

BOSSIER PARISH POLICE JURY  
INSURANCE COMMITTEE MEETING  
MINUTES

Mr. Doug Rimmer, Chairman  
August 7, 2024

The Insurance Committee of the Bossier Parish Police Jury met on this 7<sup>th</sup> day of August, 2024, at 12:30 p.m., in the Police Jury Conference, Bossier Parish Courthouse, Benton, Louisiana.

Mr. Tom Salzer, Chairman, called the meeting to order, with the following members present:

Mr. Doug Rimmer, Co-Chairman, Mr. Glenn Benton, Mr. Chris Marsiglia, and Mr. Philip Rodgers

Others present for the meeting:

Mr. Jimmy Cochran

Ms. Ashley Ezell

Ms. Stacie Fernandez

Mr. Jim Firth

Mr. Butch Ford

Ms. Julie Gill

Ms. Pam Glorioso

Ms. Monica Grappe

Mr. Eric Hudson

Mr. Patrick Jackson

Mr. John Ed Jorden

Mr. Heath Lyles

Ms. Julianna Parks

Ms. Megan Ramos

Mr. Warren Saucier

Mr. Keith Sutton

Dr. Ken Ward

Mr. Jason Weinland

Mr. Rod White

Ms. Lisa Wilson

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Mr. Jason Weinland, JWeinland Group Benefits, presented a PowerPoint highlighting employee benefit plan costs for 2024, and forecasting employee benefit plan costs for the remainder of 2024. Mr. Weinland provided a copy of the presentation to the committee.

Mr. Weinland stated that the plan is going well. He stated that a new electronic platform has been finalized with the help of Ms. Lisa Wilson, Human Resources Manager, and advised that it will be utilized for open enrollment this year.

Mr. Weinland stated that his company now offers a new benchmarking tool, and he has submitted Bossier Parish to the program. He stated that he has provided a copy of the full report to Mr. Jim Firth, Facilities Director. He further stated that the benchmarking tool compares benefits and contributions with similar sized entities, as well as regionally. Mr. Weinland stated that this information is useful for recruiting and retention purposes. He stated that if changes to the plans are considered, this tool will also help compare the parish with others in the industry or region to ensure that the parish is competitive in its offerings.

Mr. Weinland presented cost projections through June of 2024 and advised that the parish is in a good position. He stated that gross medical, as well as gross prescription claims, are included through June of 2024. He further stated that the parish is self-funded for all claims up to \$175,000 and advised that there is an additional \$40,000 to offset premiums over the specific deductible.

Mr. Weinland stated that the net claims total is \$1,500,000. He stated that is divided by the aggregate enrollment, which gives the per employee per month (PEPM) claim cost of \$940.00. He further stated that the projected claims for 2024 is \$3,100,000, for a total projected claims cost including stop-loss and administrative fees of \$3,700,000.

Mr. Weinland stated that the retiree coverage projection for 2024 is \$343,000. He stated that there is also a retiree health reimbursement account of \$500, which combined with the coverage, totals \$386,000 for 2024.

Mr. Weinland stated that the total combined projection for the 2024 plan cost, including active and retired employees, is \$4,100,000. He stated that he is projecting a surplus for 2024 of approximately \$835,000. He further stated that the caveat to this projection is that historically, most large claims on this plan occur during the 4<sup>th</sup> quarter of the year. Mr. Weinland stated that he has the group on schedule for completing the stop-loss renewal in October.

Mr. Weinland stated that Guardian Insurance administers the parish dental plan. He stated that the total plan cost is \$225,000, with projected revenue of \$236,000, advising that there is projected to be a slight surplus for 2024. He further stated that the dental premiums have only increased once or twice since moving to Guardian approximately 10 years ago. Mr. Weinland stated that there is no stop-loss on the dental insurance. He stated that it is not a big-ticket item, and benefits have been enhanced over recent years. He further stated that the long-term goal is to continue the current path with the plan sustaining itself.

