

Dickenson County School Board – Summary Minutes

July 18, 2018

I. ROLL CALL AND MEETING CALLED TO ORDER (Location: School Board Office at 9:30 a.m.)

- a. The meeting was called to order by Chairman, Susan Mullins followed by the Pledge of Allegiance and a Moment of Silence.
- b. **Members in Attendance:** Susan Mullins, Chairman; Rick Mullins, Vice-Chairman; Rocky Barton; Dr. Lurton Lyle; Shanghai Nickles; Haydee Robinson, Superintendent; Reba McCowan, Clerk and Scott Mullins, Board Attorney
- c. **Approval of Agenda**
Following a motion by Dr. Lurton Lyle and second by Rick Mullins the agenda was approved.

Vote Results

Aye:	5	Rocky Barton, Dr. Lurton Lyle, Rick Mullins, Susan Mullins, Shanghai Nickles
No:	0	
Abstain:	0	
Not Cast:	0	

II. SUPERINTENDENT ROBINSON

a. Approval of Health Insurance Coverage for 2018-2019: September 1st Renewal
Ralph Modena recommended changing from Anthem insurance to The Health Plan with Cigna networks for the September 1, 2018 renewal for Dickenson County Schools’ health and dental coverage. Mr. Modena stated there would be no break in coverage, health would remain the same plan with drug coverage and there would be little disruption in service. The dental plan would also provide the same coverage. Mr. Modena reviewed the following:

Attachment #1: The Health Plan Overview

Attachment #2: Group Benefits Medical Renewal – Cost Comparison for Anthem / The Health Plan

Following a motion by Dr. Lurton Lyle and second by Rocky Barton; health/dental coverage through The Health Plan with Cigna networks was approved effective September 1, 2018 – August 31, 2019 renewal period.

Vote Results

Aye:	5	Rocky Barton, Dr. Lurton Lyle, Rick Mullins, Susan Mullins, Shanghai Nickles
No:	0	
Abstain:	0	
Not Cast:	0	

b. Discussion of the RFP Process for Insurance Broker

Superintendent Haydee Robinson stated she would like to recommend that a Consultant be hired to assist the division in the RFP process for an insurance broker. Mrs. Robinson provided the Board with the credentials of Alan Bayse, who assisted during the last RFP for broker services and recommended his service for this process as well.

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Following a motion by Rick Mullins and second by Shanghai Nickles; Alan Bayse was approved as consultant to assist with the RFP process.

Vote Results

Aye:	5	Rocky Barton, Dr. Lurton Lyle, Rick Mullins, Susan Mullins, Shanghai Nickles
No:	0	
Abstain:	0	
Not Cast:	0	

c. Update on the Sites Study for the Elementary School

Mr. Scott Mullins updated the Board on the status of the sites study for the new elementary school.

- Currently a PPEA has been sought to put a team together upon a determination of a site.
- The three Boards (Board of Supervisors, IDA and School Board) agreed on evaluating all three sites.
- Thompson & Litton are preparing costs of each site, which include a 9 acres pad for a 500 student school.

III. CLOSED SESSION, PURSUANT TO Section 2.2-3711, Paragraph A of the Code of Virginia, there will be a closed meeting for the purpose of discussing: 1. Employment issues relating to resignation, retirement, employment recommendations and to consult with legal counsel pursuant to Virginia Code Section 2.2-3711 (A) (1) and (7).

Following a motion by Susan Mullins and second by Dr. Lurton Lyle the Board convened in closed session.

Vote Results

Aye:	5	Rocky Barton, Dr. Lurton Lyle, Rick Mullins, Susan Mullins, Shanghai Nickles
No:	0	
Abstain:	0	
Not Cast:	0	

Following a motion by Dr. Lurton Lyle and second by Rocky Barton; the Board returned to open session.

Vote Results

Aye:	5	Rocky Barton, Dr. Lurton Lyle, Rick Mullins, Susan Mullins, Shanghai Nickles
No:	0	
Abstain:	0	
Not Cast:	0	

Pursuant to Section 2.2-3712(a) of the Code of Virginia, I certify and second by Dr. Lurton Lyle; that during the closed meeting just concluded the Dickenson County School Board discussed only matters lawfully exempt from the open meeting requirements under Section 2.2-3711 of the Code and identified in the motion convening the closed meeting.

Certification of Closed Session

Aye:	5	Rocky Barton, Dr. Lurton Lyle, Rick Mullins, Susan Mullins, Shanghai Nickles
No:	0	

IV. BOARD ACTION

Following a motion by Susan Mullins and second by Shanghai Nickles; employment recommendations, resignation and retirement requests were approved.

