clinical Stars Fitness Outcome</u>: Medicare Advantage rating is 4 Stars. Treading higher engagement rate. Consistently above BoB. • <u>Health Home Visits</u>: Completion rate of 44% in 2018, Q1 of 2019 29%. • <u>SilverSneakers</u>: 33.2% enrollees participation rate for Q1 of 2019. Trying to get members more engaged with on-demand videos, on the go mobile app and the CollegeSave program. • <u>Member Updates</u>: SilverSneakers email campaign initiative. SilverSneakers is now owned by Nutrisystem. • <u>CVS News/HealthHUB store</u>: The HealthHUB is a community-based store that offers a broader range of health care services. Provides a concierge service for members. Plans to expand in future. 	Holly Pomelow asked what colleges participate in the CollegeSave SilverSneakers program. Sabrina DeGuzman-Simmons will provide a list. June 2019
a.iv. Executive Summary Employee Health & Benefits – Kurt Caswell	<p>The Executive Summary report was provided to the Commission via e-mail prior to the meeting. Discussion highlights below:</p> <ul style="list-style-type: none"> • <u>Open enrollment</u>: May 6th-17th, going relatively well. ID cards should be sent out before the start of the plan year. Utilizing social media more to get messages across to members • <u>Wellness</u>: Working on retreat for the State Employees Health Commission. A survey will be send out to Commission members to get a baseline of the knowledge the Commission is looking for. 	



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	<p>Planning on scheduling in September, in place of the monthly meeting.</p> <ul style="list-style-type: none"> • <u>Health Plan</u>: Waiting to see results from the legislature for any addition groups joining the plan. Medicare Advantage issue with members receiving invoice for less than one dollar has been resolved. • <u>Appeals</u>: Will assess in August. • <u>Dental Plan</u>: Will continue to address the deficit. • Diane Bailey asked about the struggle with CMS and adding retiree's moving to Medicare Advantage plan. Kurt Caswell responded about the recent phone call with CMS, gained clarity on the expectations. July members added will be paid for on the August invoice. EH&B has received hundreds of phone calls on this issue. 	
IVb. UPDATES – BIENNIAL		
<p>b.i. Dental Plan Northeast Delta Dental – Marie Bridges, Courtney Morin (Provided in February & September)</p>	<p>Formal report not due this month.</p>	<p>Marie Bridges will send the Dental Action Report to Kurt. This item is outstanding from the September 2018 meeting.</p> <p>Johnathan French asked do we know how many people are eligible for the HOW program? Courtney responded they do not have those numbers at this time Marie will provide. This item is outstanding from the February 2019 meeting.</p>
<p>b.ii. Living Resources Program – ComPsych – Tricia Mahoney (Provided in June & October)</p>	<p>Tricia Mahoney handed out a packet of several reports. Discussion highlights below: Introduce new account manager Tricia Mahoney</p> <ul style="list-style-type: none"> • <u>Executive Summary (1/2019-3/2019)</u>: Employee population 21,557. Employees may call an unlimited amount of times and may have 5 face to face sessions throughout the year. Services range and some examples - HR Assistance, formal referrals for managers. Legal Connect with a 25% discount on customary fees. Financial Connect assistance on college savings and during tax season. FamilySource assistance with work life balance, relocating, apartment referrals, child and elder care background checks and ratings. GuidanceResources Online 24/7 access online CISM/Training has unlimited hours. Packets provided can be emailed or a hard copy can be mailed to the employee. 	



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- 2019 Program Enhancements & Updates: New resource guides are available if needed for government shutdown and safety and recovery after a natural disaster. New digital toolkits for mental health awareness and financial wellness.
- Program Utilization Snapshot: Q1 2019 utilization is 15% (up 3% from 2018 YTD) due to increased utilization in all service areas. 55% online access, 28% live and 17% other services.
- Client Demographics and Top Referral Sources: 87% of employees in 2019, 84% in 2018. Program is available to anyone with the household. Retirees 2% Q1 and 1% 2019. Human Resources have been the top referral source for both Q1 2019 and 2018.
- Service Access Points – Live Access (Cases): EAP counseling is the most requested service. 95% of EAP calls result in a community counseling referral. Legal cases are next, followed by FinancialConnect and FamilySource. 4 DOT cases. Goal is to provide the right fit for the employee; if the employee is requesting a better fit Living Resources will and rest the clock on the number of visits for that individual. LRP ask employees if they may call back and check and/or send out surveys. The employee chooses to allow.
- Top Three Presenting Issues – Live Access: Psychological, partner/relationship and stress are the top 3 reasons why members call. 59% of legal calls result in a referral to a local attorney at a 25% discount. 67% of calls for financial guidance were handled as a phone consultation with no referral. Mara McGowen asked if there is a discount on financial planning. Tricia Mahoney replied usually, but not always.
- Key Metrics: Q1 2019 call volume 405; 2018 1,434. Call abandonment rate Q1 2019 3.2%; 2018 2.6%
- Next Steps: Begin design for the annual home mailing. Distribute new posters to promote awareness. Continued training promotion to keep the momentum going. Diane Bailey asked what is the target date for the mailing. Kurt responded late Summer, this will be added to the executive summary. Kim Vigue asked for a copy of the annual mailing for ancillaries. Kurt Caswell responded yes, will share the information with the ancillaries.



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b.iii. State of Maine Health Plan Express Scripts, Inc. - Sue Wolf and Brian (Provided in March & August)	Formal report not due this month.	Amy MacMillan asked if ESI is forecasting on Maine's rising age population. Susan will look into. This item is outstanding from the March 14th, 2019 meeting.
IVc. UPDATES – ANNUAL		
c.i. WellStarME Medical Care Development – Erica Brown (Provided in August)	Formal report not due this month.	
c.ii. Expert Medical Opinion Grand Rounds – Kerryanne Shuler (Provided in September)	Formal report not due this month.	
V. Other Business		
V.i. Other Business	<p>Discussion highlights below:</p> <ul style="list-style-type: none"> Karen O'Connor asked about Quest security breach. One MePERS individual has been identified as having their information breached. Kurt indicated that Quest will be reaching independently to each service-user about the breach. 	Diane Bailey asking about the State budget. Burr responded that Kurt Caswell has not gotten exact numbers on this. This item is outstanding from the November 2018 meeting. March 14, 2019.
VI. Meeting Recap	<p>Jonathan French provided the meeting recap:</p> <ul style="list-style-type: none"> Kurt Caswell stated he has been highly involved with legislative LD process and what changes may be coming due to new/edited laws being passed. Also provide an update on Workday HRMS project. 	Carrie Margrave asked if ancillaries could have a copy of the Carrum Health mailing. Kurt Caswell will provide. June 2019
VII. Adjourn Meeting (10:28am)		Diane Bailey made motion to adjourn the meeting; Lois Baxter seconded; no abstentions. Motion passed.

2019 meeting schedule available at www.maine.gov/bhr/oe