

Workshop Minutes
School Board of Santa Rosa County
Workshop – May 23, 2013

Patricia Powell of Florida Blue presented information on the Better You from Blue program.

Mr. Wyrosdick gave opening comments; introduction for Karen Retherford.

Karen Retherford introduced Patricia Powell. Ms. Powell gave a report on biometric screenings and personal health assessments that were done for Santa Rosa School District employees last fall. Mike Caraway (Fisher Brown Insurance) will present information on health care reform.

Patricia is a registered nurse and Northwest Florida regional manager of the Better You From Blue program. This is the eighth year of the Better You From Blue program in Northwest Florida including health screenings and personal health assessments.

It's important to have an ongoing wellness program throughout the year; an ongoing wellness program is required to partner with Better You From Blue. The goal is three things: eat healthy, be physically active, and don't smoke. Florida Blue is the only health care provider in Florida to receive NCQA accreditation.

Overall wellness score; how well are we doing in wellness? Risk scores are going down. Need to have minimum of 40% participation for Florida Blue to offer site health screenings. Divided groups into risk categories; compared to people who did not participate and looked at medical claims history.

Online personal assessment done between September 24, 2012 and December 1, 2012: Santa Rosa School District had 1575 participants with an overall wellness score of 75. It's very easy to get over 80 as an individual but not as a group. That means decreased risk for diabetes, heart disease and cancer.

Santa Rosa is the only group that has reached score of 75. This is partly due to having a high female population; scores with more males significantly higher than this.

She talked about four top risk areas for Santa Rosa School District: nutrition, diabetes, weight, and blood pressure. Risk is defined as follows: high risk = five or more risk areas; medium risk = three or four risk factors; low risk = zero to two risk factors. NW Florida stands out from rest of state in blood pressure area – this may be regional – fried food, etc. Goal is to keep employees low risk. Currently 12.8% of participating employees are high risk (goal is less than 10%); 31.7% of participating employees are medium risk (10-20% is goal); and 55.5% of participating employees are low risk (70% is goal).

Ms. Powell also talked about demographics; sex, ethnicity and age. She mentioned this because certain ethnic groups are at higher risks for certain diseases.

1875 employees participated in the bio-metric screenings; online personal health assessment was 1575 employees. The Florida Blue Center had a makeup day – 34 employees came on Veterans Day. Better You From Blue was pleased with this.

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Workshop – Health and Wellness

Karen Retherford pointed out that since we began offering the \$20 wellness insurance premium credit participation increased. Reviewed percentage of tobacco use - probably lowest of all groups who partner with Better You From Blue. Stress level seems to be going down for employees as well as hypertension; well below average. Cholesterol ratio came down; blood sugar level went down.

Ms. Powell also talked about resources available through Better You From Blue: Brain Sharks, online lifestyle improvement programs.

One concern from employees who did not participate is privacy; Ms. Powell emphasized that this program does not look at individuals. Another comment made is that the employee may already be following a health care program with a health care professional.

There is always room for improvement. As population ages, costs increase.

Mike Caraway – Fisher Brown Insurance reviewed Health Care Reform.

The law has been found to be constitutional; went into effect in 2012 but major changes coming in 2014.

All group health plans must comply.

Health care reform plan generally applies to all group health care plan coverage.

Reporting requirement: Mr. Wyrosdick asked as a covered employer what agency data are we required to provide. Mike Caraway responded that we will be required to pull agency data from in the past; have to go to mandatory enrollment process.

Mr. Caraway said this change (Health Care Reform) will require a lot of additional work for insurance carriers and employers, as well as additional cost.

Many services that are primarily needed by women are now covered at 100% (well-women visits, STD testing/counseling, domestic violence screening/counseling, and contraceptives/counseling).

The Medicare tax rate will increase for high earners (single threshold - \$200,000; married threshold - \$250,000).

Health FSA (Flex Spending Account) limits are at \$2500/year beginning with 2013 except for dependent care FSAs. OTC meds are not included; must have a prescription (creates office visit).

Patient-Centered Outcomes Research Institute - SRSD will experience an increase in this area from \$1 per covered life to \$2 (in 2014); fees will be passed along by the insurance carrier.

The State Health Insurance Exchange Map shows that Florida will default to federal change. There will be a web portal; individuals can go to a website; subsidy will be based on poverty level. Mike Caraway stated that he will keep Karen Retherford current on information and will be sure that SRSD is in compliance.

Mr. Caraway talked about the penalties for not having insurance coverage and because the penalties are so low at present it may encourage people not to participate but to pay the penalty. Tom Turman asked how an employee would be “caught?” Mike answered that they would be caught when filing taxes in 2015. Starting in 2017 employers of any size can participate in exchange.

Employers will end up letting employees go (to pay for offering insurance coverage).

Part-time employees (17.5 hours/week) may be a problem for SRSD. Currently employees working 17.5 hours a week are eligible for full benefits. Health care reform defines full time, eligible for benefits at 30 hours.

Dr. Scott asked - Are you saying we shouldn't offer benefits to employees at 17.5 hours/week? (This is current School Board policy.)

Mike Caraway – You do not have to offer health insurance to employees who work less than 30 hours/week. Some employers are concerned about seasonal employees – such as sub teachers. We will want to have a measurement period; going back 3-12 months and averaging. This may include subs and interim employees – can be problematic. We will need to be very careful on this.

We can ask for “Safe Harbor” in 2014.

Mr. Wyrosdick asked – Will we have an enrollment period once a year?

Mike Caraway – When an employee qualifies we will allow them to enroll.

Additional changes – There will be a community rating based on the average demographic. This means that the rate for younger participants will increase; costs will go up for everyone. Nondiscrimination rules – favoring highly compensated employees will no longer be allowed.

SCHOOL BOARD OF
SANTA ROSA COUNTY

ATTEST:

Superintendent and Secretary