

Benefits Advisory Meeting

6/24/2020

Attendee's: Erica Grinde, Rebecca Miller, Roselynn Bowman, Savannah Cathey, Amanda Friesz, Stephanie Lalum, Breanna Merrill, Carol Bishop, Connie Bowman, Don Creveling, Holly Olson, Karen Harrison, Lynn Fagan, Mary Hanson, Melissa Schnee, Pam Carlton, Sherri Sorensen, Tracy Cosgrove, Dan LaRos

Reminder:

Please speak with your employees and let us know what benefits are working for them and what is not working for them. We would appreciate your feedback and would like to hear any recommendations employees may have.

Plan Changes:

- There will be no plan or rate changes this benefit period
- We will plan on making changes mid-year or July 2021

Benefits Department:

- Benefits office hours are 8-4
- Half of Benefits staff is working in the office and the other half at home, they are on a rotating schedule
- If we do not answer the phone, please leave a voicemail. Voicemails are being checked throughout the day and we will return your call as soon as possible
- Risk and Benefits doors are locked. If anyone needs to bring something to our office, they can ring the bell, and someone will answer. You can also get information to the Benefits department via mail, email or fax. Email: benefits@missoulacounty.us; fax: 406-258-4731; mail: 200 West Broadway Missoula, MT 59802
- We can schedule a time to meet with anyone in person

Telemedicine:

- Usually telemedicine is not a covered benefit under the plan. The only exception is if telehealth is built into the providers contract and currently no providers have telehealth built into their contract
- We are currently allowing telemedicine through 9/30/2020
- Telemedicine is only eligible if you see an in-network provider. If a provider is not in-network, we encourage members to have them contact our office about becoming in-network. We can back date the provider to the beginning of the telehealth benefit, 3/15/2020
- We will re-evaluate later to see if we will extend the temporary telehealth benefit

Self-Submitting Prescription Claims:

- Members can now self-submit pharmacy claims to MedImpact if they cannot get the prescription to run through at the pharmacy

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COVID Testing:

- The COVID test and the associated physician service, such as an office visit, will be paid at 100%
- If an employee states, they had a COVID test done but it applied to their deductible have them call our office
- When providers are performing the COVID test they are not billing it on their claim because the test is currently covered by the State. The provider is however billing us the associated services. There is no way for us to know the appointment was for a COVID test unless we get a claim for the test. If we get notification an appointment was for COVID testing, we can request records to verify this and reprocess and pay the claim at 100%

COVID Antibody Test:

- Antibody testing is not covered under the plan unless it is medically necessary
- If the test is not going to change the course of treatment, and is only informational, typically it is not considered medically necessary

Financials:

- Financials were provided by Erica, see the attached PowerPoint
- Typically, months in March through June we see an increase in claims but that was not the case for FY 20 and we believe this has to do with COVID

Assets:

- Risk and Benefits owns a property on Spruce, we have tried to get a private rental, but it did not work out. Starting in July we will receive rent from other County departments for employees who will use this space. The plan is to keep this asset
- Current cash balance just above 1 million. We plan to transfer 500-600 thousand to the trust account
- Checking account: floating \$50,000 balance at all times
- Trust account at the end of May had just over 7 million
- Total assets are just above 8 million
- Plan continuously monitors expenses
- We will work to see how we can reduce pharmacy cost and review claims as the pandemic happens

Benefits Website:

- New URL to the benefits website is www.mcebp.com
- On our website you can find information and links for the following: COVID, the plan document, MedImpact, forms, benefit rates, Health Care Reform, Flex and more

Orientation:

- We are doing virtual orientations due to COVID

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- Orientations do not just have to be for new employees. You can schedule an orientation for all benefits or just for specific topics. If you have employees who may be confused about their benefits, please contact our office to set up a schedule orientation

Q&A

1. Is telehealth going to be a permanent benefit?
 - a. The plan document state that telehealth is an eligible benefit, but it must be built into the providers contract. Currently we have no providers that have telehealth built into their contract. This could change due to COVID.
2. If someone is being treated and in the hospital because of COVID what benefit does that apply to?
 - a. It applied to the members deductible and out of pocket. We are trying to get local data to see what the cost of facility COVID treatment is.
3. Since the plan is currently in good financial standings does this allow us to put money away to possibly prevent a rate increase?
 - a. Yes that is a possibility depending upon how the plan does this fiscal year. The goal is always to keep rates static so long as we can keep costs down through effective contracting with providers, facilities, and our pharmacy benefit manager.
4. What are the plan changes that are put on hold?
 - a. We need to add the plan amendments in the plan document, update the authorization list and update the vision benefits. Some plan amendments that are not in the document are the air purifier, breast pump, and weight loss benefit. There are services that are not on the authorization list that we strongly recommend getting a prior authorized, for example genetic testing. We were not aware that you can get bi-focal contact lenses, so we were going to allow the dollar limit for bi-focal lenses to be allowed for glasses or contacts.
5. Missoula Bone and Joint are charging members for filling out FMLA paperwork, is this something that can be submitted to the plan for reimbursement?
 - a. This is already being billed to us as part of their appointment. We can discuss with Missoula Bone and Joint about that over their contract.
6. Is there considerations concerning continuing with Mutual of Omaha?
 - a. Please let us know what concerns you have with Mutual of Omaha, they are on a contract with us but if there are concerns please let us know.

WC Dividends:

There will be a special work comp dividend possibly coming in August. This will be an increased dividend and the proposal will be going to the Commissioners shortly. Please reach out to the Commission to let them know how the dividend will help your office, they would appreciate your feedback. We would also like to look into meeting for loss prevention with each department in the future.