

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

**November 8, 2007  
SelectHealth  
4646 West Lake Park Boulevard  
Auditorium A  
1:00 p.m.**

**Directors**

**Present:** Douglas Hasbrouck, M.D. Chair; Andy Galano; Victor Gibb; Neal Gooch; Libby Hunter; Irene Link; Byron Okutsu; Norman Thurston

**Directors**

**Absent:** Michael Bahr; Matthew Minkevitch; Rob Perry; Randy Smart

**Present by**

**Invitation:** Tomi Ossana; Perri Ann Babalis; Troy Pritchett

**SelectHealth**

**Staff Present:** Jim Murray; Maren Donaldson; Fran Gard; Jesse Liddell; Annette Meier; Judy Wolf

The Board meeting was called to order at 1:00 p.m. by Douglas Hasbrouck, M.D., Chair.

**APPROVAL OF MINUTES**

The HIPUtah minutes of September 20, 2007 were presented. **HIPUtah Board members had no changes or corrections.**

**ACTUARIAL REPORT & FINANCIAL PROJECTIONS—Troy Pritchett**

1. The HIPUtah books now show claims incurred and paid through September, 2007. The fund shows a projected net asset balance on June 30, 2008 of \$32.1 million. With the base funding of \$10.8 million for fiscal 2008-2009, the projected fund balance on June 30, 2009 would be \$35.2 million.
2. The enrollment for HIPUtah has generally been increasing from December, 2004 through October, 2006. There was a slight decrease between November, 2006 and February, 2007. Records show an increase in enrollment between March, 2007 and September, 2007.
3. The data provided on paid claims now also includes information on Ryan White payments and 340(B) drug refunds. SelectHealth also provided lag reports including a reconciliation of voided checks.
4. Current enrollment is at 3441. No issues are seen at this time.

**2007 BUDGET REVIEW—Tomi Ossana**

1. The Audited Financial Report is almost complete. HIPUtah currently shows 15 months of reserve. The numbers reported won't change in the final report.
2. The Balance Sheet shows the First Quarter figures. Included in this Balance Sheet is the Authorized Budget for 2008. The Projected Budget has been completed through 2012.

**STATE AUDIT REPORT—Jon Johnson by Jason Allen**

1. A Draft of the Audit Financial Report was presented at this meeting. The actual report will be ready between 11-14-07 and 11-16-07.
2. Overall the audit went well. The net assets are going up (\$6.4 million over the last year).
3. There were no Journal Entries and no findings of other issues in the audit.

4. The auditors anticipate a Clean Audit for the HIPUtah Program.
5. HIPUtah has been alerted they were not covered by Risk Management since 2006. Risk Management needs to be contacted to determine exactly what HIPUtah must do. It has always been assumed this was covered since we are an entity within the Insurance Department.
6. Mr. Gooch and Ms. Babalis will contact Steve Hulet and follow up on this situation.

**ADMINISTRATIVE REPORT—Jesse Liddell**

1. The numbers for the October HIPPA enrollment were not available at the time of this printing.
2. The highest growth has been in the \$5,000 deductible. The \$1,000 deductible also shows a positive growth.
3. The 23 Applicants Withdrawn in August were expired, incomplete applications.
4. 55% of the new applicants have no PEC on their policies.
5. The question was raised on the effect to HIPUtah if the points were raised. It is required the points be reviewed every 5 years. They can be reviewed more frequently. Mr. Pritchett will look at the points prior to the January, 2008 Board meeting.

**HIPUTAH AMMENDMENTS—Tomi Ossana & Perri Babalis**

1. The Second Draft of the HIPUtah Insurance Law Amendments was presented.
2. Several technical changes are required for HIPUtah to comply with the term found in the rest of the insurance code. The term "care" was absent from "health care insurance".
3. A policy change is proposed allowing persons with mini-med or limited benefit plans to be eligible for insurance with HIPUtah.

**CONFLICT OF INTEREST DISCUSSION—Tomi Ossana & Perri Babalis**

Even though each Board of Director receives a conflict of interest information from the "Handbook for Members of Utah State Board and Commissions", HIPUtah plans to define their own policy on these matters. The approaches taken in the past by other boards have included:

1. oral disclosure of the conflict before discussion and then participating in the discussion but not the vote;
2. oral disclosure of the conflict at the beginning of the discussion with no participation in the discussion or the vote; or
3. oral disclosure of the conflict and physically withdrawing from the meeting when an action is being discussed and voted upon.

The Board is asked to read over the proposal. It will be discussed in the January, 2008 Board meeting. Any questions or comments should go to Ms. Ossana or Ms. Babalis.

