

Benefits Focus Group Minutes (1/07/04)

Committee members, alternates and staff advisors present:

John Glanden
Dolly Gamble (arrived after roll call)
Casey Humpert
Dick Minster
Stacey Monroe
Benita Saldutti
Kevin Stiff
Kaykae Thomas
Susan Merritt
Joyce Dolan
Jim Godshall (arrived after roll call)
Nancy Meskimen
William Tatum
Robert Blinch-Edwards
Linda McKinney
Diane Vanderwest

Benita Saldutti called the meeting to order at 1:05 p.m., January 7, 2004. Diane Vanderwest called the roll.

Minutes from the December 3rd, 2003, meeting were approved as presented.

Robert Blinch-Edwards handed out packages of information. The following is an index of this package:

Flu/Pneumonia shots
Q & A on Flu facts/shots
Stop spreading germs
Caremark HIPPA release information forms
Caremark notice of privacy practices and third party authorization
Caremark Q & A
New customer care procedure
Doctor's visit checklist
Child preventive care timeline
Adult preventive care timeline
Prevention procedures Vcodes and costs
Lab charges
EMI billing sample of savings
Generic Drug Info
iBenefit Info
Annual Employee Health Benefits conference info
Sarasota Memorial Hospital upcoming events

Mr. Blinch-Edwards went through this package and reviewed/discussed portions of it. If there are any questions, email either Robert or Kaykae.

Update on Flu and pneumonia shots info-

The Health Department's website listed the flu shot rates at \$15-20 and the pneumonia shot rates at \$22-25 and are scheduled in advance. They are finished for 2003 and are now planning for the fall of 2004. The availability of vaccines will not be known until August. The cost for 2004 will be about \$9 per shot with spouses about \$12. The at-risk population is done first. The Health Department provided the staff to do 130 flu shots for the Salvation Army on Thanksgiving morning.

Mr. Blinch-Edwards spoke briefly about a facts sheet concerning influenza (flu); a Q&A portion about the flu vaccine; and also about flu nasal spray. The pneumonia shot is a one-time shot. The handout also contains a Q & A section about pneumonia.

Mr. Blinch-Edwards said we have until mid-year 2004 to make a decision on the flu shots and pneumonia shots. Linda McKinney advised that the information in the package concerning flu and pneumonia shots would be forwarded to Risk Management.

EMI and Caremark HIPAA form-

Two HIPAA forms for the release of medical information that is PHI (protected health information) are provided in the handout. One is for the pharmacy (Caremark) and one is for Healthcare Sarasota. This completed form is required to obtain information on a spouse's EMI claim or a Caremark subscription. The completed form only releases information to a person whose name is specified on the form. There are some exceptions such as an estate executor or lawyer, disease management, legal authorities and wellness programs that may have it in written in and exempting the information. Power of attorney overrides the HIPAA signed form.

Ms. McKinney explained an exception being at your doctor's office. You, as the patient, must sign a release; otherwise your claim does not get paid.

Any questions on the HIPAA form, please give them to Mr. Blinch-Edwards or HCS to answer. John Glanden asked about distribution of the HIPAA forms. The response was if an individual family needs this, distribution would be on an as needed basis, as we are contacted for the forms.

Mr. Blinch-Edwards reviewed the Caremark notice of Privacy Practices and procedures and the frequently asked questions.

Dr appointment checklist revision-

Added to this checklist from the last meeting was: "preferred lab is Quest", "ask for copies of all test results", "and show the doctor your HRA health Risk Assessment". Use this checklist as a guide for your doctor's visit. Most questions should be answered at your first office visit, such as "creating a list of all medication currently taking". Perhaps a list of new medications should be added for each office visit to update the doctor.

If you have any questions or ideas other than what has been added, please advise Mr. Blinch-Edwards as soon as possible to finalize this checklist.

Kaykae Thomas will be sending out a small, folded guide entitled, “ Helpful Guide for Commonly Prescribed Medicines” in the next couple of weeks. This guide lists the medicine and the available generic. A disc was sent to Mr. Hoverter that will be useful for printing out flyers and other helpful information on generics.

Ms. McKinney advised that the finalized checklists (Doctor’s Visit Checklist and the Before you Call Checklist) would be made available through a distribution in the next few weeks.

Wellness charges-

The information package contains listings on the frequency and type of tests a doctor may require. This frequency and test may be affected by family medical history. On this list, the CPT code, the code the physician uses to be reimbursed by the plan is shown and the fee schedule for the cost.

Mr. Blinch-Edwards reviewed an EMI Explanation of Benefits depicting an enormous savings on a claim totaling \$332.31. There was a discount of \$239.30; the total paid by the plan was only \$83.71 and the employee had to pay only \$9.30. This savings was realized using Quest as the lab. The cost to the employee would be higher at another lab. There are about six Quest labs (which used to be Smith-Klein labs) available throughout the area and are listed in the provider books.

Healthcare Sarasota will be conducting an audit in February of all their claims to make sure that all third party administrators are paying claims according to the cost charts. The audit will be \$14,000.

A list has been provided of the top Healthcare Sarasota lab charges, which are the same as Medicare prices. Also listed are the top CPT codes for prevention procedures or any tests. HCS pays 50% of billed charges for any test not on the list. These two sheets will be possibly combined into one page for the next meeting. HCS plans to make all of this cost information available on line eventually. If you go out of network, you would be balanced billed for the cost amount; otherwise, HCS pays the cost listed on the chart and the patient would pay the co-insurance balance.

