



MCSIG
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Full Board Minutes

MUNICIPALITIES, COLLEGES, SCHOOLS INSURANCE GROUP

Thursday, September 28, 2023

Board Members Present: Steve McDougall, Glen Hanneman, Nikki Herring, Jeremy Shipman, Dan Picardi, Ana Aguillon, Kati Bassler, Patricia Garfoot, Betty Medina (alt), Griselda Ortiz, Ryan Altemeyer, Yvonne Perez, Yolanda Salazar, Lisa Gering, Melissa Failauga, David Techaira, Kenneth Lawrence-Emanuel, Basel Alderi (alt), Dawn Tovey, Sandra Shreve, Laurel Flaherty, Joanne Gapuz, Hector Galicia, Amy Sweet, Melissa Richerson, Becky Moore

Board Members Absent: Gary Bousum, Aimee Alling, Ofelia Navarro (alt), Sandra Floyd, Kimberly Stewart (alt), Roxanne Regules (alt), Jessica Guzzi, Dr. Manuel Nunez, Desiree Choy, Ronda Griffith-Harman (alt), Christin Strang Lopez (alt), Josh Van Norman, Megan Weferling (alt), Amy Andersen, Joannie Lumbrá, Lori Contreras, Dianna Rose (alt), Lisa Wichaél-Loomis, Vera Gruber, Colleen Stanley (alt), Lisa Headley (alt), Josh Jorn, Claudia Arellano (alt), Susana Mancera (alt), Richard Moreno (alt), Dawn Soares (alt), Jessica Riley, Stephanie Federico (alt), Summer Prather-Smith (alt), Sherrie Castellanos (alt)

Staff Present: Neddie Sarmiento, Executive Director
Julia Hernandez, Executive Assistant

Others Present: Laurena Grabert, Tiffany Garcia, Brandie Barrows, Christine Riley, Mignon Strong, David Koop, Steve Spigarelli, Tom Edwards, Bordan Darm, Eddie Barfield,

1. Call to Order

The President called the regular meeting of the Full Board to order at 3:45p.m

2. Adoption of Agenda

All items of agenda were adopted except for items 6.3, tabled to MCSIG annual workshop in Spring 2024, and 6.4 was tabled to Executive Committee Meeting October 26, 2023.

Moved by: Kati Bassler

Seconded by: Patricia Garfoot

Yea Steve McDougall, Amy Sweet, Griselda Ortiz, Ana Aguillon, Glen Hanneman, Ryan Altemeyer, Yvonne Perez, Yolanda Salazar, Patricia Garfoot, Lisa Gering, David Techaira, Kenneth Lawrence-Emanuel, Dawn Tovey, Sandra Shreve, Laurel Flaherty, Joanne Gapuz, Nikki Herring, Hector Galicia, Melissa Richerson, Becky Moore, Dan Picardi, and Kati Bassler

Abstain Betty Medina and Basel Alderi

Quorum met 22-0

3. Comments from Audience

None

4. Consent Agenda

Notice to the public: The consent agenda is a component of the meeting agenda that enables the Committee to dispatch routine, standard, non-controversial, self-explanatory, implementing (follow-up) items or items not requiring any discussion with one vote. Separate items on the consent agenda are not discussed before the vote and the entire consent agenda is voted on at once without any explanations or comments. If a board member or a member of the public feels that an item on the consent agenda should be discussed, he/she may request the removal of that item from the consent agenda. Removed consent agenda items are considered separately, in their turn, after the consent agenda vote.

4.1 Approve Regular Minutes: Full Board Meeting: August 24, 2023

Moved by: Ana Aguillon

Seconded by: Kati Bassler

Yea Steve McDougall, Amy Sweet, Griselda Ortiz, Ana Aguilon, Glen Hanneman, Ryan Altemeyer, Yvonne Perez, Yolanda Salazar, Patricia Garfoot, Lisa Gering, David Techaira, Kenneth Lawrence-Emanuel, Dawn Tovey, Sandra Shreve, Laurel Flaherty, Joanne Gapuz, Nikki Herring, Hector Galicia, Melissa Richerson, Becky Moore, Dan Picardi, and Kati Bassler

Abstain Betty Medina and Basel Alderi

Quorum met 22-0

5. Discussion Items

5.1 **COVID At-Home Tests by Federal Government - Brandie Barrows, Taylor English**

Brandie Barrows, MCSIG's legal counsel, informed the Full Board that 4 COVID At-Home Tests may be obtained from Federal Government per household.

