

School Employees Benefits Board Meeting

May 2, 2024

School Employees Benefits Board

May 2, 2024

9:00 a.m. – 11:30 a.m.

Attendance In-person or by Zoom

Health Care Authority
Sue Crystal A & B
626 8th Avenue SE
Olympia, Washington

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TAB 1

School Employees Benefits Board
May 2, 2024
9:00 a.m. – 11:30 a.m.

This meeting will be hybrid with attendance options either in person or via Zoom. Masks are optional.

TO JOIN ZOOM MEETING – SEE INFORMATION BELOW

| | | | | |
|------------|---|-------|--|----------------------------|
| 9:00 a.m.* | Welcome and Introductions | | Lou McDermott, Chair | |
| 9:05 a.m. | Meeting Overview | | David Iseminger, Director Employees & Retirees Benefits (ERB) Division | Information/ Discussion |
| 9:10 a.m. | Approval of Meeting Minutes <ul style="list-style-type: none"> • March 21, 2024 • April 4, 2024 | TAB 3 | Lou McDermott, Chair | Action |
| 9:20 a.m. | April Meeting Follow Up | TAB 4 | David Iseminger, Director Employees & Retirees Benefits (ERB) Division | Information/ Discussion |
| 9:30 a.m. | UMP Benefit Design | TAB 5 | Ryan Ramsdell, Team Manager Employees & Retirees Benefits (ERB) Division | Action |
| 9:45 a.m. | Benefits 24/7 Update | TAB 6 | Chatrina Pitsch, IT Policy & Planning Manager Enterprise Technology Services (ETS) Division | Information/ Discussion |
| 10:15 a.m. | Break | | | |
| 10:25 a.m. | Premium Payment Program | TAB 7 | Michaela Snook, Section Manager Missy Bruce, Unit Supervisor Financial Services Division (FSD) | Information/ Discussion |
| 10:50 a.m. | General Public Comment | | | |
| 11:25 a.m. | Closing | | | |
| 11:30 a.m. | Adjourn | | Lou McDermott, Chair | |

*All Times Approximate

The School Employees Benefits Board will meet Thursday, May 2, 2024 at the Washington State Health Care Authority, Sue Crystal Rooms A & B, 626 8th Avenue SE, Olympia, WA. Attendance for this meeting can be in person or via Zoom. Masks are optional.

The Board will consider all matters on the agenda plus any items that may normally come before them.

This notice is pursuant to the requirements of the Open Public Meeting Act, Chapter 42.30 RCW.

To provide public comment by email, direct e-mail to: SEBBoard@hca.wa.gov.

Materials are posted at <https://www.hca.wa.gov/about-hca/school-employees-benefits-board-sebb-program/meetings-and-materials> by close of business on Monday, April 29, 2024.

Join Zoom Meeting

<https://us02web.zoom.us/j/86201660738?pwd=NHA3RndlQVhzQVFIMjllNk05VSs0Zz09>

Meeting ID: 862 0166 0738

Passcode: 578723

One tap mobile

+12532050468,,86201660738#,,,,*578723# US

+12532158782,,86201660738#,,,,*578723# US (Tacoma)

Dial by your location

• +1 253 205 0468 US

• +1 253 215 8782 US (Tacoma)

• +1 669 900 6833 US (San Jose)

• +1 719 359 4580 US

• +1 346 248 7799 US (Houston)

• +1 669 444 9171 US

• +1 386 347 5053 US

• +1 507 473 4847 US

• +1 564 217 2000 US

• +1 646 931 3860 US

• +1 689 278 1000 US

• +1 929 205 6099 US (New York)

• +1 301 715 8592 US (Washington DC)

• +1 305 224 1968 US

• +1 309 205 3325 US

• +1 312 626 6799 US (Chicago)

• +1 360 209 5623 US

Meeting ID: 862 0166 0738

Passcode: 578723

Find your local number: <https://us02web.zoom.us/j/kc7P7oJT6l>

SEB Board Members

| Name | Representing |
|---|---|
| Lou McDermott, Deputy Director Health Care Authority 626 8 th Ave SE PO Box 42720 Olympia, WA 98504-2720 V 360-725-0891 louis.mcdermott@hca.wa.gov | Chair |
| Kerry Schaefer 1405 N 10 th St Tacoma, WA 98403 C 253-227-3439 SEBBoard@hca.wa.gov | Employee Health Benefits Policy and Administration |
| Omeid Heidari SEBBoard@hca.wa.gov | Employee Health Benefits Policy and Administration |
| Dawna Hansen-Murray 15535 104 th Place SE Yelm, WA 98597 C 360-790-4961 SEBBoard@hca.wa.gov | Classified Employees |
| Myra Johnson Park Lodge Elementary School 6300 100 th St SW Lakewood, WA 98499 V 253-583-5353 SEBBoard@hca.wa.gov | Certificated Employees |

