I. CALL TO ORDER
The meeting of the Benefits Committee was called to order at 9:00 a.m. by Trustee Laurel Johnston, Chairperson, in the Hawaii Employer-Union Health Benefits Trust Fund (EUTF) Board Room, 201 Merchant Street, Suite 1700, Honolulu, Hawaii, on Monday, November 23, 2020.

Trustee Christian Fern joined the meeting at 9:01 a.m.

II. MINUTES – October 26, 2020
The Benefits Committee reviewed the draft minutes of October 26, 2020.

MOTION was made and seconded to approve the minutes of October 26, 2020, as circulated. (Ferguson-Miyamoto/Wataru) The motion passed unanimously. (Employer Trustees-3/Employee-Beneficiary Trustees-4)

III. NEW BUSINESS
A. Kaiser Permanente Plan Changes

Mr. Troy Tomita, Kaiser, proposed an increase to the EUTF Kaiser Standard active employee plan basic laboratory test and general imaging copayment from $10 to $20. The current $10 copayment is less than the $15 copayment under EUTF Kaiser Comprehensive plan, which is supposed to be a richer plan. This change is a correction to the benefit structure.

Trustee Audrey Hidano joined the meeting at 9:06 a.m.

Kaiser is also ending the facility-based Diabetes Prevention Program (DPP) at December 31, 2020 as there are no providers in the state and is continuing the digital-based DPP pilot through June 30, 2022 for active employees and non-Medicare retirees. Mr. Derek Mizuno noted that in the past the Committee recommended approval of this program and an extension to the Board. However, since there is no premium and claims impact to the EUTF and HSTA VB plans, a motion is not necessary.

MOTION was made and seconded to recommend to the Board increasing the copayment to $20 for basic laboratory tests and general imaging under the EUTF Kaiser Standard plan for active employees effective July 1, 2021. (Becker/Elefante) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)

B. HMSA Plan Changes

Ms. Stacia Baek proposed the following changes that will be applied to their book of business related to nutrition therapy:

1. Expanding the Nutritional Counseling benefit to the Medical Nutrition Therapy benefit and changing the in-network benefit to 100% coverage for EUTF HMSA active employee plans effective July 1, 2021,
2. Changing the in-network benefit to 100% coverage for EUTF HMSA retiree plans effective January 1, 2022 and
3. Adding the Medical Nutrition Therapy benefit at 100% in-network and standard out-of-network coverage to the HSTA VB HMSA active employee plans effective July 1, 2021 and HSTA VB HMSA retiree plans effective January 1, 2022.

Dr. Jared Sugihara, Nephrologist, discussed the complexities and importance of managing the diet of members with chronic kidney disease (which the Medical Nutrition Therapy benefit will cover), especially for those 60% who also have diabetes. Ms. Baek informed the Committee that the reduction in coinsurance to 0% is to remove any barriers to treatment. The Committee asked if there were studies that showed how the 0% coinsurance would increase utilization. HMSA did not have any.

MOTION was made and seconded to recommend to the Board to:

1. Expand the Nutritional Counseling benefit to the Medical Nutrition Therapy benefit and change the in-network benefit to 100% coverage for EUTF HMSA active employee plans effective July 1, 2021,
2. Change the in-network benefit to 100% coverage for EUTF HMSA retiree plans effective January 1, 2022 and
3. Add the Medical Nutrition Therapy benefit at 100% in-network and standard out-of-network coverage to the HSTA VB HMSA active employee plans effective July 1, 2021 and HSTA VB HMSA retiree plans effective January 1, 2022.
Ms. Baek noted the Committee could maintain the current coinsurance percentages. Trustee Roderick Becker asked EUTF staff and Segal for their recommendation. Mr. Mizuno recommended the expansion of the benefit and in regards to the coinsurance change noted that if the benefit is deemed preventive then 100% coverage would match other preventive benefits. If it’s deemed treatment, then coinsurance would apply. Additionally, since there are no studies that show removal of coinsurance increases utilization, the change does not appear to be necessary. Mr. Stephen Murphy, Segal, concurred. Dr. Sadhna Paralkar, Segal, recommended the benefit and noted that some clients do remove the coinsurance requirement. The motion failed.

