



Janet T. Mills
Governor

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

Jonathan French
Labor Co-Chair

Heather Perreault
Management Co-Chair

STATE EMPLOYEE HEALTH COMMISSION MEETING

Thursday, February 18th, 2021 @ 8:30am
Microsoft Teams Meeting

Commission members in attendance: Diane Bailey, Lois Baxter, Cecile Champagne-Thompson, Laurie Doucette, Jonathan French, Deidre Kinney, Thomas Lamontanaro, Peter Marcellino, Carrie Margrave, Mara McGowen, Robert Omiecinski, Heather Perreault, Shonna Poulin-Gutierrez, Michelle Probert, Joanne Rawlings-Sekunda, James Russell, Kim Vigue, Frank Wiltuck, & Jon Woodard.
(total = 15)

Commission members absent: Peter Baker, Kelly John, Lew Miller & Jeremy Roberts

Vacant seat(s): 1

Others present: Erica Brown, Kurt Caswell, Joel Hill, Paige Lamarre, & Roberta Leonard – Employee Health & Benefits; Breena Bissell – Bureau of Human Resources/DAFS; Sabrina DeGuzman-Simmons & Kevin Fenton – Aetna; Marie Bridges – Delta Dental; Jonathan Edwards, Lisa Lagios, Kristine Ossenfort, Stefanie Pike & Jean Wood - Anthem Blue Cross and Blue Shield; Bryan Hammons & Sue Wolf – Express Scripts; Amy Deschaines, Ken Ralff & Ed Pierce – Lockton; Cindy Walsh – Humana; Libby Arbour - MCD Public Health; Peter Hayes, Lisa Nolen & Trevor Putnoky – Healthcare Purchasers Alliance; Kerryanne Shuler – Grand Rounds; Mark Saunders – Maine General; Angela Porter – Maine State Police; Emily Kovalsky – Maine Health; Jackie Little – Legislature;

Agenda Item	Discussion	Action/Next Steps
I. Call Meeting to Order (8:30 am)	Jonathan French called the meeting to order.	
II. Introductions		
III. Review & Approval of Minutes (January 21st, 2021)		Lois Baxter made motion to accept the minutes; Rob Omiecinski seconded the motion; Motion passed.
IV. Recurring Monthly Business		
a. Highlights - Employee Health & Wellness - Shonna Poulin-Gutierrez	Information contained in written reports; highlights and discussion noted below: <ul style="list-style-type: none"> • <u>HMS Audit:</u> The response rate of the dependent audit was 95.77% of employees successfully completed the verification. • <u>Medicare Advantage COVID Liberalizations:</u> <ul style="list-style-type: none"> ○ Extending through February 28, 2021: Member cost-sharing for inpatient admissions for treatment of COVID-19 or health complications associated with COVID-19 for Medicare Advantage plan members 	



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	<ul style="list-style-type: none"> ○ COVID -19 testing cost- share waiver: As mandated by federal law, members are eligible for COVID 19 testing and associated doctor visits without cost sharing for the duration of the Federal mandate. ○ Ended on January 31, 2021: Waivers for member cost-sharing for Group Medicare Advantage primary care office and telehealth visits, and covered in-network specialty telehealth visits, including outpatient behavioral and mental health counseling services. ● <u>Anthem:</u> Anthem sent notification in February that the covid-19 provisions ended on January 31, 2021. ● <u>Anthem COVID-19 Coverage:</u> Home and self-administered COVID-19 diagnostic tests when the test meets the following coverage requirements: the test or laboratory providing the test has authorization from the appropriate government regulatory body, such as the Food and Drug Administration or a state laboratory authority; the test is medically necessary and; the test is ordered by a clinician ● <u>Express Scripts:</u> The current report displays the total plan cost net of \$21,769,299 in July- December 2020 ● <u>Flex Spending Accounts:</u> Due to COVID-19, The State of Maine Health Plan has adopted the following temporary IRS rulings and plan members may now: <ul style="list-style-type: none"> ○ Carryover all unused balances in FSA health care and dependent care accounts from 2020 to 2021, and from 2021 to 2022 ○ Increase or decrease* their contributions for the 2021 FSA Program Year (During the week of February 22nd 2021 - March 1st, 2021) ○ Enroll in the 2021 FSA program (During the week of February 22nd, 2021 - March 1st, 2021) ● <u>Committees:</u> An appeal meeting was held on January 21st, 2021 and Plan Design meeting has been scheduled for February 22nd, 2021 	
<p>b. Financial Update – Frank Wiltuck & Heather Perreault</p>	<p>Information contained in written report; highlights and discussion noted below:</p> <ul style="list-style-type: none"> ● <u>Balance Sheet:</u> State FY2021 through 1/31/21 Equity is \$128M ● <u>Reserve Calculation:</u> Required Reserve Balance for FY2020 is \$42M 	