SEB Board Members

Name

Representing

Pamela Kruse
6440 Lake Saint Clair Dr SE
Olympia, WA 98513
V 360-790-0995
SEBBoard@hca.wa.gov

Certificated Employees

Terri House
Shoreline School District
18560 1st AVE NE
Shoreline, WA 98155
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Classified Employees

Amy Griffin
Knox 111 Administrative Center
111 Bethel Street NE
Olympia, WA 98506
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Employee Health Benefits Policy
and Administration
(WASBO)

Alison Poulsen
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Valleyford, WA 99036
C 509-499-0482
SEBBoard@hca.wa.gov

Employee Health Benefits Policy
and Administration

Legal Counsel

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1/18/2024



STATE OF WASHINGTON
HEALTH CARE AUTHORITY

626 8th Avenue SE • PO Box 45502 • Olympia, Washington 98504-5502

SEB BOARD MEETING SCHEDULE

2024 School Employees Benefits (SEB) Board Meeting Schedule

The SEB Board meetings will be held at the Health Care Authority, Sue Crystal Rooms A & B, 626 8th Avenue SE, Olympia, WA 98501.

January 25, 2024 (Board Retreat) - starting at 9:00 a.m.*

March 14, 2024 - starting at 9:00 a.m.

April 4, 2024 - starting at 9:00 a.m.

May 2, 2024 - starting at 9:00 a.m.

June 6, 2024 - starting at 9:00 a.m.

June 20, 2024 - starting at 9:00 a.m.

July 10, 2024 - starting at 9:00 a.m.

July 17, 2024 - starting at 9:00 a.m.

July 24, 2024 - starting at 9:00 a.m.

July 31, 2024 - starting at 9:00 a.m.

*Meeting times are tentative

If you are a person with a disability and need a special accommodation, please contact the Employees and Retirees Benefits (ERB) Board Operations Manager at 360-725-9400.

06/06/2023

OFFICE OF THE CODE REVISER
STATE OF WASHINGTON
FILED

DATE: June 07, 2023

TIME: 8:15 AM

WSR 23-12-098

TAB 2

SCHOOL EMPLOYEES BENEFITS BOARD BY-LAWS

ARTICLE I

The Board and Its Members

1. **Board Function**—The School Employees Benefits Board (hereinafter “the SEBB” or “Board”) is created pursuant to RCW 41.05.740 within the Health Care Authority; the SEBB’s function is to design and approve insurance benefit plans for school district, educational service district, and charter school employees, and to establish eligibility criteria for participation in insurance benefit plans.
2. **Staff**—Health Care Authority staff shall serve as staff to the Board.
3. **Appointment**—The members of the Board shall be appointed by the Governor in accordance with RCW 41.05.740. A Board member whose term has expired but whose successor has not been appointed by the Governor may continue to serve until replaced.
4. **Board Composition**—The composition of the nine-member Board shall be in accordance with RCW 41.05.740. All nine members may participate in discussions, make and second motions, and vote on motions.
5. **Board Compensation**—Members of the Board shall be compensated in accordance with RCW [43.03.250](#) and shall be reimbursed for their travel expenses while on official business in accordance with RCW [43.03.050](#) and [43.03.060](#).

ARTICLE II

Board Officers and Duties

1. **Chair of the Board**—The Health Care Authority Director or his or her designee shall serve as Chair of the Board and shall conduct meetings of the Board. The Chair shall have all powers and duties conferred by law and the Board’s By-laws. If the regular Chair cannot attend a regular or special meeting, the Health Care Authority Director may designate another person to serve as temporary Chair for that meeting. A temporary Chair designated for a single meeting has all of the rights and responsibilities of the regular Chair.
2. **Vice Chair of the Board**—In December 2017, and each January beginning in 2019, the Board shall select from among its members a Vice Chair. If the Vice Chair position becomes vacant for any reason, the Board shall select a new Vice Chair for the remainder of the year. The Vice Chair shall preside at any regular or special meeting of the Board in the absence of a regular or temporary Chair.