Mr. Weinland stated there are no large medical claims over \$175,000 as of June of 2024. He stated that once a claim reaches \$175,000, there is an additional \$40,000 in stop-loss coverage. He further stated that the parish became the stop-loss carrier after the insurer offered a dollar-for-dollar match on the large medical claims.

Mr. Weinland stated that the plans are running as they should when compared year to year. Mr. Tom Salzer asked for clarification on the comparisons between 2023 and 2024. Mr. Weinland stated that 2023 is the total for the year, while 2024 is the total year to date. He stated that the plan remains stable.

Mr. Weinland stated that the total year to date for prescription drug costs for 2024 is \$612,000, while the 2023 total for the same period was \$734,000. He stated that the cost trend is down 17%.

Mr. Weinland stated that diabetes medications, such as Mounjaro and Ozempic, have had recent changes in trends relating to prior authorization. He stated that the pharmacy portion of Blue Cross, Express Scripts, has begun administering these drugs pursuant to their previously set rules. He further stated that prior authorizations now require documented medical records, in lieu of attestation, for prior authorizations from a provider. Mr. Weinland stated that if questions arise from employees, they can have their providers send the additional information to complete the prior authorization process.

Mr. Doug Rimmer asked about the similarity of drugs covered. Mr. Weinland stated that these are drugs which treat the same things but are called different names. He further stated that another new development in the prescription drug area is bio-similar drugs, which replace the brand name drugs for a lower price.

Mr. Weinland stated that Mounjaro has recently been approved for many other diseases, with more to come, and advised that the likelihood of coverage increases with each approved use. He stated that these types of drugs are effective for many comorbidities and advised that with the reduction in the cost of comorbidities, coverage is likely to follow. He further stated that the industry debate is ongoing as to their effectiveness in preventing and reducing comorbidities. Mr. Weinland stated that he is currently working with Express Scripts on flexibility of the formulary.

Mr. Jimmy Cochran stated that CVS has recently started filling all prescriptions at the beginning of the month. He stated that for some members, this can cause problems if their medicine is changed after those prescriptions are filled, which may drive the parish prescription drug costs to increase dramatically. Mr. Weinland stated that he has not heard of this development, but he will research it.

Mr. Weinland stated that in looking at renewal for 2025 coverage, the parish offers fair rates for employees for medical coverage, and the cost for family medical coverage is lower than the national average. He stated that the dental coverage offered by the parish is also a great plan. Mr. Philip Rodgers stated that this is valuable information for the purpose of recruiting employees.

Mr. Weinland stated that a new electronic open enrollment system is now live, and advised that it is user-friendly. He stated that benefits summaries, as well as insurance cards, can be accessed at any time. He further stated that in-person open enrollment meetings can be phased out in the future with this new system.

Mr. Firth stated that it appears the MAPD premiums are in a good position through July,

with a \$1,730,000 reserve. Mr. Weinland stated that there was a slight increase in 2023. Ms. Stacie Fernandez, Parish Treasurer, stated that she monitors that number as well and does not currently recommend making any changes.

Ms. Wilson stated that she has seen an increased number of inquiries regarding orthodontics coverage. Mr. Weinland stated that covering orthodontics is up to the police jury. Mr. Salzer asked how orthodontics coverage operates on an annual basis. Mr. Weinland stated that the usual offering is 50% coverage with a one-time lifetime maximum cap of \$1,000. Mr. Firth asked Mr. Weinland to prepare options and rates for orthodontics coverage for review by the committee. Mr. Weinland stated that there may be an increase in the first year, but that will level out. He stated that he will prepare options for orthodontics coverage for the committee to review.

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There being no further business, the meeting was adjourned at 1:07 p.m. by the Chairman.

MEGAN C. RAMOS  
INTERIM PARISH SECRETARY

TOM SALZER, CHAIRMAN  
BOSSIER PARISH POLICE JURY