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- Operating Statement: State FY2021 through 1/31/21 Revenues over Expenses is \$24M

Finance Committee Update:

- Two funds: Fund 046 is Active Employee Health Fund and Fund 045 is Retiree Health Fund
- Ancillary plan information is currently included only as the net expense amount:
 - Problem: Plan collects \$1M premiums from ancillaries but plan pays \$1,000,005 in claims
 - Plan records \$5 claims expense
 - Solution: Record actual gross revenues and expenses
- Anthem revenues & claims split 75%-25% to active and retiree funds by headcount:
 - Problem: Headcount is a very inaccurate calculation method
 - Solution: Request claims detail from Anthem to accurately distribute claims expense; include Anthem retiree fund claims in reserve calculation
- Incurred but not reported (IBNR) claims expense (liability) overstated:
 - Problem: Currently recorded as \$67M but hasn't been updated in 10 years
 - Solution: Adjust/lower IBNR liability to ~\$15M
- Unappropriated Surplus doesn't reflect amount actually available for plan use:
 - Problem: Unappropriated surplus includes required reserve
 - Solution: Create a separate category for required reserve
- Dental plan activity combined with health plan activity for financial reporting:
 - Problem: Cannot tell if dental plan is in good financial condition
 - Solution: Create a mechanism to separately report dental plan activity
- Changes to Reserve Calculation Summary:
 - Increases: Ancillary actual gross claims costs & Retiree non-Medicare claims costs



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	<ul style="list-style-type: none"> o Decreases: None • <u>Changes to Unappropriated Surplus Summary:</u> <ul style="list-style-type: none"> o Increases: Adjust/lower IBNR to current actuarial value o Decreases: Required reserve based on current calculation for health and dental plan, required reserve for ancillary claims, and required reserve for retiree non-Medicare claims • <u>Other potential concerns:</u> <ul style="list-style-type: none"> o Dental not reported separately o Pharmacy claims not reported separately o Pharmacy claims expense may be recorded net of rebates 	
V. QUARTERLY PLAN UPDATES		
<p>a. Plan Experience Summary - Active Medical & Dental Lockton - Amy Deschaines</p>	<p>Information contained in written report; highlights and discussion noted below:</p> <ul style="list-style-type: none"> • <u>Health Insurance Admin Payment (7/20-12/20):</u> Totaling over \$5M • <u>Experience Detail-Medical (7/20-12/20):</u> Total net claims over \$108M. Total plan cost vs accrual over \$7M. Prior policy year provided as a reference. • <u>High Cost Claimants (\$200K+):</u> Total net claim after stop loss over \$8M • <u>Experience Detail-Dental 7/20-12/20):</u> Total claims over \$3M. Total plan cost vs accrual, surplus/deficit total \$327K 	
<p>b. State of Maine Health Plan - Medical update -Anthem Lisa Lagios</p>	<p>Information contained in written report; highlights and discussion noted below:</p> <ul style="list-style-type: none"> • Joanne Rawlings-Sekunda asks what are providers being told regarding the claim holds? Lisa Lagios answers that there was no communication sent out to the provider community regarding that there is currently a claim hold. • <u>Financials and Demographics:</u> <ul style="list-style-type: none"> o The membership increased 0.7% o Females 52% / Males 48% o Average Member age 39 / Employee age 50 o Employee consumes 67.0% of total plan costs • <u>Total Claim Spend:</u> <ul style="list-style-type: none"> o Monthly (12/20): \$17M o Quarterly (Q4 2020): \$45M o Rolling 12 Months: \$155M 	<p>Jonathan French asks is there any way to show the curve regarding the State of Maine's COVID-19 spending? Lisa Lagios answers that Anthem can do that.</p> <p>February 2021</p>