ARTICLE III

Board Committees **(RESERVED)**

ARTICLE IV
Board Meetings

1. Application of Open Public Meetings Act—Meetings of the Board shall be at the call of the Chair and shall be held at such time, place, and manner to efficiently carry out the Board’s duties. All Board meetings shall be conducted in accordance with the Open Public Meetings Act, Chapter 42.30 RCW, but the Board may enter into an executive session as permitted by the Open Public Meetings Act.
2. Regular and Special Board Meetings—The Chair shall propose an annual schedule of regular Board meetings for adoption by the Board. The schedule of regular Board meetings, and any changes to the schedule, shall be filed with the State Code Reviser’s Office in accordance with RCW 42.30.075. The Chair may cancel a regular Board meeting at his or her discretion, including the lack of sufficient agenda items. The Chair may call a special meeting of the Board at any time and proper notice must be given of a special meeting as provided by the Open Public Meetings Act, RCW 42.30.
3. No Conditions for Attendance—A member of the public is not required to register his or her name or provide other information as a condition of attendance at a Board meeting.
4. Public Access—Board meetings shall be held in a location that provides reasonable access to the public including the use of accessible facilities.
5. Meeting Minutes and Agendas—The agenda for an upcoming meeting shall be made available to the Board and the interested members of the public at least 24 hours prior to the meeting date or as otherwise required by the Open Public Meetings Act. Agendas may be sent by electronic mail and shall also be posted on the HCA website. An audio recording (or other generally-accepted electronic recording) shall be made of each meeting. HCA staff will provide minutes summarizing each meeting from the audio recording. Summary minutes shall be provided to the Board for review and adoption at a subsequent Board meeting.
6. Attendance—Board members shall inform the Chair with as much notice as possible if unable to attend a scheduled Board meeting. Board staff preparing the minutes shall record the attendance of Board members in the minutes.

ARTICLE V
Meeting Procedures

1. Quorum—Five voting members of the Board shall constitute a quorum for the transaction of business. No final action may be taken in the absence of a quorum. The Chair may declare a meeting adjourned in the absence of a quorum necessary to transact business.
2. Order of Business—The order of business shall be determined by the agenda.
3. Teleconference Permitted—A Board member may attend a meeting in person or, by special arrangement and advance notice to the Chair, by telephone conference call or video conference when in-person attendance is impracticable.

4. Public Testimony—The Board actively seeks input from the public at large, from enrollees served by the SEBB Program, and from other interested parties. Time is reserved for public testimony at each regular meeting, generally at the end of the agenda. Opportunity for public testimony at Board meetings shall also be made available immediately before the Board’s vote on a resolution. At the direction of the Chair, opportunities for public testimony may also be made available at other times during Board meetings. The Chair has authority to limit the time for public testimony, including the time allotted to each speaker, depending on the time available and the number of persons wishing to speak.
5. Motions and Resolutions—All actions of the Board shall be expressed by motion or resolution. No motion or resolution shall have effect unless passed by the affirmative votes of a majority of the Board members present and eligible to vote, or in the case of a proposed amendment to the By-laws, a 2/3 majority of the Board .
6. Representing the Board’s Position on an Issue—No Board member may endorse or oppose an issue purporting to represent the Board or the opinion of the Board on the issue unless the majority of the Board approve of such position.
7. Manner of Voting—On motions, resolutions, or other matters a voice vote may be used. At the discretion of the Chair, or upon request of a Board member, a roll call vote may be conducted. Proxy votes are not permitted, but the prohibition of proxy votes does not prevent a temporary Chair designated by the Health Care Authority Director from voting.
8. State Ethics Law and Recusal—Board members are subject to the requirements of the Ethics in Public Service Act, Chapter 42.52 RCW. A Board member shall recuse himself or herself from casting a vote as necessary to comply with the Ethics in Public Service Act.
9. Parliamentary Procedure—All rules of order not provided for in these By-laws shall be determined in accordance with the most current edition of Robert’s Rules of Order Newly Revised. Board staff shall ensure a copy of *Robert’s Rules* is available at all Board meetings.
10. Civility—While engaged in Board duties, Board members conduct shall demonstrate civility, respect, and courtesy toward each other, HCA staff, and the public and shall be guided by fundamental tenets of integrity and fairness.

ARTICLE VI
Amendments to the By-Laws and Rules of Construction

1. Two-thirds majority required to amend—The SEBB By-laws may be amended upon a two-thirds (2/3) majority vote of the Board.
2. Liberal construction—All rules and procedures in these By-laws shall be liberally construed so that the public’s health, safety, and welfare shall be secured in accordance with the intents and purposes of applicable State laws and regulations.

