Peralta Community College District

Benefits Fringe Committee Meeting – October 16, 2016 – Chancellor's Conference Room

Attendees: Jennifer Seibert (chair), Patricia Dudley, Rick Greenspan, Ed Jamarillo, Ava Lee-Pang, Ron Little, Reagan Peralta (Alliant Insurance Services Inc.), Ronnie Roberts-McCain, Debbie Weintraub.

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Jennifer: Overview of today's agenda.

A few initial announcements:

- Benefits Office received emails from one of the constituent groups that wanted clarification on CalPERS – it's not a benefits issue but we will talk about this at future meeting.
- District will host quarterly workshops conducted by CalSTRS for all CalSTRS members (including people from outside PCCD). There was no local host site before this. This will happen in 2017.
- Send Spring Survey questions to us.

Debbie: Re Spring Survey – is that going to be just sent out via email?

Jennifer: Yes. (Discussion of logistics of survey; Survey Monkey as option; this site can be announced and linked-to in email.)

Jennifer: Dependent Eligibility Audit. We do a trilogy of audits (background on these). We use CoreSource to conduct the dependent audit. Elaboration: who participates in audit and purpose of it (purpose: to confirm continued eligibility of dependents under the group plan). Last one: 2014. Points out key dates in the process. New deadline: November 11. Confirmations and reminders sent out on ongoing basis. Questions about documentation – there's a suite of people at CoreSource working on this. Ronnie or Jennifer can help with local questions. Average annual dependent cost: $4,000. Stop-loss exposure. Prescriptions are one-third of overall expense. Explanation of what a 1095 is (W2 equivalent.)

Rick: In past what happens when confirmation goes out and they don't get anything back, before someone's dropped, what's the process that takes place?

Jennifer: After we get list of incomplete or non-respondents, which we expect Nov. 14, then a certified letter goes out, and we contact dependents.

Rick: Suppose faculty member on sabbatical and they're overseas. No email. Certified letter to house. Someone signs for it and puts in pile. Is someone calling these people?

Jennifer: Yes we make every reasonable effort. We work on this case-by-case. Intent is not to disenroll people.

Rick: Work together with PFT.

Jennifer: Yes and we've done that in past.

Rick: Timeline for list?

Jennifer: Week of Nov. 14.

Rick: PFT will expect list in mid Nov. of any PFT members and also a list will be generated of retirees who have not responded.

Jennifer: Each employee group will have its own list.

Reagan: District will provide each group a list of who non-respondents respond or who did respond but didn't submit documentation.

Rick: If I'm single person, no dependents –

Jennifer: You're not on audit.

(Further discussion of the timeline for the audit; examination of key dates over last couple of months. Definition of "open audit." When phoning when will begin on open audits. 899 packets mailed. 288 returned as of Monday.)

Debbie: If something so significant as people's health benefits is potentially to be cut off, much effort made prior to that. Lot of retirees not using email. I did not receive my packet until October 6. I have yet to receive any confirmation. I know others who have not received it. We all want a successful audit. Useful to reach out to constituent groups and say "How can we reach your membership effectively, what are best ways" – so you walk in with positive message to people that this is an important thing to do to contain health care costs. The message and tone could be different. This message is pretty threatening (refers to FAQ question "What happens if I miss the deadline" and answer "The District will have no choice….[etc.]….") In essence you've told people if you don't get this in by Oct. 14th your dependents will be cut off and have no health care until July. That is an incredibly threatening and apparently untrue statement which you have not corrected.

Jennifer: The language can be reviewed and potentially made a little bit lighter. The reason why I haven't updated the drafted 10/7/16 FAQ sent to pro on 10/9 is that I wanted to get the feedback that you are offering now. We will put up new FAQ that will note new deadline. We all have same interest – but where there's ambiguity that's where people say "I didn't know, you weren't clear." Not intended to sound threatening. We don't want to dis-enroll people who are eligible. Based on the collective feedback an updated FAQ supplement will be put out.

Ron: I want to agree with Debbie. Maybe more communication, more frequently, needs to happen. I understand a lot of employees are concerned about the audit. It's an important effort. Setting tone is key: "We are doing this to contain costs; it's normal practice, it's best practice." Reiterating that message. "We've extended the deadline." I do agree that the consequences should be in there but I think it could be messaged differently. Giving community update on how we're doing with audit is also useful.

Rick: Packets said October 14th. You'd think 80 percent by now.

Ron: Value in sharing sense of urgency with employees. Also sending positive message.

Debbie: Peralta Retirees Organization (PRO) could call.

Ron: Interim list maybe.