Mammography has a cost of \$85.07. This is the traditional type of mammography. Recently, state-of-the-art technology, known as digital mammography, as been introduced for this prevention procedure; however, the cost for this new technology has doubled. The improved technology of digital mammography cuts down on radiation levels by 60%; cuts down on the number of visits that have to be redone due to bad contrast; increases contrast in exposure levels by 25%, for a clearer picture. A patient could get the traditional mammography if desired.

The facilities that have digital mammography are the Breast Center on Waldemere and Bahia Vista, which are part of SMH. The facilities at University and Blackburn Point will have digital mammography available in March. Ms. McKinney asked if we could shop around for possible savings on this procedure - for a lower cost, but same quality - since the cost now is doubled. Mr. Blinch-Edwards said he would check on this.

Ms. Saldutti asked if there was a difference between a mammogram and mammography and noted that the cost of a mammogram was listed as \$65.00 halfway down the CPT cost list. The

lower cost was for an early childhood mammogram for a child. Mammogram and mammography are the same.

Mr. Blinch-Edwards explained “E&M” on the chart to mean Evaluation and Management.

Generic Drug Info-

Mr. Blinch-Edwards reviewed a report from the Food and Drug Administration reporting that *generic drugs are the same compound as name brand drugs* and are tested and approved by the FDA before they can be sold.

A Caremark description of generics, entitled “Count on Generics”, was reviewed as well. All of this information is also available on the disc that Mr. Hoverter was given and can be printed out, some as a tri-fold brochure. Cipro is on the list of the anticipated major generic launches for 2004.

Ms. Saldutti asked that we can go through the remainder of the package concerning generics on our own and if we have any questions, send an email or contact Mr. Blinch-Edwards.

Quest ID card info-

Quest information as the preferred lab, has been added to the ID cards distributed.

Off agenda item:

A sample of an *iBenefit Report* was reviewed. This report identifies the patient’s medication; is a personal medical profile; provides the pricing and alternative therapy (generic drug), as well. This report shows the total number of participants (members) of Healthcare Sarasota is 10,417.

A ceiling \$100 out of pocket could be established for this report to capture (or reach) about 50% of the total members. (50% of members pay \$100 out of pocket.) Each mailing is \$1. To reach this quantity, there would be a savings of about \$5,200 (vs. \$10,417 to reach all members). Robert will find out how often the *iBenefit Report* mailings go out.

The *iBenefit Report* will be discussed further at the planning committee.

Caremark currently sends out a letter informing of alternative (generic) medications that you can ask your doctor about taking. The generics list is a good tool to take to your doctor.

Kevin Stiff discussed the fact that what the doctor says would be what he, as a patient, would follow and a piece of paper would not make him switch, unless he was better educated on doing so. Mr. Stiff felt we should have a better way of getting the word out to all members of the savings realized by using generic drugs.

Mr. Blinch-Edwards advised to ask your doctor to prescribe generics or have him write “may substitute” on every prescription to result in a savings to you as the patient. Be pro-active about your own healthcare. The Caremark website provides information on generic medications substitutions.

Ms. McKinney advised that future mailings from Ms. Thomas will be selective so as to not overwhelm members with too much information, but enough to make members aware of what is available and to help members continue his/her own education on healthcare.

Selection of 2 members to attend Tampa conference Jan 22nd and 23rd-

Information was provided on the upcoming Annual Employee Health Benefits Conference in Tampa as well as one for Orlando was provided. If a member wants to go with Mr. Blinch-Edwards, contact Ms. McKinney or email her and she will advise Mr. Blinch-Edwards. There is no registration fee as HCS is part of the selection committee. Two members may volunteer to attend.

Other matters:

Diabetes and the Wellness Program:

Mr. Blinch-Edwards will have a meeting with Ms. McKinney and Mr. Hoverter to discuss the diabetes issues before presenting them to the group. Information on the Wellness program will be sent out in a mailing.

Insurance plan change from PPO to EPO1 and EPO2:

Ms. Thomas reported that there were quite a few members that changed from PPO to EPO1 or EPO2. Varsity Health has the smallest membership and then PPO followed by EPO1 or EPO2.

Mr. Blinch-Edwards will try to sort out a statement for Kevin Stiff reference an out of network billing that has not been resolved in a timely manner. This was for his son's broken arm a year ago.

Other matters:

A listing of some upcoming events sponsored by Sarasota Memorial is on the last page of the package handed out. Some of these events are free; some require a fee; all have a contact number if more information is needed or to pre-register. One of the free lectures is by a Dr. Harvey on Managing Diabetes on January 26, 2004.

Mr. Blinch-Edwards mentioned his December conference attendance in St. Pete regarding consumer directed health care. Only .05% of FL municipalities are currently involved with this type of care. This would not be applicable to us at this time.

Adjourn-

Benita Saldutti adjourned the meeting at 2:10 p.m.

The next meeting is Wednesday, February 4, 2004, in Room #100 (Fed. Bldg.) at 1:00 p.m.

/dv

Minutes Approved: _____

Benita Saldutti, Acting-Chairperson