TAB 3

Draft
School Employees Benefits Board
Meeting Minutes

March 14, 2024
Health Care Authority
Sue Crystal Rooms A & B
Olympia, Washington
9:00 a.m. – 12:30 p.m.

The Briefing Book with the complete presentations and an audio recording* of the meeting can be found at:

<https://www.hca.wa.gov/about-hca/programs-and-initiatives/school-employees-benefits-board-sebb-program/meetings-and-materials>

** There were technical issues with the audio recording for this meeting, which impacted the audio quality and not capturing parts of the meeting.*

Members Present in Olympia

Lou McDermott
Kerry Schaefer
Myra Johnson
Pamela Kruse
Dawna Hansen-Murray

Members Present via Zoom

Amy Griffin
Alison Poulsen
Omeid Heidari
Terri House

Members Absent

None

SEB Board Counsel

Katy Hatfield, AAG (in person)

Call to Order

Lou McDermott, Chair, called the meeting to order at 9:04 a.m. Sufficient members were present to allow a quorum. Board members and the public were able to attend either in person or virtually via Zoom.

Meeting Overview

David Iseminger, Director of the Employees and Retirees Benefits (ERB) Division provided an overview of the agenda.

Approval of Meeting Minutes

Myra Johnson moved, and Dawna Hansen-Murray seconded a motion to approve the July 20, 2023 meeting minutes. Minutes were approved as written by unanimous vote.

Dawna Hansen-Murray moved, and Myra Johnson seconded a motion to approve the January 25, 2024 retreat minutes. Minutes were approved as written by unanimous vote.

January Retreat Follow Up

David Iseminger, Director the Employees and Retirees Benefits (ERB) Division provided some follow up information from the January SEB Board retreat. The information included details about SEBB Program inhaler coverage and dental coordination of benefits, as well as a verbal update on resolving issues in the Benefits 24/7 application identified since the Board's January retreat.

Legislative Session Debrief

Cade Walker, Policy, Rules, and Compliance Section Manager in the Employees and Retirees Benefits (ERB) Division provided a debrief of the 2024 legislative session. The debrief included bill analyses by the ERB Division, agency requested legislation, and passed legislation.

Behavioral Health Network Adequacy

Andrea Philhower, Fully Insured Team Manager in the Employees and Retirees Benefits (ERB) Division presented more information as follow up to the January SEB Board retreat presentation. The follow up included a correction regarding the definition of actuarial value, as well as information regarding access to behavioral health appointments, complaints to carriers.

Pharmacy Administration Follow Up

Jenny Switzer, Senior Account Manager in the Employees and Retirees Benefits (ERB) Division, brought a follow up presentation on pharmacy administration and addressed some questions raised at the January SEB Board retreat. The presentation included information on federally qualified community health centers (FQHC), in network FQHCs, the 340B drug pricing program, relevance to specialty drugs, Moda's drug price check tool, and pharmacy closure notifications.

Vision Design Implementation

Beth Heston, Procurement Manager the Employees and Retirees Benefits (ERB) Division, presented an update on SEBB Program vision benefits and changes occurring in the PEBB Program that gave context to resolutions introduced later in the meeting. The update included background information on vision benefits, proposed vision coverage changes for the PEBB Program, vision benefit details for school employees, medical benefits for eye disease, other coverage advantages from carriers, and in-network retail locations.

Policy and Rules Development

Stella Ng, Policy and Rules Coordinator and **Emily Duchaine**, Regulatory Analyst in the Employees and Retirees Benefits (ERB) Division introduced seven policy resolutions for the SEBB Program.

- SEBB 2024-01: Amending resolution SEBB 2021-02 – School employees may waive enrollment in medical.
- SEBB 2024-02: Amending resolution SEBB 2021-03 – SEBB benefits enrollment requirements when PEBB benefits are waived.
- SEBB 2024-03: Amending resolution SEBB 2021-05 – Resolving dual enrollment involving dual subscriber eligibility.
- SEBB 2024-04: Amending resolution 2021-07 – Resolving dual enrollment involving a member with multiple medical enrollments as a dependent.
- SEBB 2024-05: Amending resolution 2021-08 – SEBB benefit automatic enrollments when PEBB benefits are auto-disenrolled.
- SEBB 2024-06: Continuation coverage when a term of board member of a school district ends.
- SEBB 2024-07: Continuation coverage when a dependent of a school board member loses eligibility.

