

**MINUTES**  
**POLICY AND PLANNING BOARD MEETING**  
**OFFICE OF GROUP BENEFITS**

**March 24, 2004**

**CALL TO ORDER**

Mr. Aubrey Temple, chairman, called the meeting of the Policy and Planning Board to order.

**ROLL CALL**

**Members Present**

Dr. Merline Broussard  
Dr. James Calvin  
Dr. Barbara Cicardo  
Mr. Russell Culotta  
Mr. Jim Donleon  
Mr. James LeBlanc  
Mr. James Lee  
Mr. Hubert Lincecum  
Representative Tank Powell  
Mr. Jackie Self  
Mr. Aubrey Temple

**Members Absent**

Mr. Charles Lazare  
Senator James David Cain  
Mr. William Quinlan

Roll call indicated 11 members present, representing a quorum.

**APPROVAL OF MINUTES OF JANUARY 7, 2004 AND FEBRUARY 18, 2004 BOARD MEETINGS**

The minutes of the January 7, 2004 and February 18, 2004 Board meetings were presented for approval.

A motion was made by Mr. Donelon, seconded by Mr. Lee, to accept the minutes as presented. There being no objection, the minutes were approved.

## **PREMIUM RATES FOR 2004-2005**

Mr. Wall provided for informational purposes two news articles, one concerning the new Medicare law and, the other concerning prescription drug plans.

Mr. Wall presented a draft of the 2004-2005 premium rates. The approved rates will be approved once Ochsner, Vantage and OGB review them. The rates presented today are a draft and should not be programmed into any agency systems due to the possibility of some small minor rounding errors or rounding adjustments. The official final rates will have Mr. Wall's signature and be issued tomorrow (March 25).

Mr. Wall explained the process used to determine the rates considering criteria such as cost and utilization per plan, and categories such as single, employee & spouse, employee & family, and retirees without Medicare, and with Medicare.

Mr. Wall stated that OGB revenue is projected to be only 6% higher than last year on an aggregate basis. Louisiana has been cited as having the highest healthcare cost and has an older employee population than the national average. The 6% increase is an aggregate basis, but the spouse category will see as much as 18%, the active single category as much as 15%, and family category as much as 16%. Retirees will have a lower increase due to their claims experience improving.

Mr. Wall provided each board member with the OGB quarterly newsletter which provided information on the major benefit modifications for this year as well as listing dates, times, and locations of approximately over 300 annual enrollment meetings throughout the state. OGB will also have a video that gives an overview of the plans and changes for this year on the website, also a copy of the video will be available to any agency that would like a copy. Also planned are additional mailings during annual enrollment reminding members of the importance of the selection process.

Mr. Wall discussed the Liaison Coordinator program which designates one individual in each agency to be a benefits coordinator to work with OGB.

Rep. Powell asked about the expense of holding over 300 annual enrollment meetings. Rep. Powell asked about agency personnel providing this information to its employees. Mr. Wall explained that some agencies do not have enough personnel to have an insurance section to explain benefits to employees. Rep. Powell suggested that it could be handled through mailings and/or the internet. Mr. Wall stated that even with holding over 300 annual enrollment meetings that the Program still only communicates with approximately 10% of the plan member population. Mr. Lincecum stated that agencies request more meetings than just the 300 that OGB is able to handle.

Rep. Powell stated that plan members need to be held responsible to read the plan documents and make an informed decision on which plan meets their needs. Mr. Culotta and Mr. Self assured Mr. Wall that the annual enrollment meetings are very much needed. Mr. Lincecum stressed the importance of the meetings due to the elimination of the wild card option.

## **MAYO HEALTH RISK ASSESSMENT**

Mr. Wall stated that the program is taking the initiative to help plan members to understand their personal health issues and to help them facilitate any changes they may need to make by giving them access to the Mayo Clinic website to perform a health risk assessment for themselves.

Mr. Sharon Runyan, OGB Communications Director demonstrated how a plan member can input personal health information in the Mayo Health Risk Assessment so that it can provide them with a personalized assessment to help them understand health risks in their personal lives. OGB plan members will be able to access this through OGB's website starting April 1 and continue through May 2004. This will not be available to HMO plan members.

Mr. Wall stated that OGB will receive aggregated data from this and this data could help the program to possibly expand its wellness benefits.

Mr. Wall reported that OGB has finalized the contract with the new disease management vendor, APS. The contract is awaiting approval from the Division of Administration. This should be available by July 1, 2004. The disease management efforts will focus on heart disease, asthma, and diabetes. This will be on a voluntary basis for members to participate.

Mr. Wall also discussed that United Behavioral Health is conducting a mental health study in partnership with Harvard University which is available to plan members through the OGB website. This study is focused on depression in the workplace.

## **CEO REPORTS**

Mr. Wall presented for informational purposes the report, "Where the Money Goes," which gives an overview of claims and cost.

Mr. Wall stated that the Program is projecting a surplus this year of approximately \$11 million. The projected revenues and expenditures for this year are approximately \$865 million. The approximately \$11 million is a small surplus for this program. Mr. Wall reported that the Program has not incurred a year to year deficit since 2000. The legislature appropriated funding in 2002 to fund the past liabilities and eliminated the past deficit.

## **OLD BUSINESS**

No items were presented.

## **NEW BUSINESS**

**Mr. Culotta** asked to what extent OGB participated in the Health Care Summit held by the Governor in March. Mr. Wall stated that he was invited to participate and represent the program as a delegate. The conference was a good beginning for the future in health care. Mr. Wall will be meeting with the Secretary of Department of Health and Hospitals (DHH) to begin exploring further cooperation with the DHH Medicaid program.

**Mr. Temple** thanked the legislature and Rep. Powell for the approximately \$150 million funding for the past liabilities of the program. He stated that the staff is doing a good job and that the communications between the program and the agencies have improved greatly in the past five years.

**Mr. Temple** stated that the next Board meeting will be on Wednesday, May 12, 2004.

**Mr. Lincecum** stated that Senator James David Cain has been appointed to the OGB Policy and Planning Board for the Senate Representative position, which was previously held by Sen. Tom Schedler.

**Rep. Powell** requested the cost of the contract with Mayo Clinic for the health risk assessment. Mr. Wall stated that he would send this information to him.

## **PUBLIC COMMENTS**

Ms. Kathleen Miller, Department of Cultural, Recreation and Tourism, stated that from the agency perspective, the communications between OGB and participating agencies have improved. She stated that agencies very much need the annual enrollment meetings.

## **ADJOURN**

There being no further business to discuss a motion made by Mr. Lincecum, seconded by Mr. Lee, the meeting was adjourned.

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**Mr. Aubrey Temple, Chairman**