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Vote Results

Aye:	5	Rocky Barton, Dr. Lurton Lyle, Rick Mullins, Susan Mullins, Shanghai Nickles
No:	0	
Abstain:	0	
Not Cast:	0	

Resignations

- Deborah Mullins, Part-time Aide – Clintwood Elementary
- Penni Mullins, Teacher – Ridgeview Middle
- Lauren Sluss, Teacher – Clintwood Elementary
- Tammy Wampler, Cook – Clintwood Elementary

Retirements

- Lorna Dotson, Teacher – Clintwood Elementary
- Dennis Edwards, Bus Driver
- Catherine Hale, Bus Driver

Employment Recommendations

- Connie Merie Edwards, PK-6 Teacher – Clintwood Elementary
- Drew Sutherland, Early Childhood Special Ed. – Clintwood Elementary
- Todd Tiller, Health/PE Teacher – Ridgeview Middle
- Larry Phillips, Custodian – Ervinton Elementary
- Joshua Rasnick, Bus Driver – Haysi Area
- Christopher Neece, Bus Driver – Haysi Area
- Mary Owens, Bus Driver – Haysi Area
- Avery Rose, Bus Driver – Ervinton Area
- Benjamin Kennedy, Bus Driver – Clintwood Area
- Jean Hamilton, Bus Driver – Clintwood Area
- Jarren Owens, Part-time Aide – Ridgeview Middle
- Tomi Browning, Part-time Aide – Ervinton Elementary
- Teresa Leftwich, Part-time Aide – Ervinton Elementary
- Heather Rose, Part-time Aide – Clintwood Elementary
- Karrie Nixon, Part-time Cook – Ervinton Elementary
- Kerri Robinson, Part-time Cook – Ridgeview
- Adrienne Ramey, Part-time Cook – Sandlick Elementary
- Roderick Mullins, Alternative Education Facilitator – Ridgeview Middle/High

V. ADJOURNMENT: 11:50 a.m.

Following a motion by Susan Mullins and a second by Rocky Barton the meeting was adjourned. All votes aye.

July 18, 2018

Susan Mullins

Chairman, Susan Mullins

Approved: August 22, 2018

Reba McCowan

Reba McCowan, Clerk

The
HealthPlan

USI



March 28, 2018

The Health Plan History



- A 501c-4 not-for-profit corporation, chartered in West Virginia in 1979, with new corporate headquarters in **Wheeling, WV**
- Serving clients for 37 years - Third Party Administration Services since 1991
- Offices in **Charleston, WV, Wheeling, WV, Morgantown, WV**, Massillon, OH, Fayetteville, NC, Scottsdale, AZ, Denver, CO
- **\$800** million in total revenue
- Serving over **400,000** covered lives
- Dedicated staff of over **560** employees
- Established and financially secure with **NO DEBT**
- **400+** dedicated long-term clients
- TPA Licensed in all 50 states
- Utilize other product offering values in self-funded client accounts



The USI Companies We Keep

New Orleans Sewerage & Water

Louisiana Assessors Association

Retif Oil

Homer Laughlin China Corporation

CityNet

Century Furniture

CV Industries

Vanguard Furniture

Craftmasters

Glotfelty Enterprises

Grant County Rehabilitation

Jackson General Hospital

Montgomery General Hospital

Lantal Textiles

Hitchcock, Fleming & Associates

KBC Advanced Technologies

Tri-State Machine

Radiological Physicians, Inc.

Commercial Builders, Inc.



Benefit Services Self-Funding Administration

- Medical administration
- Dental and vision administration
- Claims processing and claims payment
- Customer service
- Plan document and SPD development
- Billing and collection services
- Bank reconciliation services and funding options
- **Coordination of benefits, subrogation and fraud investigation**
- Cobra/HIPAA certification administration



Benefit Services Self-Funding Administration

- Extensive month end and ad hoc reporting
- Clinical Services
- Implementation and enrollment meetings
- Employee member packets and communication
- ID card development
- Stop loss quoting
- Regulatory assistance
- SSAE audited annually



Customer Service

- Dedicated customer service representatives (CSR)
 - All calls answered by a live CSR
 - Coverage 8:00 am – 8:00 pm EST
- Call queues structured by product line or group
- All incoming calls recorded
- Integrated systems allowing ease of call research
- Over 98% first call resolution
- 1.65% abandonment rate; industry standard 5%
- Speed of answer 11 seconds; industry standard 30 seconds
- Outreach calls to all new participants
- Dedicated in-house department handles all complaints, appeals, and grievances