**HEALTH CARE REFORM UPDATE—Norman Thurston**

1. Since the report in September there have been more sponsor contacts and a great deal of research happening on the reform program. Be looking for a draft for legislation from the sponsors. In the future there should be refinement of the legislation but not huge changes.
2. The group would like to draft legislation this session but it probably will not happen.
3. HIPUtah Board needs to be kept informed on legislation which affects health care. Mr. Thurston will keep Ms. Ossana informed and she can pass updates on to the Board.

**COMPARISON OF POOLS—Troy Pritchett**

Mr. Pritchett gave a power point presentation on the comparison of different state's health insurance pools.

**ACTION ITEM LIST—Tomi Ossana**

1. The Producer Referral Fee was implemented in April, 2007. At this time HIPUtah has 81 Producers assigned and has paid 92 referral fees for a total of \$4,600. This averages out to be \$657 per month for the first 7 months and a projected amount of \$7,884 for the year. For the year 2008 \$6,600 was budgeted.
2. One individual has reached their annual maximum in 2007 and a second has reached 89% as of 10/12/07. Workman's Compensation has denied a claim from 2006 saying it is not work related. HIPUtah may be liable for a major portion of the \$499,000 claim.
3. The HIPUtah Satisfaction survey will be sent out to HIPUtah Enrollees. The return date will be changed and results will be reviewed at the January Board meeting.
4. The January 2008 renewal packet is almost complete. The packet will include the renewal letter, Low Income Premium Waiver flyer, Updated HIPAA Privacy Notice and an Updated Enrollee agreement.
5. Ms. Ossana will have the Annual Report ready soon. She will send to the Board for approval.
6. General Limitations and Exclusions changes include:
  - a. #14 removed Gamma Knife Radiosurgery from the limitations and exclusions—now a covered benefit based on Medical Technology changes;
  - b. #22 Dental, Mouth, and Jaw is now a covered benefit with a \$200 cap at this time. Bleaching of teeth to restore the cosmetic pre-injury appearance of the injured tooth/teeth is covered to a maximum allowed cost established by SelectHealth;
  - c. #75 Unproven Interventions and Therapies. Cardiac CT scans using electron beam technology to assess cardiac risk is now considered a covered benefit based on Medical Technology changes.

**It was moved that the benefit changes SelectHealth has implemented be accepted as HIPUtah covered benefits for an effective date of January 1, 2008.** Moved—Libby Hunter; seconded—Irene Link. Motion approved.

**OUTREACH PROPOSAL UPDATE— Tomi Ossana**

The Outreach Committee has met to develop a strategy to provide outreach to enrollees, potential enrollees and the community with HIPUtah information.

1. The final copy of the Tri-fold Brochures was presented to the Board. 5,000 copies will be distributed to 21 hospitals, provider's offices, clinics, department of health, community centers, library, 211, AOG's, etc.
2. Ms. Ossana has made several TV interviews.
3. The Ad Hoc Committee accepted the idea of a HIPUtah Banner for use for presentations and at provider fairs. **It was moved the Board use up to \$400 for a HIPUtah banner.** Moved—Andy Galano; seconded—Kent Michie. Motion approved.
4. Ms. Ossana will continue to check Colleges, Training Centers, and Learning Centers to determine if an intern might be available to assist in promoting the HIPUtah message. This will be further discussed at the January Board meeting.

**LOW INCOME PREMIUM WAIVER UPDATE—Tomi Ossana**

1. There are now 736 members participating in the low income premium waiver program.
2. Many members have termed off of the program. Reasons could include jobs, eligible for Medicare, death, etc... The entire \$3.4 million is projected to be spent by 3-31-09. Any "left over" funds will go against the administrative costs of the program.
3. Ms. Ossana has received positive reactions on the update reports and the enhanced poverty levels of the grant.

**HIPUtah 2008 BOARD MEETINGS—Tomi Ossana**

The HIPUtah Board Meetings will again be held at SelectHealth on the second Thursday, every other month in 2008. Following are a few exceptions:

1. The location of the **March 13, 2008** Board meeting will be announced once Ms. Ossana determines what is available. Several possible locations have been brought to her attention.
2. **May 8, 2008** will again be the Annual Board Meeting luncheon at LDS Hospital from 12:00 to 5:00 p.m. in the North Auditorium.
3. The **September 11, 2008** Board meeting may have to be changed as Ms. Ossana might be in Italy. The Board will be kept up to date on this one.

**NEXT BOARD MEETING**

The next Board meeting has been scheduled for **Thursday, January 10, 2008** at SelectHealth.

There being no further business, the meeting adjourned at 3:35 p.m.

Dated \_\_\_\_\_ of \_\_\_\_\_