Jennifer: We'll commit to an interim list on Monday for each group.

Ava: I agree with Debbie. Address difficulties. Also – each audit we send in supporting documents, and this time too – I have to prove to you again that they're my kids? I feel that's ridiculous. You are continuously asking!

Ron: Personally I don't think it's too much to ask that people re-submit documents every two years to prove dependency. I wanted to comment on Debbie's remark. I've not received any confirmation either. I'm thinking "I hope they got it!"

Rick: I haven't gotten mine either.

Jennifer: I will follow-up to see what is delay. Email acknowledgement. Interim list by Monday. Email acknowledgements. More timely.

Debbie: People not getting packets; this is why PRO pressed for new deadline. Elderly people might need more help with their documents. (Continued discussion of timeline.) Net impact of original timeline: telling people they have two weeks or they lose their health coverage! In future for audits, really good if we think in terms of six to eight weeks and factoring in mail problems etc. FAQs 13 and 14, incredibly threatening and anxiety-creating for people. Also, that information shouldn't just be in FAQs. I would have no reason in the world to go back to FAQs! I continue to ask that a very direct message go out on edu: "If you miss Nov. 11 deadline you will not be automatically terminated, you will be called, we want your cooperation." I ask that you publicly change the message of FAQs 13 and 14.

Jennifer: I want to acknowledge your issues in the updated FAQ.

(Continued discussion of supporting documentation issue. Natural children vs. stepchildren.)

Reagan: Natural children, if married, are no longer eligible to be on your benefits.

Voice: Oh. Really?

Reagan: Yes.

(Continued discussion.)

Reagan: Every dependent has to be treated the same way. And documentation is going to be required for all the dependents.

(Continued discussion of documentation details.)

Ed: We could start this six months early next time?

Rick: I'm concerned about these numbers. Only 288. I'd bet a lot of not-returned are retirees. If November comes, PRO people, hundreds maybe, not returned yet. We should think about paying PRO people to come in and call.

Jennifer: We will send weekly updates to everyone throughout this process starting on Monday.

Rick: That sounds good.

(Continued discussion of the communications process. Use of "guardian" and other key words in addresses.)

Rick: I just want to make sure we have time to follow up on everyone who needs following up on before anyone is cut off.

(Further discussion. Possible CoreSource problems with mailing center in Maryland.)

Debbie: I've talked to a lot of people about this who said, "I've been waiting for response for three weeks" and other comments. There's probably a lot of this going on. We need a longer time period, more contact with people prior to sending this out. And public announcement: No dependents cut off if they don't get something in by Nov. 11 if they're eligible.

Jennifer: Let's look at new FAQ sheet.

(Examination of, and discussion of, the new FAQ sheet.)

Debbie: This is fine but like I said I still feel you should put out a message on the edu that Nov. 11 is new deadline. I'm not sure why you can't put out announcement: Along with extension to Nov. 11, people deemed eligible, once you turn your paperwork, in which you clarify your dependents you will not be automatically cut off. "No dependents cut off just due to missing Nov. 11; only cut off if deemed ineligible." I can write something.

Jennifer: How should I massage FAQ No. 19 to reflect that?

Debbie: I'm not as concerned with No. 19. I want a message to go out like you did to people in Peralta about Nov. 11, sent email, gave something to PRO, posted it, we sent it out – I want another public announcement, not buried in FAQs, that assures people even if they miss Nov. 11 deadline – we are encouraging people to meet it – but their dependents will not be terminated if deemed eligible.

Patricia: You could say, "Failure to respond does not necessarily mean that benefits will be ended. Further research will be done by the office."

Debbie: My message to you and Trudy is, if in January I suddenly realize my problem, say I'm traveling, many retirees travel, I suddenly believe my partner will be cut off – am I going to go to FAQs? – no!

Is it true, if in January, I came back from trip, for first time discovered I should have turned all this in, and I hustle and fax to CoreSource, would I have to wait to July for reinstatement of dependent?

Jennifer: No.

Debbie: I am asking that you tell people that fact. I want that to be public knowledge. That you put it out in several ways so people understand – once they turn their packets in, which they should be doing ASAP – and CoreSource agrees that the dependent meets requirements – the benefits if dropped would be reinstated immediately or quickly. I think "no health care until July" thing is incredibly important to correct as publicly and openly as possible and not just in some FAQs. Something else. Much more direct.

(Discussion.)

Jennifer: What if they give us the documentation in June? Reinstatement is subject to receipt of dependent verification.

Debbie: We could say, "If you miss the deadline, as soon as you provide the documentation to CoreSource and they accept that the dependent is eligible, that person will be reinstated."