5.2 **Financials - Laurena Grabert, VP SETECH**

Laurena Grabert reported on MCSIG's treasurer's report as of August 31, 2023.

6. Action Items

6.1 2024 Preliminary Rate Renewals - Tom Edwards, Keenan & Associates

Tom Edwards presented the Executive Committee's 2024 rate renewals and plan design changes recommendations to the Full Board as follows:

PPO\$25	13.3%	PPO Select	2.8%
PPO\$30	16%	PPO\$250	0%
PPO\$40	0%	TRIO	7.7%

PPO\$50	10.5%	COMPLETECARE	0%
PPO\$60	0%		

PLAN DESIGN CHANGES, effective 1/1/24

1. PPO25, PPO30, PPO40, PPO50, PPO60, PPO250: Emergency Room Copay was reduced from \$500 to a \$250 copay (\$250 copay waived if admitted to the hospital).

2. PPO Select: Emergency Room Copay will remain at a \$500 copay and will only be waived if the emergency* is identified as emergent or if the member is admitted to the hospital. *A true emergency (e.g., taken by ambulance, severe wounds, broken bones, severe chest pain).

- Emergency Room copay of \$250 was applied in an effort to reduce the number of non-emergent claims that MCSIG is experiencing, of which approximately 40% of emergency room visits are non-emergent.
- The same efforts apply to continuing the \$500 copay for the PPO Select Plan.

Dental: no design changes and a rate pass

Vision: No design changes and a rate pass

Further discussion on plan design changes and/or plan eliminations will occur at the MCSIG's annual workshop.

Moved by: Kati Bassler

Seconded by: Patricia Garfoot

Yea Steve McDougall, Amy Sweet, Griselda Ortiz, Ana Aguillon, Glen Hanneman, Ryan Altemeyer, Yvonne Perez, Yolanda Salazar, Patricia Garfoot, Lisa Gering, David Techaira, Kenneth Lawrence-Emanuel, Dawn Tovey, Sandra Shreve, Laurel Flaherty, Joanne Gapuz, Nikki Herring, Hector Galicia, Melissa Richerson, Becky Moore, Dan Picardi, and Kati Bassler

Abstain Betty Medina and Basel Alderi

Quorum met 22-0

- 6.2 Delta Dental Plan Design Change Options - Tom Edwards, Keenan & Associates
The Full Board did not have to take any action as there was no plan design changes or rate changes recommended by the Executive Committee to the Full Board.
Tom Edward's plan design recommendations were shared on an informational basis for potential changes for plan year 2025, to be looked at in conjunction with indemnity/non-network plan at MCSIG's annual workshop.
- 6.3 Dental Plan Comparison and Indemnity/Non-Network Plan Option - Bordan Darm, Keenan & Associates
Item was tabled to MCSIG's annual workshop in Spring 2024.
- 6.4 **Blue Shield Claims Management Programs - Mignon Strong, Blue Shield**
Item was tabled to Executive Committee October 26, 2023.

7. Reports

- 7.1 Blue Shield & Wellvolution Reports - Mignon Strong, Blue Shield
Mignon Strong reported on the network experience and Wellvolution membership. She will provide data on the facilities where sepsis cases occurred and what the diagnosis was going in, core morbidities, and what led to the sepsis cases.
- 7.2 Keenan and Experience Reports - Bordan Darm, Keenan & Associates
Bordan Darm reported on 12 months of claim experience for medical, dental and vision.
- 7.3 **Executive Director Report - Neddie Sarmiento**
Executive Director reported on events and projects occurring at MCSIG.

8. Closing Comments

8.1 Comments from FB Members

No comments.

8.2 Date/Agenda Items for Next Meetings

(11/30/23 at 3:45pm)

8.3 Adjournment

There being no further business, the meeting adjourned at 4:39 p.m.