I. CALL TO ORDER
The meeting was called to order by Lenee Cadotte at 10:01 A.M.

II. ROLL CALL & INTRODUCTIONS
Bylaws of the Contra Costa County Schools Insurance Group I.G.4. Quorum. A majority of each Committee membership shall constitute a quorum for the transaction of business except that less than a quorum may adjourn from time to time.

Member Districts = 9
Number required to achieve a quorum = 5

Those in attendance were:

CCCSIG:
Contra Costa County Schools Insurance Group Bridget Moore, Executive Director

MEMBERS:
Byron Union School District Gaby Hellier
Castro Valley Unified School District Robin Yearby, Alternate
Lafayette School District Lenee Cadotte, Vice Chair
Moraga School District Kathy Bell
Oakley Union Elementary School District Rick Rogers
Walnut Creek School District Kevin Collins/Cindy Lannon

CONSULTANTS
Keenan & Associates Debra DeSpain
Keenan & Associates Vickie Vales

ABSENT:
Brentwood Union School District Margaret Kruse, Committee Chair
Canyon School District Gloria Faircloth
St. Helena Unified School District Bill McGuire/Greg Medici

III. PUBLIC COMMENTS
There were no public comments.
IV. APPROVAL OF AGENDA

A motion was made by Rick Rogers, seconded by Kathy Bell and unanimously carried to approve the Agenda as presented. Votes:

- Brentwood - Absent
- Byron - Aye
- Canyon - Absent
- Castro Valley - Aye
- Lafayette - Aye
- Moraga - Aye
- Oakley - Aye
- St. Helena - Absent
- Walnut Creek - Aye

V. APPROVAL OF MINUTES – October 18, 2013

A motion was made by Kathy Bell, seconded by Cindy Lannon and unanimously carried to approve the Minutes as presented. Votes:

- Brentwood - Absent
- Byron - Abstain
- Canyon - Absent
- Castro Valley - Aye
- Lafayette - Aye
- Moraga - Aye
- Oakley - Abstain
- St. Helena - Absent
- Walnut Creek - Aye

VI. CORRESPONDENCE

There was no correspondence received for this meeting.

VII. UNDERWRITING

PREMIUM AND CLAIMS REPORT

Debra DeSpain reviewed the Anthem Blue Cross Premium & Claims report through October 2013 highlighting the paid loss ratio and the decreasing enrollment. Due to the reduction in enrollment, Anthem Blue Cross will no longer be providing the claims data necessary for this report. Debra is discussing what other types of reporting may be available. Debra will provide a migration report to determine the enrollment changes.

The Kaiser report is not available due to inaccurate data being reported in their system.

Rick Rogers asked if the next renewal comes in at 20% or more, will the excuse be because no data was available? Debra responded there will be information for the renewal, however, with Anthem it may be rated manually as opposed to using the experience. With this discussion, there will be a new option for 2015 – Sutter Health has entered the benefit marketplace and is moving into Contra Costa County for 2015. They would be a viable option to Anthem Blue Cross.
Sutter was implemented with another district with very competitive rates replacing HealthNet. Sutter has been willing to provide rate caps to prevent inflated renewals.

With Sutter being an option for the JPA, it may allow for the program to expand and bring in more districts. Debra will contact San Ramon to discuss being included in the Sutter marketing.

VIII. ADMINISTRATION/HEALTH BENEFIT PROGRAM ADMINISTRATIVE UPDATE

Amendment to the Brown Act  
2014-005 Information

Debra DeSpain explained the changes required for these meetings due to the regulation changes affecting votes taken on action items during public agency meetings. Kathy Bell suggested at the beginning of every meeting a roll call be done and then for each vote it can be a raise of hands to determine who votes aye or nay. The committee agreed to implement this as procedure.

HIPAA Update - BridgeFront  
2014-006 Information

Vickie Vales presented general information to the members regarding the HIPAA web portal resource Keenan provides their health clients. She will distribute each district’s user name and password along with the course brochure via e-mail.

HBC Member Survey  
2014-007 Action

Bridget Moore reviewed the proposed Health Benefits Committee Member Survey. The survey will be distributed January 13. The results will be provided during the February 21, 2014, HBC meeting.

A motion was made by Gaby Hellier, seconded by Rick Rogers and unanimously carried to approve the HBC Member Survey as presented. Votes:

- Brentwood - Absent
- Byron - Aye
- Canyon - Absent
- Castro Valley - Aye
- Lafayette - Aye
- Moraga - Aye
- Oakley - Aye
- St. Helena – Absent
- Walnut Creek - Aye

2014 CCCSIG Health Benefits Committee Calendar  
2014-008 Action

Debra DeSpain reviewed the proposed HBC meeting dates and confirmed Vickie would send out the calendar invites to everyone.

A motion was made by Kathy Bell, seconded by Cindy Lannon and unanimously carried to approve the HBC calendar as presented. Votes:

- Brentwood - Absent
- Byron - Aye
- Canyon - Absent
IX. INFORMATION

MEMBER COMMENTS

Rick Rogers asked what the next big deadline/due date was the districts needed to be concerned about. Debra responded there would be reporting required to the IRS in 2015. The IRS has not released the requirements of this reporting to date.

There has also been information that is indicating additional reporting required on all employees and dependents, not just ACA full time employees.

CONSULTANT COMMENTS

There were no additional consultant comments.

LEGISLATIVE UPDATE/BRIEFING

Debra DeSpain reviewed the briefings included in the packet:

1. California Legislative Update for Bills Related to Health and Disability Insurance
2. Health Flexible Spending Arrangements - $500 Carryover
3. 2014 Benefit Limits for Health & Welfare Plans

X. AGENDA ITEMS NEXT MEETING

Members and others may suggest items for consideration at the next meeting tentatively scheduled for February 21, 2014.

1. Member Survey Results
2. Wellness options
3. Kaiser utilization report (pending the physician’s availability)
4. Anthem enrollment migration report

XI. ADJOURNMENT

Americans with Disabilities Act:
Contra Costa County Schools Insurance Group conforms to the protections and prohibitions contained in Section 202 of the Americans with Disabilities Act of 1990 and the federal rules and regulations adopted in implementation thereof. A request for disability-related modifications or accommodation, in order to participate in a public meeting of the Contra Costa County Schools Insurance Group, shall be made to: Bridget Moore, Executive Director, Contra Costa County Schools Insurance Group - 550 Ellinwood Way, Pleasant Hill, CA 94523 - 1 (866) 922-2744.