

Lighthouse Youth & Family Services HR Committee Meeting Minutes July 23, 2019

A meeting of the HR committee was convened on July 23, 2019 by Chair Bob Zepf in the administrative offices of Lighthouse Youth & Family Services.

Members in attendance: Eric Abercrombie, Ken Feldmann, Kevin McDonnell, Bob Zepf

Staff Members in attendance: Paul Haffner, Debbie Fisher, Cathy Goold, Judy Oakman

Absent: Eric Abercrombie, Lisa O'Brien, Amber Simpson

Additional Attendees for Lighthouse: Jodi Harding, Jessica Wabler

Special Guests from HORAN: Karen Mueller, Valerie Bogdan-Powers, Alison Strom

The minutes of the prior meeting were approved as presented. Motion by Ken Feldmann and seconded by Kevin McDonnell.

Education Session on Benefit Plan Designs (led by HORAN)

- See attached documents that were reviewed by Horan, including plan design benchmarking.
- Future focus on improving care, primarily through the Primary Care Physician (PCP) – data used by Horan based on their book of business (approximately 40,000 lives and rolling 3 years of data).
- Review of marketplace innovations
 - PCPs are currently “owned” by health systems
 - Seeing more access to Direct PCP options (no insurance; per employee fee paid by company)
 - On site and near site health clinics (owned or run by the company)
 - Membership clinics (like OurHealth)
 - Ideally 50-60% utilization over time to see a payback
 - Only for self-funded clients
 - CPCI/CMS funded for expanded services; has Health Collaborative oversight
- Plan Design Overview
 - 3 primary ways for most plan designs
 - Other Options:
 - Reference Based Pricing
 - Bundling (with guarantees) – focus on cost, quality, and experience
 - Typically seen for hip/knee replacements
 - Coming soon for maternity
 - See attachment on price comparison estimates from a 7/12/19 meeting with Horan comparing Anthem (prior carrier) / UMR (current TPA) / TruCost options and real claims data.

- Additional Trends:
 - Captives (partner and be own health insurance plan)
 - +/- associated with these
 - Lose some control
 - May gain efficiencies
 - Association Purchasing
 - Private entities can come together and purchase
 - Carriers don't want this
 - Fully insured only
 - On Demand Insurance (future – still being tested with others)
 - Lower base plan for employees
 - Buy-Up as needed by the employee and payroll deduct the buy-up services as used
 - Risk of the employee not paying Lighthouse back
 - All mobile app based services
 - Usually offered as a 2nd plan option for employees with a more traditional option

Next Meetings

- November: 401(k) annual review with Lang
- January or February topic options
 - Diversity & Inclusion best practices
 - Current Racial Equity Matters workshop ends in November; look at how to integrate into our structure?
 - Succession planning best practices (top down approach)
- Doodle polls on date options to be sent by Debbie

There being no further business, the meeting was adjourned. Motion by Kevin McDonnell and seconded by Eric Abercrombie.

Respectfully submitted,

Debbie Fisher