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	<ul style="list-style-type: none"> • <u>Settings of Care Insights:</u> <ul style="list-style-type: none"> ○ Inpatient cost per admit increased 17% from prior period, while admissions per 1,000 decreased 23.8% ○ ALOS increased 8.1%. ○ Outpatient cost per visit increased 8% • <u>Clinical Insights:</u> <ul style="list-style-type: none"> ○ Obesity Prevalence: 25.8 ○ Diabetes Prevalence: 62.5 ○ Risk Score: 1.91 ○ CAD Prevalence: 16.9 • <u>Emergency Department:</u> 4,711 total ED visits, 6.0% of total medical spend • <u>High Cost Claimants Detail:</u> 595 claimants accounted for over \$73M (47.1% of total medical) • <u>Preventive Screenings:</u> Screening compliance rates improved from the prior period for 12.5% of the Preventive Care Screenings • <u>Paid Claims Distribution:</u> There are 3,201 total unique members who have not filed a claim during the time period represented on this report • <u>COVID-19 Results as of 2/10/21:</u> Unique Claimants were 6,306. COVID-19 Positive Cases were 413, Inpatient Admissions was 28, and COVID-19 PMPM was \$5.14 	
<p>c. State of Maine Health Plan – Pharmacy update – Express Scripts - Sue Wolf</p>	<p>Information contained in written report; highlights and discussion noted below:</p> <ul style="list-style-type: none"> • <u>Covid 19 Vaccine Update:</u> Pfizer-BioNTech vaccine approved for use by FDA on 12/11/20. Two intramuscular injections at least 3-weeks apart. Ages 16 and older. Freezer storage at -94 degrees F. • <u>Trend Dashboard - How Your Plan Compares:</u> 13K+ health & safety gaps in care identified in July-Dec 20. • <u>Plan Performance:</u> Plan Cost PMPM increased \$22.59 (+14.4%) to \$179.47, member cost decreased 0.2%. Rebates reduced Plan Cost PMPM from \$179.47 to \$135.55. • <u>Top Line Performance Metrics by LOB:</u> Actives had the lowest Plan Cost Net PMPM at \$124.84, trending at 16.2%, Retirees had the highest Plan Cost Net PMPM at \$261.12, trending at 2.6%. 	



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	<ul style="list-style-type: none"> • <u>Key Statistics: Specialty Detailed</u>: 313 members used patient assistance programs available through Accredo, delivering member savings of \$177K • <u>Specialty Plan Cost Net PMPM</u>: Specialty accounted for 10.9% of the overall trend increase • <u>Top 10 Indications</u>: Cystic Fibrosis trend increased 215.4%, contributing an additional \$5.68 to net PMPM driven by utilization of the drug Trikafta. • <u>Top 25 Drugs</u>: Represent 43.9% of your total plan cost net and comprise 9 indications and 18 of your top 25 are specialty drugs, making up 80.1% of your top 25 spend • <u>Top 10 Specialty Indications</u>: Specialty accounted for 10.9% of the overall trend increase. • Joanne Rawlings-Sekunda asks are our members getting the vaccine through Anthem or Express Scripts. Shonna Poulin-Gutierrez answers that at this point we are researching and gathering information, and if we were to eventually hold clinics we would do it like we do the flu vaccine clinics which is through pharmacy manager. 	
<p>d. Medicare Advantage Plan – Aetna - Sabrina DeGuzman-Simmons</p>	<p>Information contained in written report; highlights and discussion noted below:</p> <ul style="list-style-type: none"> • <u>Demographics</u>: <ul style="list-style-type: none"> ○ Current covered lives: 8,939 ○ Average age: 74.9 • <u>Cost Overview</u>: High cost claimant threshold: \$75K • <u>Top 10 medical catastrophic claimants</u>: Cardiac disorders, oncologic disorders, digestive disorders & injury/poisoning. • <u>Top 10 diseases by paid amount</u>: hypertension, hyperlipidemia, nonspecific gastritis/dyspepsia, ischemic heart disease, diabetes mellitus, atrial fibrillation, chronic thyroid disorders, heart failure, depression and low back pain, consistent. • <u>Top Provider Service by Paid Amount</u>: Consistent. • <u>2020 State of Maine Year End Report for Care Management</u>: <ul style="list-style-type: none"> ○ Identified Cases: 1,546 ○ Identification Rate: 16.54% ○ Cases with Outreach Completed: 1,390 ○ Unable to Reach: 649 	



