Clackamas County Benefits Review Committee Meeting Summary for February 20, 2025

This document is intended to be a meeting summary.

Attendance and Minutes:

Voting Members Present: Cheryl Bell, Cynthia Kodachi, Phillip Mason-Joyner, Paula McDonald, Ryan Miller, Sandra Montoya, Greta Nickerson, Jon Santana, Ron Wierenga, Rachelle Bonsi, Cynthia Boettcher, Calley Dean, Gretchen Pacheco, Rob Sadowsky, Bob Skinner

Voting Members Not Present: Fred Yungbluth, Alex Gonzalez, John Lee, Deena Mehdikhan, Nancy Bush

Minutes: Toni McGarvey

Facilitator: Cynthia Kodachi

County Update: BRC Orientation Presentation – County Benefits 101

Presenter: Cynthia Kodachi

- 1. Presentation of the County Benefits 101 slideshow, giving an overview of the Clackamas County benefits and expectations of being a BRC voting board member.
- 2. Public meeting rules discussed.
- 3. Committee members were reminded of the importance of attending all meetings, whether in-person or remote on Zoom.
- 4. Input and advice for new members was solicited:

Jon: Lean on Mercer for insight and history

Paula: Ask questions

Greta: If you are unsure, remember that we are all learning and all have different levels of knowledge about benefits

Gretchen: Reach out now to your members and ask for their thoughts on their experience with benefits. Their insight will be important feedback during the renewal process.

Greta: We cannot rely on our own experience as a committee, we need to represent our members. Cynthia K: Any insight shared during the BRC cycle helps the benefits team research new ideas – if information is not provided to us it is a lost opportunity.

- 5. Scope of Responsibilities:
 - a. The BRC "lane" is plan design. We cannot change the funding stream but plan design does have an impact on funding.
 - b. The BRC is charged to make decisions that will benefit all employees
- 6. Cynthia: The Providence plan at the county is self-insured with a Stop Loss insurance carrier providing stop loss for claims over the \$250,000 claims threshold.
- All BRC meetings are Public meetings and subject to public meeting laws. The public is invited to all BRC meetings and can join in-person or remotely if the meeting is on Zoom. All BRC meeting information, including agenda and minutes, is shared on the county's public facing page: <u>https://www.clackamas.us/meetings/des/benefits</u>
- 8. Any questions you have for Mercer, providers, benefits team, etc. can be sent to the benefits team with BRC in the subject line: <u>benefits@clackamas.us</u>

Mercer: Presentation - Experience Report for 2024:

Mercer Presenter: Joe Bober

- 1. Joe provided review of 2024 Experience Report utilization for general county.
- 2. Review shows prescriptions to be drivers of high stop loss claims. This brings up a discussion of showing/not showing "claimant type" on claims review. Joe will remove retiree and active indicators on the stop loss claims report and resend to the BRC.
- 3. Keith mentions that providers will be available at the April BRC meeting great time for BRC reps to bring their member concerns and feedback to this meeting (items such as issues with accessing services or making appointments, frustrations with services provided, insight and questions for providers.
- 4. Greta brings up limits on alternative care and questions whether we will review this again during the current cycle. Keith identifies adding this to our discussion in April with providers.
- 5. Cally asks about expansion of alternative care as it relates to naturopaths. Keith reminds the group that naturopaths are considered medical doctors in the state of Oregon.
- 6. Greta asks about Kaiser alternative care access not being robust. Keith answers by stating that Kaiser reimbursement rates for alternative care (such as massage) are very low and therefore create contracting issues with alt care providers.
- 7. Keith asks the group to keep in mind when looking for providers in the naturopathic space to always make sure that the service they are providing is contracted with the provider. They may be in-network as an alt care provider, but not all their services may be contracted which could result in more out of pocket costs to the subscriber.
- 8. Remember: Call the insurance provider and ask if the service is covered. Keep notes on the day and time of the call, and name of the representative if you can. This information can help if the service is subsequently denied after being accepted Mercer can use this information to fight the claim.

Member Reports:

- 1. Cynthia defined the member reports portion of our meetings as a time to bring your members concerns, questions and insight to the BRC. There is time allocate each meeting for these reports.
- Cynthia also states that the next meeting will be held in person in 369A on March 20th from 1:30 pm 3:30 pm.

Meeting Adjourned:

Cynthia Kodachi adjourns the meeting

Next meeting: March 20th, 2025