Claims Processing and Payment

- Dedicated accurate and efficient processing of claims consistent with established benefit structures
- Certified coders, registered nurses and clinical technicians reviewing and processing claims
- RN managing unit
 - Electronic and paper claims accepted with ability to view all fields instantly
 - Claims assigned daily based upon priority, payment guidelines or client
 - In excess of 1.8 million claims processed per year
 - 100% of claims paperless within 24 hours
 - 90% of claims received and processed in 10 business days
 - 90% of claims are pre-reviewed through custom edits
 - 99% financial accuracy

Claims Processing and Payment

- System flexibility to administer multiple benefit design structures
 - Electronic interfaces with vendors for pharmacy, vision, HRA, HSA, and FSA
 - Productivity average 250 claims paid per day
- In-house staff dedicated to Coordination of Benefits and Fraud and Funds Recovery
 - Subrogation coordination with The Phia Group
 - Performance guarantees
 - Random claims audits
 - Adjusting/reprocessing audits and reports



Account Service Expertise

- Dedicated Internal TPA Team
- Dedicated Sales Executive
- Dedicated Account Executive
- Dedicated Implementation Team
- Dedicated Self-Funding Team
- Employer Service Representative
- Monthly Client Newsletter
- On-site Client Meetings
- Monthly Webinars



Consumer Driven Services



Products and Services

Account-Based Plan Options

CDH Platform to Administer Accounts

Health Reimbursement Arrangement (HRA)

- Wellness HRA
- Retiree HRA
- Medical Tourism HRA

Health Savings Account (HSA)

Flexible Savings Account (FSA)

Account Stacking (Evolution 1 Benefit Card)

- HSA
- Post Deductible HRA
- Limited Purpose FSA

Reporting

Consumer Tools

Wellness

- Outcome-Based Wellness Plan
- Employee and Employer Portal
- Stratification of Risk
- App Integration
- Aggregate Reporting

Price Transparency

- Companion
- Cast Light
- Blue Book

Tele-Health

- Tela-Doc
- Healthiest You

Website Functionality



Clinical Services

- Director RN with over 30 years of experience
- **4 full-time board certified medical directors**
- **8 staff pharmacists**
- Excess of 85 nurses
- Behavioral Health Internal Unit
- Quality committees (medical oversight, RX and therapeutics, transplant, new technology, physician oversight and credentialing)
- Licensed in all states
- Certified case managers
- All services NCQA certified





Business Intelligence Unit

The BI Unit contains its own programming staff that works closely with client staff and internal staff to ensure that the reports prepared are accurate and flexible for all to understand and can meet any need

- Robust claims reporting capabilities
- Standard and ad hoc reporting
- **Dashboards**
- Clinical Services reporting
- Actuarial reports – certified actuary
- Statistical reporting
- Normative comparison reporting



Business Intelligence Unit

Business intelligence unit will provide analytical support to our clients to help them achieve maximum cost-effectiveness while providing quality care to their unique population.

The Business Intelligence Platform: CAVE Consulting

- Transforms raw data into meaningful and actionable data
- Empowers business users
- Creates interactive dashboards and scorecards
- Identifies new opportunities for effective strategies
- Achieves results-driven innovation



Information and Communication Technology

Proprietary system

- Internal CITRIX web-based platform that is seamless, efficient and responsive
- All core systems integrated (claims, enrollment, plan design, clinical services, provider network)
- All systems are designed with data and hardware redundancy including a facility-wide generator for 24/7 run-time
- Work with numerous clearinghouses and direct providers to receive HIPAA EDI X12 compliant and noncompliant data formats
- SSAE 16/SOC 1 audit performed yearly
- Web enabled reporting system with access for clients, brokers, providers

Web Capabilities

All web portals developed, maintained and hosted in-house

Redesigned responsive website, healthplan.org, features:

- Employee, employer and broker portals
- ID card request
- Explanation of benefits
- Provider search
- HRA and other health interactive tools
- Information related to wellness, clinical services and pharmacy
- Client reporting
- Client claims review

Ability to create customized websites for clients



Provider Network

Proprietary network developed by in-house staff, **NCQA excellent accreditation**

Access to national networks (Cigna, Aetna, First Health, PHCS)

- Access to strong regional networks (Medical Mutual, Baptist KY, Choice Care, Devon, Interlink, Zelis and many more)
- Global Care product for network access
- Out-of-network discount management program
- Large claim negotiation
- Direct contract capabilities with network staff
- **Success working with hospital client developing their own unique high performance networks utilizing different strategies**



Prescription Benefit Management

We offer various plans that cover generic, brand name and non-formulary options with various copay options. Prescription riders offer formulary plans.

