



STATE OF LOUISIANA
DIVISION OF ADMINISTRATION
OFFICE OF GROUP BENEFITS



MINUTES

OGB POLICY AND PLANNING BOARD
combined with
OGB ESTIMATING CONFERENCE
Wednesday, July 19, 2023
1:30 PM

Louisiana Purchase Room
1201 North Third Street
Baton Rouge, LA 70802

Chairman: Jeremy Jackson
Secretary: Kenneth Krefft

I. Call to Order

a. Estimating Conference Roll Call

i.	Mr. Sam Blount	Present
ii.	Mr. Manfredo Dix	Present
iii.	Ms. Stephanie Little	Present
iv.	Ms. Connie Nelson	Absent
v.	Mr. Robert Schneckenburger	Present
vi.	Ms. Mei Su	Present

b. Policy and Planning Board Roll Call

i.	Sen. Louie Bernard	Present
ii.	Sen. Joseph Bouie	Absent
iii.	Rep. Chad Brown	Absent
iv.	Dr. Gwile Freeman	Present
v.	Mr. Jeremy Jackson	Present
vi.	Mr. Frank Jobert	Present
vii.	Mr. Kenneth Krefft	Present
viii.	Mr. Frank Opelka	Absent
ix.	Mr. Mike Saylor	Present
x.	Sen. Kirk Talbot	Present

c. Guests in Attendance

i.	Ms. Nancy Gaffney	BUCK Global, LLC
ii.	Mr. Kevin Penderghest	BUCK Global, LLC

II. Election of Officers for the Policy and Planning Board

- a. Chairman – Mr. Frank Jobert nominated Mr. Jeremy Jackson. The nomination was seconded by Mr. Kenneth Krefft. With no objections, Mr. Jackson was elected as Chairman of the Board.
- b. Vice-Chairman – Mr. Krefft nominated Mr. Jobert. The nomination was seconded by Mr. Jackson. With no objections, Mr. Jobert was elected as Vice-Chairman of the Board.

- c. Secretary: Mr. Jackson nominated Mr. Mike Saylor. The nomination was seconded by Mr. Krefft. With no objections, Mr. Saylor was elected Secretary of the Board.
- III. Approval of Minutes from April 13, 2023 Joint Estimating Conference and Policy & Planning Board Meeting
 - a. For the Estimating Conference, Mr. Manfredo Dix made a motion to approve the minutes from the April 13, 2023 joint meeting. Ms. Stephanie Little seconded the motion. The minutes were approved unanimously by the Estimating Conference.
 - b. For the Policy & Planning Board, Mr. Saylor made a motion to approve the minutes from the April 13, 2023 joint meeting. Mr. Jobert seconded the motion. The minutes were approved unanimously by the Policy & Planning Board.
- IV. Public Comment
 - a. Ms. Emily Andrews, with the Office of the Attorney General, wanted to know in light of the acquisition of Blue Cross Blue Shield of Louisiana (“BCBSLA”) by Elevance, whether or not the contract would be re-bid.
- V. 2023 Regular Legislative Session
 - a. Mr. Bill Guerra, OGB Administrator, presented an overview of legislation passed during the 2023 regular session that may or may not have an impact on OGB.
 - i. Mr. Krefft asked if Sen. Kirk Talbot could further explain the bills he authored, SB109 and SB110.
 - 1. Sen. Talbot responded that SB109 is in regards to balance billing on ambulatory services.
 - 2. Sen. Talbot responded that SB110 is in regards to prompt treatment of cancer. It expedites the prior authorization process for cancer treatments needed by patients.
- VI. Financial Update
 - a. Col. David Couvillon gave an overview of OGB’s demographic data and the Fiscal Year (“FY”) 2023 financial status.
 - i. Mr. Dix asked if it was normal to have a deficit of \$30M in certain months. Col. Couvillon responded that while it would be nice to not have a deficit, it does fluctuate throughout the year.
 - ii. Ms. Little stated that last year this body was told the fund balance was too high and it needed to be brought down. She questioned whether the fund balance was being brought down too quickly. Col. Couvillon answered that BUCK would be going over that later in the presentation.
 - iii. Mr. Saylor asked if the May numbers included the deficit. Col. Couvillon responded yes.
 - b. Mr. Kevin Penderghest, an actuary with BUCK Global, LLC presented an overview of the Financial Monitoring Report (“FMR”) information.
 - i. The Board members and Estimating Conference principals discussed the varying amounts of prescription drug claims and the loss ratios for the different OGB self-funded plans. The members and principals asked questions about the various benefits provided by OGB’s five self-funded plans and the differences between them.
- VII. Discussion of School Boards’ Use of Gap Plans and the Effect on the Pelican HRA1000 Plan
 - a. Mr. Randy Davis, Assistant Commissioner for the Division of Administration, described the history of the school board’s use of gap plans with OGB’s Pelican HRA1000 Plan and gave an overview of the performance data. He stressed that this was for informational purposes and no decisions would be made at this meeting.