Stakeholders will be consulted before the next Board meeting and action on these resolutions will be planned for the April SEB Board meeting.

SmartHealth Update

Kristen Stoimenoff, Wellness Manager in the Employees and Retirees Benefits (ERB) Division gave a presentation on SmartHealth and included an update on information about the transition to the new SmartHealth vendor, WebMD. The presentation was originally scheduled for the January retreat, but was rescheduled.

General Public Comment

The following members of the public provided comments:

- Lindsey Allwine

Topics brought forth during public comments included Benefits 24/7 launch system and coverage issues.

Next Meeting

April 4, 2024

Starting time 9:00 a.m.

Preview of April 4, 2024 SEB Board Meeting

Dave Iseminger, Director, Employees and Retirees Benefits (ERB) Division, provided an overview of potential agenda topics for the April 4, 2024 meeting.

Meeting was adjourned at 11:59 a.m.

Draft
School Employees Benefits Board
Meeting Minutes

April 4, 2024
Health Care Authority
Sue Crystal Rooms A & B
Olympia, Washington
9:00 a.m. – 11:30 a.m.

The Briefing Book with the complete presentations and an audio recording of the meeting can be found at:
<https://www.hca.wa.gov/about-hca/programs-and-initiatives/school-employees-benefits-board-sebb-program/meetings-and-materials>

Members Present in Olympia

Kerry Schaefer
Pamela Kruse
Alison Poulsen
Dawna Hansen-Murray

Members Present via Zoom

Amy Griffin
Myra Johnson
Lou McDermott
Omeid Heidari
Terri House

Members Absent

None

SEB Board Counsel

Michael Tunick, AAG (in person, filling in for Katy Hatfield)

Call to Order

Lou McDermott, Chair, called the meeting to order at 9:00 a.m. Sufficient members were present to allow a quorum. Board members and the public were able to attend either in person or virtually via Zoom.

Meeting Overview

David Iseminger, Director of the Employees and Retirees Benefits (ERB) Division provided an overview of the agenda.

Approval of Meeting Minutes

Voting on the March 14, 2024 SEB Board minutes was moved to the May meeting.

March Meeting Follow Up

David Iseminger, Director the Employees and Retirees Benefits (ERB) Division provided some verbal follow-up information from the March Board meeting. The information included an update on the Benefits 24/7 launch and issues experienced.

Supplemental Budget Update

Tanya Deuel, ERB Finance Manager in the Financial Services Division (FSD) provided an overview of the final 2024 supplemental budget. The overview included the final budget funding rates, final conference budget funding, information on the consolidation legislative report, and obesity and weight loss treatment drugs budget provisions.

Policy and Rules Development

Stella Ng, Policy and Rules Coordinator in the Employees and Retirees Benefits Division brought seven policy resolutions for voting.

- The following dual enrollment policy resolutions were voted on as a set with a single vote. Pamela Kruse moved, and Alison Poulsen seconded a motion to approve the set of five resolutions. The motion passed with a unanimous vote.
 - *SEBB 2024-01 – Amending Resolution SEBB 2021-02: School employees may waive enrollment in medical.*
 - *SEBB 2024-02 – Amending Resolution SEBB 2021-03: SEBB benefit enrollment requirements when PEBB benefits are waived.*
 - *SEBB 2024-03 – Amending Resolution SEBB 2021-05: Resolving dual enrollment involving dual subscriber eligibility.*
 - *SEBB 2024-04 – Amending Resolution 2021-07: Resolving dual enrollment involving a member with multiple medical enrollments as a dependent.*
 - *SEBB 2024-05 – Amending Resolution 2021-08: SEBB benefit automatic enrollments when PEBB benefits are auto-disenrolled.*
- *SEBB 2024-06 – Continuation coverage when a term of a board member of school district ends.* Pamela Kruse moved, and Alison Poulsen seconded a motion to approve the resolution. The resolution passed with a unanimous vote.
- *SEBB 2024-07 – Continuation coverage when a dependent of a school board member loses eligibility.* Pamela Kruse moved, and Alison Poulsen seconded a motion to approve the resolution. The resolution passed with a unanimous vote.

UMP Benefit Design

Ryan Ramsdell, Uniform Medical Plan Account Team Manager in the Employees and Retirees Benefits Division gave a presentation on a benefit design change in the SEBB Program. The presentation included information regarding diagnostic and supplemental breast exam coverage.

