

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

**September 20, 2007  
SelectHealth  
4646 West Lake Park Boulevard  
Auditorium B  
1:00 p.m.**

**Directors**

**Present:** Andy Galano; Victor Gibb; Suzette Greene-Wright was present on behalf of Commissioner Michie; Libby Hunter; Irene Link; Byron Okutsu; Norman Thurston

**Directors**

**Absent:** Michael Bahr; Douglas Hasbrouck, M.D.; 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 meeting was called to order at 1:10 p.m. by Victor Gibb.

**APPROVAL OF MINUTES**

**The HIPUtah minutes of July 12, 2007 were presented. HIPUtah Board members had no changes or corrections.**

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

1. HIPUtah reserves continue to be over the target. Due to this fact, there will be no request for an increase in the base budget.
2. The claim trend was favorable in the first 6 months of the year and appears it will continue through the last 6 months.
3. Mr. Gooch presented the HIPUtah budget to the legislature. There was no concern for the high reserves due to the possibility of higher claims and enrollment in the future.
4. The Ryan White refunds and out of pocket reimbursements have not been reported to Mr. Pritchett in the past. They will be in the future.
5. The enrollment growth is relatively steady.

**2007 BUDGET REVIEW—Tomi Ossana**

1. The Admin Fee-LIPW (Line 9) has not previously been on this report.
2. Ms. Ossana will meet with Mr. Pritchett in October to settle discrepancies in the Claim estimate numbers.
3. There is a small discrepancy in the Low Income Premium Waiver reporting that needs to be worked out. The audited numbers will be e-mailed when they are complete.

**ADMINISTRATIVE REPORT—Jesse Liddell**

1. The Enrollment graph not only shows the monthly enrollment by deductible plan and Ryan White participants, it now reflects the percent of enrollees who are HIPAA eligible.
2. Discussions provided the following:
  - a. On the Applicant chart the numbers reported as approved, denied, withdrawn do not add up to the number of applications received. The numbers approved are correct, however there is a lag between when we approve and when the information is entered in FACETS.
  - b. The estimated time frame members remain in the HIPUtah program is around 3 years.
  - c. The drop in Premium Waiver enrollment is in large part due to members turning 65 and becoming eligible for Medicare.

**EXCHANGE PROPOSAL—Norman Thurston**

Mr. Thurston gave a power point presentation on The Utah Health Insurance Exchange. A health insurance exchange is a mechanism to facilitate the ability for all in purchase insurance therefore reducing the number of uninsured in the state of Utah. It is also a legal structure to coordinate pre-tax income, employer contributions and government subsidies. At NASCHIP there were several states working on Exchange Proposals.

1. In Utah the exchange would consist of 2 commissions: financial and a health care benefits plan.
2. The charts provided presented a sketch of the proposal. Those charts show benefits and options available to both employees and employers.
3. Mr. Thurston welcomes comments and ideas from the HIPUtah Board and requests they be e-mailed to him as soon as possible.
4. For assistance on this matter it was suggested Mr. Thurston speak to the Legislative Ad Hoc committee.
5. Ms. Ossana would like the board to read and think about the proposal. At the November, 2007 meeting it has been requested that the bill on the Exchange proposal, if available, be presented. After review of the bill discuss whether the HIPUtah Board will need to take a stand on the Exchange Proposal.