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	<ul style="list-style-type: none"> • <u>2020 State of Maine Year End Report for Disease Management:</u> <ul style="list-style-type: none"> ○ Identified Number of Members: 4,769 ○ Educated Number of Members: 4,638 • <u>2020 State of Maine Stars outcomes:</u> Collaborative care management, Performance-based reimbursement and analytics & data sharing 	
<p>e. State of Maine Dental Plan – Northeast Delta Dental - Marie Bridges</p>	<p>Information contained in written report; highlights and discussion noted below:</p> <ul style="list-style-type: none"> • <u>Utilization Study (1/1/20 – 12/31/20):</u> <ul style="list-style-type: none"> ○ Total Claims Paid: \$5M ○ Average Enrollment: 13,420 ○ Total Number of Claims: 43,935 • <u>Claims Comparison Report (1/1/18 – 12/31/20):</u> <ul style="list-style-type: none"> ○ 1/1/18 – 12/31/18: \$7.1M ○ 1/1/19 – 12/31/19: \$7.4M ○ 1/1/20 – 12/31/20: \$5.9M • <u>Network Utilization & Savings Report:</u> Total Claims Paid for State of Maine PPO is \$43K • <u>Annual Maximum Summary:</u> <ul style="list-style-type: none"> ○ Plan Maximum: \$1,200 ○ Total Covered Lives: 22,652 ○ Members Reaching Maximum: 59 • <u>Oral Wellness and Utilization Summary:</u> 12,660 have participated in Oral Evaluations • <u>HOW Clinical Risk Assessments:</u> 7,071 total risk assessments completed • Joanne Rawlings-Sekunda asks if someone found out their dentist charged them for PPE, where should they go? Marie Bridges responds that they should reach out to Delta Dental customer service. 	
VI EDUCATION		
No education due this month.		
VII. OTHER BUSINESS		
<p>a. Independent Labs</p> <ul style="list-style-type: none"> i. Listing of current labs ii. Processing of labs – Anthem - Lisa Lagios 	<p>Discussion noted below:</p> <ul style="list-style-type: none"> • Lisa Lagios states that she reviewed the independent lab listing from 2018 which reflected more labs in more counties than what we have now 	



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	<ul style="list-style-type: none"> • If claims are billed appropriately, the members labs are covered 100% • Member confusion around this benefit • Jonathon French states if we don't have the network out there, it isn't going to be effective in driving costs down. What as a commission can they do to increase the independent lab network? Lisa Lagios states the State of Manie has the network, it's just smaller than years past. Anthem doesn't have the information regarding if these recently closed labs are just temporally closed or permanently closed • Michelle Probert states that in the past Convenient MD have been open to discussing with the Commission. • Member Education needs to take place 	
b. Plan Design Meeting Scheduled February 22, 2021	<p>Discussion noted below:</p> <ul style="list-style-type: none"> • Heather Perrault states that commission members can attend, but only committee members have the ability to vote. 	
c. COVID-19 Treatment Coverage Extension - Shonna Poulin-Gutierrez		Carrie Margrave makes the motion to extend the Anthem coverage of in-network COVID-19 treatment through March 31 st , 2021 or through the State of Emergency; Deidre Kinney seconded the motion; Motion passed.
<i>FUTURE UPDATES - SEMI-ANNUAL</i>		
a. Living Resources Program - ComPsych - Tricia Mahoney (Provided in January & July)	Formal report not due this month.	
b. WellStarME Medical Care Development - Kelsey Robinson (Provided in March and November)	Formal report not due this month.	
c. Carrum Health Program - Kyle Thompson (April & October)	Formal report not due this month.	Michelle Probert asks if it's typical in the market for only about 10% of cases to result in consultations. Kyle Thompson says he will have to follow up. November 2020
d. Anthem/Lockton Compliance Review (May & November)	Formal report not due this month.	
e. Expert Medical Opinion Grand Rounds	Formal report not due this month.	



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(June & December)		
	VII. REQUEST MOTION TO ADJOURN	
X. Adjourn Meeting (12:12 am am)		Frank Wiltuck motions to adjourn; Diane Bailey seconds the motion; Meeting adjourned

2021 meeting schedule available at www.maine.gov/bhr/oeH