

**MINUTES OF THE
UTAH COMPREHENSIVE HEALTH INSURANCE POOL
BOARD OF DIRECTOR'S MEETING**

**May 13, 2010
SelectHealth
5381 Green Street
Auditorium A
12:00 p.m.**

Directors Present: Libby Hunter, Chair; Steve Bateman; Neal Gooch; Chet Loftis; Matthew Minkevitch; Steve Neeleman; Rob Perry; Randy Smart; Norman Thurston.

Directors Absent: Douglas Hasbrouck, M.D.; Irene Link; Todd Trettin.

Present by Invitation: Tomi Ossana; Perri Ann Babalis; Troy Pritchett.

SelectHealth Staff Present: Jim Murray; Maren Donaldson ; Fran Gard; Jesse Liddell; Greg Matis; Judy Wolf.

Visitors Present: Danny Schoenfeld, Kempton Page.

HIPUTAH ANNUAL BOARD MEETING

The Annual Board Meeting was called to order at 12:30 P.M. by Libby Hunter, Chair.

ELECTION OF OFFICERS—Libby Hunter

The Executive Committee currently stands as follows: Elizabeth Hunter, Chair; Douglas Hasbrouck, M.D., Vice Chair; Neal Gooch, Secretary Treasurer. Randall Smart was elected as the At Large member for the Executive Committee. **It was moved the members of the Executive Committee remain as is at this time.** Moved—Randall Smart; seconded—Steve Neeleman. Motion carried.

REVIEW ARTICLES, BYLAWS & PLAN OF OPERATIONS—Tomi Ossana & Perri Babalis

1. The Articles, Bylaws and Plan of Operations have been reviewed by Ms. Ossana and Ms. Babalis and were presented to the board.
2. The Plan of Operation for the Utah Comprehensive Health Insurance Pool has also been reviewed by Ms. Ossana and Ms. Babalis. There were only minor updates. The annual maximum was updated (pg. 13). **It was moved the Plan of Operation for the Utah Comprehensive Pool be accepted as written.** Moved—Rob Perry; seconded—Steve Bateman. Motion carried.

REVIEW OF FY 2011 STRATEGIC PLAN—Tomi Ossana

The Strategic Plan was presented for the board's approval.

1. Develop plans to assure optimal access, financial resources, and public support to grow the program
 - a. The board needs to keep an eye on the funding level. At this point we plan to continue through 2014. We must maintain at least a 6 mo. reserve.

- b. The Eligibility Verification will be mailed in August. Members who have enrolled since July 2009 have already supplied their verification of legal residency. In August the remainder of the HIPUtah population must also supply similar documentation.
 - c. The External Audit has been completed. Congratulations to SelectHealth for good marks on the audit. We are still working on the rural areas on the Balanced Billing issue.
 - d. There will be an across-the-board premium increase of 8.6%.
2. Implement FY 2010 Legislative Changes that affect HIPUtah and conduct research for FY 2011 Changes.
 3. Conduct an external evaluation on the scope of work in the administrator's contract.
 4. Improve enrollee health cost and life quality by working with the administrator on disease management.
 5. Assessment of the Executive Director's Role.
 6. Determine how Federal Health Care Reform affects HIPUtah.

It was suggested the Benefit Committee find a financial institution to provide a Health Savings Account (HSA) source to recommend to current HIPUtah members. Education would be needed for optimal use of this benefit. The committee should check to see if SelectHealth uses anyone in particular and see if HIPUtah could look into a partnership. **It was moved the Benefit Committee research the possibility of joining with SelectHealth in offering a HSA source for members and those findings be reported at the next meeting.** Moved —Norman Thurston; seconded Rob Perry. Motion carried with one abstention by Steve Neeleman.

HIPUTAH BOARD MEETING-MAY 13, 2010

APPROVAL OF MINUTES

The HIPUtah minutes of March 11, 2010 were presented. **The HIPUtah Board had no changes or corrections. The minutes were approved as presented.**

ADMINISTRATIVE Report—Jesse Liddell

1. Growth is a little higher than at this time last year.
2. The \$5,000 deductible is the most popular benefit plan option.
3. Previous coverage termination:
 - a. the number due to COBRA expiration is up
 - b. the number of employers dropping insurance is down from last year
 - c. those voluntarily terming is down.