The presentation also included a proposed resolution. Stakeholders will be consulted before the next Board meeting and action on the resolution will be planned for the May SEB Board meeting.

2024 Annual Rulemaking Briefing

Stella Ng, Policy and Rules Coordinator in the Employees and Retirees Benefits Division presented an annual rulemaking briefing for the SEBB Program. The briefing included the rulemaking timeline, focus of the 2024 rulemaking, information on implementing final rules for 2023 legislation, administrative and benefits management, and regulatory alignment.

General Public Comment

The following members of the public provided comments:

- Angela Forkum
- Fred Yancey

Topics brought forth during public comments included requests for information on how to show support for GLP1 drug coverage and that HCA consider GLP1 coverage cost savings in addition to the costs.

An audio recording for the April 4, 2024 SEB Board meeting can be found at:

<https://www.hca.wa.gov/about-hca/programs-and-initiatives/school-employees-benefits-board-sebb-program/meetings-and-materials>

Next Meeting

May 2, 2024

Starting time 9:00 a.m.

Preview of May 2, 2024 SEB Board Meeting

Dave Iseminger, Director, Employees and Retirees Benefits (ERB) Division, provided an overview of potential agenda topics for the May 2, 2024 meeting.

Meeting was adjourned at 10:11 a.m.

TAB 4

April Meeting Follow Up

David Iseminger
ERB Director
Employees and Retirees Benefits Division
May 2, 2024

Question:

What overlap exists between PEBB and SEBB Program dual enrollment?

- ▶ PEBB Program subscriber/SEBB Program dependent
 - ▶ PEBB Subscriber waiving PEBB medical and enrolled in SEBB medical as a dependent: **563**
 - ▶ PEBB Subscriber waiving PEBB medical and showing up in SEBB as a dependent, but not enrolled in SEBB medical: **121**
- ▶ SEBB Program subscriber/PEBB Program dependent
 - ▶ SEBB Subscriber waiving SEBB medical and enrolled in PEBB medical as a dependent: **1,205**
 - ▶ SEBB Subscriber waiving SEBB medical and showing up in PEBB as a dependent, but not enrolled in PEBB medical: **156**

Questions?

David Iseminger, ERB Director
Employees and Retirees Division

David.Iseminger@hca.wa.gov

TAB 5

UMP Benefit Design

Ryan Ramsdell
UMP TPA Account Team Manager
Employees and Retirees Benefits Division
May 2, 2024

Follow Up

- ▶ First dollar coverage clarification regarding high-deductible plans

Proposed Resolution

SEBB 2024-08 (Revised)

UMP diagnostic & supplemental breast exam coverage

Beginning January 1, 2025, diagnostic and supplemental breast exams to be covered without member cost share to Uniform Medical Plan (UMP) members ~~for in network services~~. UMP High Deductible members need to meet their deductible before the plan will pay any portion of the claim.

Resolution SEBB 2024-08

UMP diagnostic & supplemental breast exam coverage

Resolved that, beginning January 1, 2025, diagnostic and supplemental breast exams to be covered without member cost share to Uniform Medical Plan (UMP) members. UMP High Deductible members need to meet their deductible before the plan will pay any portion of the claim.

Next Steps

- ▶ Updates to HCA member facing materials as appropriate
- ▶ Updates to Regence member communications to prepare for implementation
- ▶ Regence internal system updates

Questions?

Ryan Ramsdell, UMP TPA Account Team Manager
Employees and Retirees Benefits Division

Ryan.Ramsdell@hca.wa.gov

TAB 6

Benefits 24/7 Update

Chatrina Pitsch
IT Policy & Planning Manager
Enterprise Technology Services Division
May 2, 2024

Launch of Benefits 24/7

- ▶ Launched January 16, 2024, replacing SEBB My Account
- ▶ A few of the improvements for SEBB Organizations
 - ▶ Resolve dual enrollment in real-time with shared database
 - ▶ Apply for retiree or continuation coverage in Benefits 24/7
 - ▶ Initiate special open enrollments
 - ▶ Subscriber enrollment history visible to benefit administrators
 - ▶ Visibility of wellness program participants

Many Successes But Also Challenges

- ▶ Working through system bugs, data inconsistencies, and other challenges
- ▶ Resolved many issues already, including:
 - ▶ Corrected benefit administrator ability to terminate employee benefits prospectively
 - ▶ Updated MetLife eligibility file termination reasons
 - ▶ Fixed enrollment date for many newborns added as dependents
 - ▶ Addressed several issues involving migrated dependent data