Ava: The sooner they do it, they sooner they will cover, otherwise they're not going to cover.

Debbie: You could say if it goes past a certain date there will be a lag period to reinstate the person. There's a difference between that message and leaving it the way it is in Nos. 13 and 14.

Jennifer: We could certainly soften the tone and be more direct about the next steps for reinstating as soon as documents are received. That's on the record. Thank you for feedback. The final version of FAQs will have larger type, softer tone, more directness. We will develop a script for phone calling.

Patricia: Can they email material in?

Jennifer: Fax and U.S. Mail.

Ed: We need to figure out ongoing procedure, especially for retirees, maybe pay someone to make sure we know where these people are. We should continue trying to find these people even after deadline.

(Discussion of mailing procedures of Benefits Office.)

Jennifer: Next item, Benefits Office revenues. Last meeting we reviewed our budget expenses ($27 million). Revenues: (cites numbers and sources: stop-loss reimbursements, payroll deductions, Medicare subsidies.).

Reagan will look at several topics.

Reagan: We met with CoreSource and Kaiser to examine chronic conditions for employees and retirees. (Review of these meetings. On page 12 of agenda – cost of top 10 treatments for conditions; these represent about 30 percent of expenditures.)

Reagan: P. 13. Conditions Kaiser has identified. This chart is all Kaiser actives who have seen Kaiser provider.

(Further discussion of details: percentages, etc.)

Jennifer: Our population for diabetes is greater than regional and industry average.

Rick: But not by much.

(Discussion of the numbers and what they mean; regional averages, group averages, industry averages. Discussion of Body Mass Index and obesity. What's best way to prevent chronic conditions. Wellness Programs. Kaiser and CoreSource both have these programs.)

Debbie: Would like to see same chart from CoreSource.

Reagan: At next meeting we will discuss what programs are available to you from both CoreSource and Kaiser to tackle chronic conditions.

(Discussion of soda – should board eschew purchase of soda for meetings? Mention of Berkeley success with soda tax. Mention of It's-It ice cream sandwiches. Mention of doughnuts.)

Rick: Everything I've read about Wellness Programs is that there's no proof any of them work.

(Discussion of Return on Investment (ROI) of Wellness Programs. None, actually, says Reagan, who adds it's still good employees to have access to them.)

Jennifer: Need for coordination. Possibility of committees at each campus.

Patricia: You've got one school nurse left in the whole district; you don't have them on each campus. I think it should be a college level but run up against lack of people.

Jennifer: A comprehensive plan, even though no grand ROI, shows that we want to build a healthy community.

Debbie: Maybe a task force could look at things that could be done. Maybe more non-sugary options. Places like Kaiser giving money to join a gym – some sort of motivation to participate. Incentives.

Rick: Everybody in my daughter's office has standing desks.

Debbie: Discount on health care if go to gym. Etcetera.

(Further discussion.)

Rick: Walking meetings around Lake Merritt!

Reagan: Wellness Programs are in place, have been for two or three years, and are under-utilized. These include yoga. Stopping smoking. Videos. We want to make sure members are aware of resources.

Jennifer: Does PRO website have links to wellness resources?

Debbie: I don't know, but I will check and see.

(Discussion. Links are available to PRO.)

Reagan: CoreSource in 2017 (first quarter) will launch health risk assessment campaign via the web.

Patricia: I'm concerned about ROI.

(Discussion of ROI complexities and statistical subtleties.)

Jennifer: The ROI is more at the personal level. The CoreSource health risk assessment is a way for people to identify personal trajectories.

(Further discussion. Value of constant reminders about wellness resources. Emphasis that these programs are available at no cost.)

Rick: If my Kaiser doctor says "You should get into this great disease management program," that's more effective than Peralta saying "Everybody should get into this great disease management."

(Further discussion of health risk assessment campaign. Discussion of Kaiser's commitment to good follow-up from the doctor's office.)

Jennifer (announcements):

- Peralta Colleges Foundation is having a Scholarship Celebration (meet-and-greet/appetizers-and-wine-will-be-served) on Thursday evening, Oct. 20th.

- December 8th is next meeting of Benefits Committee. Please email agenda items to me at least three weeks in advance so opportunity to research if necessary. Please share committee activity with constituents.

- Flexible Benefits Enrollment - Nov. 1 through Nov. 30th. Audience: Actives for 2017 participation.

- Medicare Open Enrollment Campaign begins Feb. 1 (eighth annual). Audience: retirees or soon-to-be retirees and/or eligible dependents. We need PRO volunteers for phoning for the Feb. and March Medicare campaign.

-End of Meeting-