ACTUARIAL REPORT & FINANCIAL PROJECTIONS—Troy Pritchett

1. Experience through March 2010 shows a projected net asset balance of \$28.2 million. With base funding of \$8.075 million for FY 2010-11 the projected fund balance as of June 30, 2011 is \$22.7 million.
2. HIPUtah has experienced an increase in enrollment from July 2007 thru March 2010. The fiscal year growth was equal to .5% growth per month.
3. The IBNR as of March 31, 2010 is projected to be \$3.3 million.
4. It is unclear at this point how the new federal legislation will affect the current high risk pools.

FY 09-10 BUDGET—Tomi Ossana

1. HIPUtah is at 83% of the budget year.

2. HIPUtah traditionally attempts to keep a 6 month reserve, looking 3 years out. Due to the current budget crunch there was discussion on these projections. At least to 2014, the projections will remain at 6 month reserve, 3 years out. This policy will be reviewed as needed.

FEDERAL HEALTH CARE REFORM—Tomi Ossana & Troy Pritchett

The HIPUtah Board is trying to be pro-active on the new Federal Health Care Reforms in respect to the Federal High Risk Pool. **It was moved HIPUtah craft a letter to the Governor that in the event the State decides to participate in the Federal High Risk Pool, HIPUtah is willing to either run the program or serve as a resource.** Moved—Matt Minkevitch; seconded—Rob Perry. The motion carried with one abstention by Norman Thurston.

BENEFIT COMMITTEE-NETWORK DISCUSSION—Tomi Ossana & Troy Pritchett

There was a brief review of the Network discussion held in the last meeting. This matter was referred to the next meeting of the Benefits Committee on June 10, 2010. Their findings are to be presented in the July 2010 board meeting.

PREMIUM SUBSIDY UPDATE—Tomi Ossana

1. To date there is an enrollment of 1168 members on the Premium Assistance Subsidy (PAS) program. At this time it looks like there will be a shortage of funds by August 2010. Ms. Ossana has received information that additional funding should be available 7-1-10. She will give the status to the Board by the July 2010 meeting. In the event no official notification is received by mid June, letters of the PAS changes will be sent to the enrollees.
2. It was requested the Benefits Committee meet to design possible changes in the PAS program. In July a letter could be designed explaining that as of September 2010 there will be no more PAS available.
3. It was requested Mr. Liddell update the Benefit Renewal letter for discussion in the July renewal.

ACTION ITEMS—Tomi Ossana

1. **Rule 590-172 Modification.** The modification of rule R590 was presented to the board. The Insurance Department is ready to file the amended rule.
2. **Rule - Limited Access.** Some areas in the state have limited access to certain types of providers. After meeting with the Insurance Department it was determined that a statute change in both 31A-29 and 31A-8-501 would be required. Even this change may not resolve the issue in Carbon County as their hospital does not fall under the requirements for an independent hospital with no balance billing. Ms. Ossana and Ms. Babalis will continue to work on this matter. SelectHealth committed to continue its work with Carbon County providers and will provide an update in the July 2010 Board meeting.
3. **NASCHIP.** The Mid Year Executive Directors meeting will be held in Seattle June 7th and June 8th. The NASCHIP Conference will be September 21, 2010 in San Diego – board members are welcome. If any board members know of possible sponsors for the conference, Ms. Ossana has the sponsor form. FY 2011 NASCHIP Dues have been increased to \$1,000 and are due by August 1, 2010.
4. **Financial Audit Policy and Procedures.** The Policies and Procedures were reviewed by the Audit Committee and minor changes were made. These policies will now be sent to the State Auditors for review. If any issues arise, Ms. Ossana will be alerted.
5. **Satisfaction Survey.** SelectHealth distributed the 2010 HIPUtah Survey to the 4000 enrollees. 1222 (31%) were returned. Mr. Liddell presented a summary of responses.

6. **Case Management Summary and Passive Intervention Report.** Ms. Donaldson reviewed the "SH Case Management Summary" and the "Passive Intervention Report". The multiple avenues their department uses to intervene with members were discussed.
7. **Utilization Report - Incurred 01/01/2009 to 12/31/2009 – Paid 01/01/2009 to 01/01/2010.** Mr. Liddell presented and reviewed the latest Utilization Report. Members thought the addition of a graph for the trends per year over multiple years would be helpful.

NEXT MEETING

The next Board meeting has been scheduled for **1:00 p.m., Thursday, July 8, 2010** at SelectHealth Offices.

There being no further business, the meeting adjourned at 4:15 P.M.

Dated _____ of _____

Neal Gooch, secretary
Utah Comprehensive Health Insurance Pool