Next Steps

- ▶ Continued work on system stabilization
- ▶ Ensure Benefits 24/7 is ready to meet the demands of annual open enrollment in the fall
- ▶ Address key functional areas to ensure a smooth and seamless experience for all users
- ▶ Remind subscribers to register in Benefits 24/7 before open enrollment to ensure they can successfully access and navigate the system

Support For Benefit Administrators

- ▶ Ongoing support provided by the Outreach and Training team via HCA Support
- ▶ Training tools
 - ▶ Training environment available
 - ▶ Benefits 24/7 user manuals
 - ▶ Instructional videos: Overview, access, managing eligibility, enrollment, dependent verification, etc.
 - ▶ Recorded webinars: Q&A sessions from April through May 2023

Communications

▶ Subscribers

- ▶ May newsletter — Benefits 24/7 article reminding to set up an account
- ▶ October newsletter — Benefits 24/7 article providing resources for open enrollment changes
- ▶ Other open enrollment communications, such as HCA website and materials provided at in-person benefits fairs

▶ Benefit administrators

- ▶ Project update provided in April
- ▶ Continued project updates planned throughout 2024

Questions?

Chatrina Pitsch, IT Policy & Planning Manager
Enterprise Technology Services Division

Chatrina.Pitsch@hca.wa.gov

TAB 7

Premium Payment Program

Michaela Snook
Program Section Manager
Financial Services Division

Melissa Bruce
Program Unit Supervisor
Financial Services Division
May 2, 2024

Presentation Overview

- ▶ Provide information on the benefits of HCA's Premium Payment Program (PPP)
 - ▶ The PPP offers an elective premium subsidy for enrollees, including SEBB Program and PEBB Program subscribers, who have a qualifying member on the health plan who is also enrolled in Washington Apple Health (Medicaid)
- ▶ For the purposes of this presentation, the following terms will be used:
 - ▶ **Enrollee:** Individual(s) enrolled in commercial health insurance (i.e., SEBB Program)
 - ▶ **Client:** Individual(s) enrolled in Washington Apple Health and/or the Premium Payment Program

Program Background

- ▶ Under Section 1906A of the Social Security Act, states may offer an optional premium assistance subsidy to individuals who are enrolled in both medical assistance (i.e., Washington Apple Health) and commercial insurance (i.e., SEBB Program)
- ▶ These programs are commonly referred to as Health Insurance Premium Programs (HIPP) and are optional for qualifying Apple Health clients
- ▶ HIPPs generally have low enrollment
- ▶ The intent of the premium subsidy is to reduce state medical assistance costs related to Apple Health clients who have access to commercial insurance

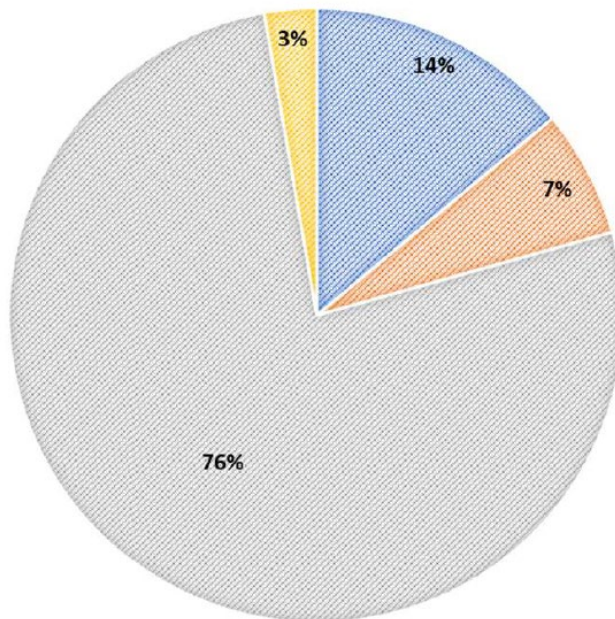
HCA's Premium Payment Program Overview

- ▶ Health Care Authority's Premium Payment Program (PPP) began in 1989
- ▶ PPP provides reimbursement for insurance coverage when an Apple Health client has access to qualifying commercial health insurance coverage (such employer sponsored insurance)
- ▶ Helps Apple Health clients take advantage of commercial health insurance in a way that reduces health care costs to the state's Medicaid program
- ▶ The PPP is a reimbursement program
 - ▶ PPP clients pay their monthly premium and submit proof of payment to HCA's PPP for reimbursement

