El CAMINO COLLEGE

**Insurance Benefits Committee Meeting Notes**

**February 27, 2024**

MEMBERS AND ALTERNATES PRESENT:

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| --- | --- |
| Smith, Maria | Co-Chairperson |
| Conners, Christina | Confidential |
| Sundara, Ketmany | President’s Appointee |
| Lemons, Marlow | President’s Appointee |
| Kushigemachi, Scott | President’s Appointee |
| Leiby, Mary Ann | ECCFT |
| Palos, Teresa | ECCFT |

MEMBERS AND ALTERNATES ABSENT:

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| Miyashiro, Jane | Chairperson |
| Perez, Grace | ECCE |
| Suarez, Lisa | ECCE |
| Whiting, Michele | ECCE |
| Dietz, Roy | ECCE (Alternate) |
| Solorzano, Erika | POA |
| Galan, Kenny | POA (Alternate) |
| Chambers-Salazar, Polli | ECCFT (Alternate) |

**KEENAN & ASSOCIATES:**

Kim Gleeson

Rachel Lickley

**Open Meeting Introductions & Roll Call**

Maria Smith called the meeting to order at 1:17 pm.

**Review/Approval November 21, 2023 Meeting Notes**

The November 21, 2023, meeting minutes were reviewed and approved by the Committee.

**Medical Marketing Process/Timeline**

Kim Gleeson reviewed the PowerPoint presentation for the medical marketing process and timeline.

* **School Pools vs. Direct to Carrier**
	+ Joining a school pool (JPA or Trust) ECC will be priced based on the demographics of ECC. ECC will be part of the risk pool of that JPA/Trust with future renewals and utilization being based on the overall utilization of the JPA/Trust.
	+ Contracting directly with a carrier, ECC will be priced based on the demographics of ECC. Future renewals will be based on ECC’s utilization/claims experience.
	+ Kaiser Break-In/Break-Away Policy – in both cases, ECC joining a JPA/Trust or going direct with a carrier, Kaiser will provide ECC with the same renewal they would receive through CalPERS. Premium difference would be based on any change in plan design or fee differences in the JPA/Trust or direct to carrier.
	+ ECC is currently on a January 1 renewal cycle. Joining a JPA/Trust would require ECC to adhere to their renewal date. In some cases, those dates may not be a January 1 date. Going direct to carrier, ECC can continue with their January 1 renewal date.
* **Proposed Timeline**
	+ Kim Gleeson reviewed the proposed timeline for marketing activity. The goal is to ensure everyone on the Committee is aware of the process and the role Keenan and the Committee will play in the process ensuring there is enough education and time for the committee to discuss with their membership.
	+ CalPERS will release the 2025 renewal around mid July 2024. From the date of the renewal release, ECC will have 60 days to determine if they wish to withdrawal from CalPERS.
	+ The marketing timeline, as outlined, will allow Keenan and the Committee to review the results, interview the candidates, and make an educated decision in advance of the withdrawal deadline.
* **Committee Member Comments**
	+ Maria Smith wanted to ensure the Committee that there is no urgency and that El Camino is simply looking at options outside of CalPERS. El Camino College wants to make sure that this forum is used to address any concerns, obtain committee and membership feedback, and follow the proposed marketing timeline/deadlines.
	+ Teresa Palos voiced concern regarding the out of network benefits that SISC does not cover and wants to make sure that the marketing exhibits presented address the out of network benefits clearly.
	+ Mary Ann Leiby expressed concern over the carriers that are in the VEBA Trust. Stating that most of the faculty members are enrolled in Anthem or Blue Shield, not having Anthem and Blue Shield as the network may result in doctor or medical group disruption with employees. As part of Keenan’s marketing efforts, Keenan will be requesting a provider disruption report from all carriers, JPA’s and Trust’s.

**Premium & Claims Reports**

Kim Gleeson presented key findings from the Delta Dental and VSP reports:

1. Dental PPO Premiums and Claims Report:
	1. Reviewed the premiums and claims reports for the period December 1, 2022, through November 30, 2023.
	2. The plan is running well at an 81.62% loss ratio.
2. Vision Premiums and Claims Report:
	1. Reviewed the premiums and claims reports for the period of December 1, 2022, through November 30, 2023.
	2. The plan is running well at an 81.16% loss ratio.

**Legislative Updates**

Kim Gleeson presented Keenan’s January 2024 Legislative Briefing which goes into more detail related to the new California Paid Sick Leave Requirements. Through these FAQ’s, it clarifies by what means an employer determines how the year is measured for purposes of sick leave. The FAQs also clarify that the amount of paid sick leave afforded to an employee can be measured in days or hours, whichever is greater.

**New Business**

Maria Smith indicated that there is no new business at this time. However, Maria encourages the Committee members to begin discussion with their membership regarding the marketing process and to bring any concerns and comments back to the next meeting.

**Meeting adjourned**

With no other business, the meeting was adjourned at 2:04 pm.

The next Insurance Benefits Committee meeting will be held on April 30, 2024.