- Private label – national network
- Full staff in-house of registered pharmacists and pharmacy technicians
 - 8 pharmacists on staff that have advanced training in all phases
- 24/7 pharmacist on call – benefit assistance
- Specialty RX program
- Opioid management program
- ESI back engine and network, evaluated every 24 months
- Open formulary or aggressive incentive options

Stop Loss Assistance

- Specific and aggregate
- Aggregating specific deductibles
- All terms 24/12, 18/12, 15/12, 12/12
- Terminal liability options
- Level funding options
- Captive administration
- THP Re
- Preferred stop loss partners



New Products

- Telemedicine – HealthiestYou
- Fully-insured transplant product
- Phia Group regulatory compliance
 - PACE program – fiduciary liability through Phia
 - New website enhancements
 - New CDHP system
- Network enhancements



Controlling Expenses in Self-Funded Plans

- Dialysis Medicare pricing
- Fully-insured transplant program
- Oncology management program/transplant management
 - Large claims negotiation program
 - Clinical programs that can generate return on investment
 - Data analytics identifying high risk individuals to move them into medical management
 - Implementing high deductible plans with consumer plans
- Reference based pricing models
- Minimum essential plans (MEC)
- Specialty RX carve out

Why The Health Plan?

- Mid-size TPA that will be more customer and employee focused
 - Dedicated staff in all departments
 - Knowledge of all types of health plans
 - Flexible in all components of self-funding
 - Unique cost saving programs
 - Competitive stop loss quotes
 - Clinical programs that are the best in industry
 - Data analytics that will manage employee health
- Administrative services performed in-house, minimal outside vendors
- Competitive administrative fees



July 18, 2018

Group Benefits Medical Renewal

Dickenson County Public Schools

Ralph Modena | Sheila Grizzle
www.usi.com



Dickenson County Public Schools

Medical & Rx & Vision Cost Summary

September 1, 2018

Carriers	Current	Renewal (USI (Projection))	Option 1
Medical Administration	Anthem	Anthem	The Health Plan
Network	Anthem	Anthem	Cigna
Medical Stop Loss	Anthem	Anthem	TBD
Pharmacy Benefits Management	Anthem/Express Scripts	Anthem/Express Scripts	ESI Carve-Out
Total Enrollment	315	315	315
Total Annual Expected Cost			
Medical Administration 1		\$68,246.00	\$98,000.00
State Taxes		\$15,777.00	\$15,776.00
Network Access Fees 2			\$56,000.00
Annual USI Service Fee		\$38,000.00	\$38,000.00
Medical Stop Loss Premiums		\$701,144.00	\$701,144.00
Fully Insured Vision Premium Costs		\$8,924.00	\$3,984.00
Total Fixed Costs		\$829,549.00	\$912,904.00
Medical & Rx Claims at Expected (USI Projection):			
Projected Medical Claims		\$3,231,163.00	\$3,060,587.00
Network Change Adjustment 3			
Projected Rx Claims		\$1,728,364.00	\$1,914,511.00
Projected Rx Savings for Carve-Out			\$460,000.00
Projected Medical & Rx Claims		\$4,975,098.00	\$4,515,098.00
Projected First Year Only Costs			\$144,000.00
Annual Total	\$5,069,268	\$5,789,076.00	\$5,572,002.00
\$ Change Compared to Current		\$719,808.00	\$502,734.00



Bio for Proposed Advisor

Alan Bayse, RHU, CBC, MSA

Benefits Experience: 40 years

- Degree in Business management – Radford University with additional course work at Virginia Tech
- Served in U.S. Army 1970-73, Defense Intelligence Agency
- Completed Employee Benefits Courses through the Wharton School of Business, University of Pennsylvania and American University
- Licensed Life, Health and Annuity Consultant, State of Virginia
- Registered Health Underwriter
- Chartered Benefit Consultant (National Association of Alternative Benefit Consultants)
- Board Member-Citizens Coalition for Responsible Healthcare, Inc.
- Member of the Self-Funding Academy
- Certified Long Term Care Consultant (CLTC)
- President of Bayse & Company, 1991-2013
- Former Vice President of Corporate Benefit Consultants
- Active Member - SHRM

Quotes & Publications:

- Quoted in *Wall Street Journal* – “Nonprofit Hospitals Flex Pricing Power” Thursday August 28, 2008
- Quoted “MedCost” Blog (2015)
- *Virginia Business*
- *The Roanoker*
- *The Roanoke Times*
- *vbFRONT* – “Ouch! When Benefit Costs Hurt Your Company” (April 2018)
- *The Self-Insurer* (2016)
- White Paper Presentation for “REVOLV” / Dental Administration (2015)