(Wataru/Ferguson-Miyamoto). The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)

Ms. Baek proposed another book of business change of the internal items/implants standard in-network benefit to 100% coverage for the EUTF and HSTA VB HMSA PPO active employee plans effective July 1, 2021 and EUTF and HSTA VB HMSA retiree plans effective January 1, 2022. She noted that these are high cost items that may result in the member reaching their annual maximum out-of-pocket limit, the change would improve the member experience and currently the plan is covering the benefit at 100% as a benefit exception. Mr. Mizuno noted that the EUTF’s auditor identified this as an exception and HMSA refunded the EUTF the coinsurance amounts that the members did not have to pay. Trustee Becker asked EUTF staff for their recommendation. Mr. Mizuno noted that members select their plans based on coinsurance levels and premiums and while covering this benefit at 100% would improve member experience so would covering other benefits such as inpatient services at 100%. No motion was made.

Ms. Baek proposed a clean-up change for the EUTF HMSA 75/25 PPO plan out-of-network bariatric surgery benefit to Not Covered from 40% which would make the coverage the same as the other EUTF HMSA PPO active employee plans. Ms. Baek noted that there is a nationally recognized bariatric surgery in-network facility on Oahu reducing the need for out-of-network services. Mr. Mizuno noted that EUTF staff Lara Nitta identified this issue and that EUTF staff recommend this clean up change.

MOTION was made and seconded to recommend to the Board excluding the bariatric surgery out-of-network benefit for the EUTF HMSA 75/25 active employee plan effective July 1, 2021. (Becker/Hidano) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)

Ms. Baek proposed the last change, another book of business change, to subject the out-of-network mammography screenings to the out-of-network deductible for the EUTF HMSA
PPO active employee plans effective July 1, 2021. Ms. Baek noted that there were 15 unique members who utilized this benefit, all at Kaiser.

MOTION was made and seconded to recommend to the Board subjecting out-of-network mammography screenings to the out-of-network deductible for the EUTF HMSA PPO active employee plans effective July 1, 2021. (Becker/Elefante) The motion failed. (Employer Trustees-4 YES Becker, Hidano, Elefante, Johnston/Employee-Beneficiary Trustees-3 YES Fern, Nip, Tui, 1 NO-Ferguson-Miyamoto).

Trustee Christian Fern raised concerns that the Trustees should be following HMSA’s recommendation on the coverage level and taking the lead in advancing the health of our members as the largest plan in the state.

C. Humana COVID-19 Testing Update
Julie Bodenski, Humana, proposed coverage of pre- and post-travel COVID-19 testing, including inter-island travel, for the EUTF Humana retiree plan for calendar year 2021. Ms. Bodenski noted that this change is being made nationwide for all Humana plans, there is no change to the premiums and because of the low enrollment, the EUTF plan will be community rated for future premiums.

MOTION was made and seconded to recommend to the Board coverage of pre- and post-travel COVID-19 testing, including inter-island travel, for the EUTF Humana retiree plan for calendar year 2021. (Ferguson-Miyamoto/Wataru) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)

D. Segal Cost Analysis Report on Diabetes
Mr. Murphy and Dr. Paralkar, Segal, presented the incidence and impact of diabetes for the EUTF plans and nationwide, carrier current and possible management plans, and next steps. Segal will continue to work with HMSA and CVS on understanding the diabetes management programs that are available including pricing. Segal noted that Kaiser has a much lower incidence of diabetes for their EUTF group that is being managed well.

IV. NEXT MEETING DATE – January 19, 2021

V. ADJOURNMENT
MOTION was made and seconded to adjourn the meeting at 10:35 a.m. (Wataru/Ferguson-Miyamoto) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)

Respectfully submitted,

/s/ Laurel Johnston, Chairperson

APPROVED on January 19, 2021.
Documents Distributed:
1. Draft Benefits Committee Minutes of October 26, 2020. (4 pages)
2. Memorandum to BOT from EUTF Health Benefit Specialist Regarding KP and HMSA Plan Changes, dated November 18, 2020, Redacted Version. (3 pages)
3. Memorandum to BOT from Kaiser Permanente Regarding 2021 Active Plan Changes, dated November 23, 2020, Redacted Version. (2 pages)
5. Memorandum to BOT from HMSA Regarding Medical Nutrition Therapy: Chronic Kidney Disease (CKD), dated November 23, 2020. (7 pages)