

October 2009 Edition



**Fall is here!**

[Important Upcoming Dates](#)

Executive Committee Meetings

October 27, 2009  
1:00 p.m.

[note time change]

November 17, 2009  
1:45 p.m.

Full Board Meeting

November 17, 2009  
3:00 p.m.

Executive Committee Members

- Garry Bousum, President
- Robert Della Rosa, Vice President (CTA)
- Sara Perez, Treasurer
- Dee Baker, Member
- Robin Blakley, Member
- Peggy Gilkey, Member (CTA)
- Eric Price, Member (CSEA)
- Rosie Sanchez, Member (CSEA)

Sherrell Freeman, J.D., MPA  
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# Monterey County Schools Insurance Group

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## Executive Director Update

### EXECUTIVE COMMITTEE

In October, the Executive Committee will discuss one action being considered as part of our overall strategy to reduce the cost of the self-funded medical program and stabilize premiums.. alternative options for our Medicare Supplemental plan.

### FULL BOARD

In November the Full Board will hold its annual election to fill four seats on the Executive Committee (2 management and 2 labor representatives). The Executive Committee is responsible for the ongoing operations of the JPA and implements and enforces rules, regulations, procedures and plan design as the Board of Directors or Executive Committee may adopt. Each year, the Full Board elects four individuals from the Full Board (two management and two employee representatives) to serve two-year terms on the Executive Committee. This November, the Board will be voting on the Executive Committee memberships currently held by Garry Bousum and Dee Baker (management representatives) and Rosie Sanchez and Eric Price (labor representatives). Please contact me if you have any questions or are interested in serving on the Executive Committee.

### Advisory Committee

The Advisory Committee continues to work on developing an Exclusive Provider Option (EPO) medical plan.

### Finance Committee

This month, the Finance Committee will review a draft Finance Policy for MCSIG.

### Goals Committee

This month, the Goals Committee will finalize the MCSIG goals for FY09-10.

### MCSIG



Monterey County Schools Insurance Group

On Page 2 is a summary explanation of the organizational structure of MCSIG.

**MCSIG Benefits: Great Plans, Great Value!**

# Executive Director Update

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## ORGANIZATIONAL STRUCTURE OF MCSIG

MCSIG is governed by a Board of Directors consisting of member district management, CTA and CSEA representatives. All Board meetings are open to the public as are all the materials presented at the Board meetings (except closed session items permitted under the Brown Act) including MCSIG's financial statements. The Board adopts the annual budget and premiums and approves plan design changes.

The Board, through the MCSIG By-Laws, have delegated primary responsibility for overseeing and directing most of the MCSIG operation to the Executive Committee (EC). There are eight EC members; four management and four labor. The Board votes on two membership seats in each group each November. All Board members are eligible to be nominated to serve on the EC.

There are several subcommittees that assist the Board and the EC. The Appeals Committee meets as required to hear and adjudicate member appeals. The Goals Committee meets once annually to finalize the MCSIG goals for the upcoming fiscal year. The Finance Committee meets as necessary to review financial related matters. The Advisory Committee meets monthly to discuss new programs and changes to plan design. The recommendations of all these subcommittees goes to the EC.

The Executive Director is responsible for recommending and implementing policies adopted by the Board and EC as well as the overseeing the entire MCSIG operation. The Health and Wellness Program Manager is responsible for developing and implementing MCSIG's wellness programs and the Administrative Manager is responsible for supervising the MCSIG staff and managing the day-to-day activities of MCSIG.

MCSIG has two customer service representatives that answer over a thousand calls a month from our members and providers. Two eligibility specialists coordinate all MCSIG eligibility activities for fourteen thousand members including COBRA and Medicare compliance. We have one Administrative Assistant that serves as Board secretary, handles accounts payable/receivable, conducts contribution audits and creates financial information for use in preparation of our monthly and annual financial statements. We have one Administrative Clerk that supports the Executive Director and the Health & Wellness Program and coordinates the agendas for the Board and various subcommittees. A part-time Office Clerk processes mail and provides office support throughout.

MCSIG is a very efficient organization. The entire MCSIG operation accounts for a little less than 2% of the MCSIG budget. Most importantly we are here to serve our member districts and YOUR employees. We help them navigate the complex world of health care insurance and make sure they get maximum value from their health care benefits. On behalf of our member districts MCSIG processes eligibility, COBRA and Medicare and makes sure our plans comply with all applicable Federal and State laws and regulations. Our very popular Health & Wellness Program continues to expand and find new ways to challenge our members to get involved in getting and keeping themselves active and healthy. National studies estimate that a robust health and wellness program provides a return on investment of between 2-1 and a 5-1.

In upcoming issues I will discuss how MCSIG sets premiums for the self-funded plans.