- i. The Estimating Conference and Board asked questions about the data included in the presentation and the elimination of the plan.
- ii. Mr. Saylor asked if under the School Board Classification for the HRA plan, would the rates be different for those without the gap plan. Mr. Davis responded that due to statute, the premium adjustment would apply to all school boards, regardless if they have a gap plan or not.
- iii. Mr. Jobert asked how the premiums for the school board HRA plan relate to retirees. Mr. Davis responded that school board retirees were originally thought to not be eligible to participate in the gap plans. However, OGB has learned that some retirees are being allowed to participate in gap plans. OGB plans to come back to the board in August for a recommendation.
- iv. Ms. Little asked if OGB was required to offer a low cost plan. Mr. Davis responded yes, the Pelican HSA775 Plan meets those requirements.
- v. Mr. Davis also said that the use of the gap plans results in a greater cost to OGB and the loss ratio is higher with GAP plans.

VIII. Discussion of 2024 Premium Rates

- a. Mr. Penderghest gave an overview of proposed premium increase rate scenarios. These scenarios take into account medical loss ratio and claims experience for each plan.
 - i. The Board members asked questions about the various plan designs and how the plans compared to each other. They also discussed the loss ratios for each of OGB's self-funded plans and the possibility of having premium rates based on each plan's loss ratio.
- b. Mr. Penderghest gave an overview of the current status of the OGB fund balance and projections through Plan Year (PY) 2028.
 - i. Mr. Jobert asked if the Medicare formulary was the same as the commercial formulary and who makes the decisions on what is on the Medicare formulary and what is not. Col. Couvillon responded that the Centers for Medicaid & Medicare Services (CMS) determined what is and is not on the Medicare formulary.

IX. Procurement Matters – Contract Amendments

- a. Access Health Contract Amendment Update
 - i. Ms. Molly Collier, attorney for OGB, gave an update on the status of the Access Health contract amendment.
 1. Mr. Jobert asked if members would lose the Access2day benefit if the amendment is not approved. Ms. Collier responded that was correct. Mr. Jobert then asked if we could go out for another contract. Ms. Collier responded in the affirmative.
- b. Extend Health Contract Amendment
 - i. Mr. Chris Vidrine, Group Benefits Director over Contracts, gave an overview of the Extend Health contract amendment and requested a recommendation for the Estimating Conference and the Policy & Planning Board to extend the contract for 24 months
 1. Estimating Conference
 - a. Mr. Dix made a motion to send the information to the Policy & Planning Board. Mr. Robert Schneckenberger seconded the motion. The motion was unanimously approved.

2. Policy & Planning Board

- a. Mr. Jackson made a motion to recommend the Extend Health contract amendment to JLCB. Mr. Jobert seconded the motion. The motion was approved unanimously.

c. Blue Cross Blue Shield of Louisiana Contract Amendment

- i. Mr. Stephen Kabel, attorney for OGB, gave an overview of the amendment to extend the BCBSLA contract for 24 months. He also explained the differences between the copy of the contract they were sent in advance and the version they would be asked to recommend.

1. Mr. Dix asked about the Elevance buyout of BCBSLA and if that would affect this amendment to the contract. Col. Couvillon responded that he has been assured that Elevance will assume contracts and there will be no changes.

ii. Estimating Conference

1. Mr. Sam Blount made a motion to send the information to the Policy and Planning Board. Mr. Schneckenberger seconded the motion. The motion was approved unanimously.

iii. Policy and Planning Board

1. Mr. Saylor made a motion to recommend the BCBSLA contract amendment to JLCB. Mr. Jobert seconded the motion. The motion was approved unanimously.

X. Procurement Matters – Updates on Published Requests for Proposals (“RFPs”)

a. Group Term Life Insurance

- i. Mr. Vidrine gave an update of the progress on the Group Term Life Insurance RFP.

b. Flexible Spending Accounts and COBRA Administrative Services

- i. Mr. Vidrine gave an update on the status of the Flexible Spending Accounts and COBRA Administrative Services RFP.

c. Near Real-Time Monitoring

- i. Mr. Vidrine gave an update on the progress of the Near Real-Time Monitoring RFP.