Program Overview (*cont.*)

PREMIUM PAYMENT PROGRAM CASES BY CARRIER TYPE

■ SEBB ■ PEBB ■ Other * ■ HBE Qualified Health Plan



*Cases based on 2022 enrollment data

- ▶ As of 2022, there were an estimated 1,163 households enrolled in PPP
- ▶ 14% of PPP cases are enrolled in SEBB Program
- ▶ 76% of households are enrolled in “other” employer sponsored insurance

Program Benefits to Clients

- ▶ Clients maintain both Apple Health coverage and commercial health insurance
- ▶ By having commercial insurance, clients gain wider access to providers and services (i.e., massage therapy, physical therapy) and may experience less wait time when scheduling appointments
- ▶ The premium reimbursement may cover family members on the commercial insurance who are not Apple Health clients, if it is determined to be cost effective to the state's Medicaid program

Program Eligibility

- ▶ Clients must meet the following criteria:
 - ▶ Must be enrolled in Apple Health or have a qualifying enrollee on the health plan who is enrolled in Apple Health
 - ▶ Must have commercial health insurance that qualifies for the PPP, such as:
 - ▶ A qualified employer sponsored group health insurance plan, **such as a SEB Board health plan**
 - ▶ An individual health insurance plan purchased through the Health Benefit Exchange (HBE)
 - ➔ Excludes plans with premium tax credits
 - ▶ To qualify for the PPP, the commercial health insurance must meet a qualifying deductible amount to be cost effective

2024 Qualifying Health Plan Deductible Amounts

- ▶ To qualify for the PPP, current in-network 2024 cost-effective deductible amounts must be equal to or less than:
 - ▶ \$1,600 per year for individuals
 - ▶ \$3,200 per year for families
- ▶ All 2024 SEB Board health plans meet PPP deductible requirements

Non-Qualifying Health Plans

- ▶ The following health plans do not qualify for the PPP:
 - ▶ A high-deductible plan as defined in Section 223 (c)(2) of the Internal Revenue Code
 - ▶ PEBB Program Medicare plans
 - ▶ A health plan purchased through the HBE with a premium tax credit
 - ▶ An individual health plan that was not purchased through HBE
 - ▶ Any health plan that exceeds the annual deductible amount established by the PPP

Determining Cost Effective Amounts

- ▶ HCA calculates the premium reimbursement amount using one of the following methods to determine cost effectiveness:
 - ▶ **Most commonly**, HCA determines the maximum amount of monthly premium reimbursement based on a calculation called the “cost-effective amount” using demographics such as age, medical assistance program type, and county
 - ▶ HCA pays either the full premium or up to the maximum cost-effective amount (whichever is less)
 - ▶ **In very rare cases**, a client may request that HCA cover more than the cost-effective amount after HCA performs a clinical review
 - ▶ If approved, HCA reimburses additional costs related to the Apple Health recipient on the commercial health insurance but not to exceed the total premium amount

Cost-Effective Amount

Example 1

- ▶ A client enrolled in Apple Health and commercial insurance
 - ▶ The PPP determines that the maximum cost-effective amount of monthly premium reimbursement for the Apple Health client is \$250
 - ▶ The total premium amount for the entire household (two parents and two dependents) equals \$200 per month
 - ▶ The PPP will reimburse the household's total premium amount of \$200 per month

**The examples above are for demonstration purposes only and are not reflective of actual cost-effective scenarios.*

Cost-Effective Amount

Example 2

- ▶ A client enrolled in Apple Health and commercial insurance
 - ▶ The PPP determines that the maximum cost-effective amount of monthly premium reimbursement for the Apple Health client is \$250
 - ▶ The total premium amount for the entire household (2 parents and 2 dependents) equals \$300 per month
 - ▶ The PPP will reimburse the Apple Health cost-effective premium amount of \$250 per month
 - ▶ The household's premium responsibility is \$50 per month

**The examples above are for demonstration purposes only and are not reflective of actual cost-effective scenarios.*

Enrolling in the Premium Payment Program

- ▶ Enrollment in the PPP is optional
- ▶ Enrollees who believe they qualify for the premium payment program must submit the required enrollment information to determine if they are eligible for the premium reimbursement subsidy
- ▶ Enrollees must submit a completed PPP intake form and IRS W-9
- ▶ It may take up to 30 days to process an application after the PPP receives all necessary paperwork

Questions?

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For more information:

[Premium Payment Program Website](#)

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