**ACTION ITEM LIST—Tomi Ossana**

1. Employer Payment of Premiums Update. The member response following the new state rule on employer payments for HIPUtah premiums was high. Out of 460 enrollees only 4 had to be terminated in July.
2. The annual NASCHIP Conference was held in Chicago on 9/11/07 through 9/14/07. Ms. Ossana was elected to a 3 year term on the NASCHIP Board. The 2008 Conference will be held 10/15/08 through 10/17/08 in Savannah, GA at the Marriott Riverfront Savannah. HIPUtah Board members should let Ms. Ossana know if they might be interested.
3. Producer Referral Fee Update. This referral fee was implemented April, 2007. At this time HIPUtah has 25 agents assigned and has paid out \$2,400 in fees. There are an additional 22 new agents with \$1,650 pending. The program has averaged \$810 per month for the first five months and projects \$9,720 for the year. For the FY 2008 only \$6,600 was budgeted.
4. Utah Open and Public Meetings Act Update. The most recent update was presented. Ms. Babalis commented that HIPUtah is currently in compliance. Preparation needs to be completed for the Website posting in the next 7 to 8 months in order to fulfill the requirement to notify the media.
5. January 2008 Benefit Change Recommendations. SelectHealth has recommended a change for Nutritional Therapy for Children and has increased reimbursement for both adult and kid programs to \$200 in 2008. **It was moved that the Nutritional Therapy for Children reimbursement be increased to \$200 in 2008.** Moved—Norman Thurston; seconded—Suzette Green-Wright. Motion approved. A copy of the LIVE flyer was presented. SelectHealth did not

recommend an increase in the transplant benefit dollar limit. This item will be discussed in the January, 2008. Cochlear Implants will be reviewed for the July, 2008 renewal after receiving the 2007 Carrier's data.

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

1. The Low Income Premium Waiver Budget has rolling funds at all times. There have been several meetings to simplify the process. The Expansion from CMS was sent in the applications. Both new members and existing members will have to complete a re-verification in May, 2008 after the 2007 tax returns are complete. **It was moved the Re-verification Process for Low Income Premium Waivers be completed by May 2008 to verify members are still eligible.** Moved—Irene Link; seconded—Byron Okutsu. Motion approved.
2. The completed letters explaining the re-verification process are complete. They will be mailed in October or November.
3. The number showing Premium Waivers approved but termed is in large part due to people becoming eligible for Medicare. The remainders are from dropping the program, moving out of state, etc. A list of reasons for termination will be included on the November premium waiver report.

**OUTREACH PROPOSAL UPDATE—Tomi Ossana**

1. There are currently 300,000 uninsured Utahans of which a potential of 18,360 are considered uninsurable due to medical conditions. HIPUtah currently insures about 3,400 of that number. It is the other 82% who are the target audience for the Outreach Committee.
2. Comments are requested on the bullet points listed on the Outreach Strategy.
3. Board members are asked to provide comments on the Tri-fold Brochure provided.
4. A HIPUtah Banner could be used in provider fairs. The banner would cost the HIPUtah Board \$300 to \$400. It would be portable and would be of long lasting materials. Members wondered how often such a banner would be used. This discussion was tabled until the November meeting.

**CARE & DISEASE MANAGEMENT UPDATE—Leisa Mattson & Maren Donaldson**

Ms. Mattson provided a power point presentation on Care and Disease Management. In the future the Case Management Team hopes to trigger a reminder when people have not filled their prescriptions.

**EXTERNAL AUDIT & STATE AUDIT UPDATE—Tomi Ossana**

1. The State Financial Audit will be presented in the November meeting.
2. The External Audit from the Insurance Department had 2 parts: External Audit done annually and performance standards audit done every other year.
3. On the Executive Summary it was recommended HIPUtah mail letters for possible Medicare eligibility on dependents reaching age 18. Since Ms. Meier already checks on eligibility HIPUtah does not see a need to add further controls. Ms. Green-Wright will follow up with the auditors.
4. Outside of this recommendation SelectHealth is as HIPUtah's Administrator is doing well. The State Auditors have requested that in the future the \$0.00 paid claims will be included in the sample data. This year SelectHealth provided the data base for financial reports that only included claims with amounts paid or adjusted.

**HIGH DEDUCTIBLE HEALTH PLAN (HDHP) UPDATE—Troy Pritchett**

Mr. Pritchett provided a power point presentation on HDHP/Health Savings Accounts Risk Pool Experience.

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**NEXT MEETING**

The next Board meeting has been scheduled for **Thursday, November 8, 2007** at SelectHealth at 1 pm.

There being no further business, the meeting adjourned at 4:00 p.m.

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

Neal Gooch, secretary  
Utah Comprehensive Health Insurance Pool