1. Mr. Krefft asked how many proposals were received. Mr. Davis responded 4.

XI. Procurement Matters – Medicare Advantage Plans

a. Planned Emergency Contracts for Medicare Advantage Plans

i. HMO Louisiana, Inc. *d/b/a Blue adVantage*

- a. Mr. Vidrine gave an overview of the need for an emergency contract with HMO Louisiana for their Blue adVantage Medicare Advantage plan.

ii. Humana Health Benefit Plan of Louisiana

- a. Mr. Vidrine gave an overview on the need for an emergency contract with Humana Health Benefit Plan of Louisiana for their Humana Medicare Advantage Employer HMO plan.

iii. New Orleans Regional Physician Hospital Organization, LLC *d/b/a Peoples Health*

- a. Mr. Vidrine gave an overview on the need for an emergency contract with New Orleans Regional Physician Hospital Organization, LLC for their Peoples Health Medicare Advantage plan.

- b. Mr. Krefft asked if OGB would be going out for RFP for the Medicare Advantage plans in 2024. Mr. Vidrine responded in the affirmative.

- b. Vantage Health Inc. (Medicare Advantage Plan)
 - i. Mr. Vidrine informed the Board and Estimating Conference of the dissolution of the Vantage Medicare Advantage plans.

XII. Resolution of the Louisiana Department of Insurance (“LDI”) Investigation

- a. Ms. Collier informed the Board and Estimating Conference that LDI concluded their investigation and that LDI was not taking administrative action against OGB.

XIII. Resolution of a Contract Dispute with MedImpact

- a. Mr. Kabel informed the Board and Estimating Conference that a contract dispute with MedImpact regarding 2020 performance guarantee penalties has been resolved and that MedImpact paid OGB \$65,981.20.

XIV. New Business

- a. No new business was discussed.

XV. Motion and Vote to Move to Executive Session

- a. For the Estimating Conference, Ms. Little made a motion to move to Executive Session. Ms. Su seconded the motion.

Roll Call Vote:

Mr. Sam Blount	Yes
Mr. Manfredo Dix	Yes
Ms. Stephanie Little	Yes
Ms. Connie Nelson	Absent
Mr. Robert Schneckenburger	Yes
Ms. Mei Su	Yes

- b. For the Policy and Planning Board, Mr. Jobert made a motion to move to Executive Session. Dr. Freeman seconded the motion.

Roll Call Vote:

Sen. Louie Bernard	Yes
Sen. Joseph Bouie	Absent
Rep. Chad Brown	Absent
Dr. Gwile Freeman	Yes
Mr. Jeremy Jackson	Yes
Mr. Frank Jobert	Yes
Mr. Kenneth Krefft	Yes
Mr. Frank Opelka	Absent
Mr. Mike Saylor	Yes
Sen. Kirk Talbot	Yes

- c. No action was taken during Executive Session.
- d. For the Estimating Conference, a motion to end the Executive Session was made by Mr. Blount. Mr. Dix seconded the motion.

Roll Call Vote:

Mr. Sam Blount	Yes
Mr. Manfredo Dix	Yes
Ms. Stephanie Little	Yes
Ms. Connie Nelson	Absent
Mr. Robert Schneckenburger	Yes
Ms. Mei Su	Yes

- e. For the Policy & Planning Board, a motion to end the executive session was made by Mr. Jobert. Sen. Bernard seconded the motion.


Roll Call Vote:

Sen. Louie Bernard	Yes
Sen. Joseph Bouie	Absent
Rep. Chad Brown	Absent
Dr. Gwile Freeman	Yes
Mr. Jeremy Jackson	Yes
Mr. Frank Jobert	Yes
Mr. Kenneth Krefft	Yes
Mr. Frank Opelka	Absent
Mr. Mike Saylor	Yes
Sen. Kirk Talbot	Yes

XVI. Adjournment

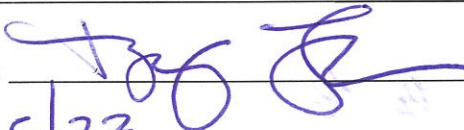
- a. For the Estimating Conference, a motion to adjourn was made by Mr. Blount. Mr. Dix seconded the motion. The motion was approved unanimously.
- b. For the Policy & Planning Board, a motion to adjourn was made by Sen. Bernard. The motion was seconded by Mr. Saylor. The motion was approved unanimously.
- c. Meeting adjourned at 4:20 PM.

Approved by Estimating Conference: _____



Date Approved: 8/15/2023

Approved by Policy and Planning Board: _____



Date Approved: 8/25/23