

Clackamas County
Benefits Review Committee
Meeting Summary for July 27, 2023

This document is intended to be a meeting summary. These meetings are recorded.

Voting Members Present: Rachelle Bonsi, Greta Nickerson, John Lee, Deena Mehdikhan, Robert Skinner, Jon Santana, Gretchen Pacheco, Jennifer Hughes, Paula McDonald, Kristi Durham, Lauren Haney,

Voting Members Not Present: Jennifer Harvey, Eric Sarha, Fred Yungbluth, Chuck Kerns, Alex Gonzalez, Chris Dannenbring

Minutes: Toni McGarvey

Facilitator: Cory Matthews opened meeting at 1:33 pm

Review and Recommendations:

Review of document STD KPA Review presented by Standard in 7/13/23 BRC meeting

Presenter: Kristi Durham

Link to Report: [Short Term Disability Key Provision Analysis](#)

Presentation and review only, no voting was conducted.

- Recommend maintaining 30-day Benefit Waiting Period – adding benefit
- Shift from monthly to weekly pay out to sync benefit with PFML – no wait
- Special Dismemberment Provision – move to STD policy to bring into alignment with PFML
- Pre-Existing Condition – not having this included in STD is best practice – evaluation period can delay treatment
- Continuity of Coverage – if we do not have pre-existing condition clause in STD then we don't need to include this item
- Other Exclusions: Standard exclusionary language.
- Imprisonment Limitation: Post-meeting Keith Storie of Mercer provided this dialogue from The Standard policy under Limitations via email to Kristi Durham. Additional clarification has been requested from Standard and will be reported to the group as available.

Imprisonment

No LTD Benefits will be paid for any period of Disability when you are confined for any reason in a penal or correctional institution.

The definition of a correctional institution is - any prison, jail, reformatory, work farm, detention center, or halfway house, or any other similar institution designed for the confinement or rehabilitation of criminal offenders.

The definition of penal institution is a building where people are kept as punishment for a crime : prison. All of which would seem to indicate a conviction and sentencing for a crime.

Similarly, Social Security benefits are suspended if an otherwise eligible person is confined in a jail, prison, or other penal institution for more than 30 continuous days due to conviction of a crime.

- Reasonable Accommodation Expense Benefit: standard enhancement
- Temporary Recovery During the Maximum Benefit Period: extends return to work "trial" for 90 days

Attendance and Minutes:

Recordings will be provided upon request within one year of the meeting.

Review and Approval of Minutes from 7/13/2023 BRC Meeting:

1. No corrections or additions to minutes submitted.

VOTING: To accept and approve minutes from 7/13/2023 BRC Meeting

Greta Nickerson moves to accept minutes

Paula McDonald seconds motion

Yay/Nay Count: Unanimous (all present vote YAY), 0 Nays

Motion passes to accept minutes

Renewal Review – Joe Bober, Mercer:

- Reminder: When we met in June it was decided to lower the claims margin from 3% to 1%.
- Kaiser experiencing a significant rate increase at 11% which is typical offering across all employers.
- Providence is seeing a 3.8% increase.
- Although historically providers do not negotiate premiums, due to Clackamas County cap on increases Joe has reached out to Kaiser to ask for review in an effort to get premiums reduced. (See attached 2023 Plan Comparison for insight into negotiating opportunities).

Renewal Review – Questions for Joe Bober, Mercer

- Can we be proactive in interactions with Kaiser now and share areas where BRC would like their team to look for cost savings? Ideas:
 1. Increase of co-pays to be in alignment with Providence
 2. Deductible increase
 3. Lab and emergency room coverage
 4. Increase on RX for brand names

Member Reports: Insights, Trends, Concerns

- Open Enrollment Open Houses (DSB) November 1st and November 7th
- Request materials from Providence to compare to Kaiser renewals to more detail for decision-making during August 10th meeting.
- Joe will return to August 10th meeting with additional Providence details and suggestions for both Providence and Kaiser increased cost – will provide overall suggestions and additional detail at that time.
- Suggested to review prior improvements so as not to replicate.
- Share Clackamas County – General County Employees 2023 (renewal comparison)

Meeting Adjourned:

Prior to adjournment group completed a quick hand vote regarding cancellation of August 3rd BRC meeting. It was agreed upon unanimously to cancel the August 3rd meeting of the BRC.

Agenda completed, no further discussions were identified.

Cory adjourns the meeting early at 2:50 pm

Next meeting: Thursday, August 10th, 2023, at 1:30 pm