I. CALL TO ORDER
The meeting of the Benefits Committee was called to order at 9:04 a.m. by Trustee Osa Tui, Vice Chairperson, in the Hawaii Employer-Union Health Benefits Trust Fund (EUTF) Board Room, 201 Merchant Street, Suite 1700, Honolulu, Hawaii, on Thursday, February 10, 2022.

II. SELECTION OF COMMITTEE OFFICERS
Mr. Derek Mizuno informed the Committee that with the recent departure of Chairperson Laurel Johnston the Committee can appoint a new Chairperson.

MOTION was made and seconded to appoint Vice Chairperson Tui as the Benefits Committee Chairperson. (Hidano/Ferguson-Miyamoto) Trustee Roderick Becker raised concerns about the number of Chairpersons that are employee-trustees. Mr. Derek Mizuno noted that the Administrative Committee is chaired by an employer trustee, the Investment Committee is
chaired by an employee trustee and the Board chairperson rotates. The committee
chairpersons will be 2 to 1 in favor of the employee trustees but was 2 to 1 in favor of the
employer trustees when Laurel Johnston was chair. Trustee Becker did not consider the
Administrative Committee significant. Trustee Becker noted that one employer trustee
Benefits Committee slot is open and recommended deferring the selection to the next Benefits
Committee meeting. Vice Chairperson Tui asked if the Committee members would withdraw
their motion and second. The motion and second were withdrawn. (Hidano/Ferguson-
Miyamoto)

III. REVIEW OF MINUTES – November 9, 2021
The Benefits Committee reviewed the draft minutes of November 9, 2021.

MOTION was made and seconded to approve the minutes of November 9, 2021, as circulated.
(Ferguson-Miyamoto/Hidano) The motion passed unanimously. (Employer Trustees-2/
Employee-Beneficiary Trustees-2)

IV. NEW BUSINESS
A. Kaiser Permanente annual burden of disease and HEDIS reports ending December 31,
2020
Mr. Troy Tomita informed the Committee that Dr. Christopher Miura recently retired from
clinical practice but agreed to continue as the physician partner for the EUTF.

Dr. Miura presented the Kaiser Permanente annual Burden of Disease and HEDIS
Summary for 2020 noting the continued prevalence of EUTF obesity rates and the drop in
HEDIS measures (e.g. blood pressure and diabetes eye exams) due to the pandemic.
Fortunately, cancer screening levels remained high. Kaiser is working on different ways
to improve the HEDIS measures including the hiring of 25 primary care physicians over
the past 6 months.

B. HMSA annual burden of disease and HEDIS reports ending December 31, 2020
Ms. Stacia Baek presented the HMSA annual Burden of Disease and HEDIS Summary for
2020 noting the continued prevalence of EUTF obesity rates and slight drops in cancer
screenings and HEDIS measures. HMSA HEDIS measures continued to be lower than the
90th percentile in many areas. HMSA will continue to work with EUTF staff on
improving the measures.

C. HMSA benefit updates
1. Audio-only telehealth visits
Ms. Baek informed the Committee that HMSA is extending coverage of audio-only
telehealth visits through March 31, 2022 in response to the rise in COVID-19 cases.

2. Benefit changes required by the No Surprises Act
Ms. Baek informed the Committee of recent federal legislation requiring that air
ambulance out-of-network (OON) benefits be equal to in-network benefits effective
January 1, 2022 and July 1, 2022 for retirees and actives, respectively. HMSA is
recommending an effective date of January 1, 2022 for the actives for consistency with
their book of business and the retirees.
MOTION was made and seconded to recommend to the Board changing the air ambulance out-of-network coinsurance benefit on the EUTF and HSTA VB HMSA PPO active and retiree plans to match the in-network coinsurance benefit effective January 1, 2022 in accordance with federal law. (Ferguson-Miyamoto/Hidano) The motion passed unanimously. (Employer Trustees-2/Employee-Beneficiary Trustees-2)

Ms. Baek also noted that the federal law change also requires that patients not be billed for the difference between the actual charge and HMSA’s payment for 1) emergency services received from an OON provider, and 2) non-emergency services received at an in-network hospital from an OON physician or laboratory. HMSA and the OON provider will negotiate the reimbursement amount.

D. COVERAGE OF OVER-THE-COUNTER COVID TESTS

1. HMSA/CVS update

Mr. Mizuno noted that to comply with the federal government's mandate that health plans cover at home COVID-19 tests for personal use (8 tests per member per 30-day period or calendar month), EUTF is currently covering these tests under the CVS/SilverScript active and retiree prescription drug plans and the Kaiser active and non-Medicare retiree medical and prescription drug plans. It was common practice nationwide to provide coverage under the prescription drug plans as pharmacy benefit managers already had a network in place to administer the coverage.

HMSA has recently informed the EUTF that it will be covering the tests for its fully insured plans under the medical plan. Such coverage for the EUTF is advantageous from a cost perspective (i.e. the HMSA plan is fully insured, the reported premium adjustment amount, and no administrative fee per claim).

MOTION was made and seconded to recommend to the Board coverage of over-the-counter COVID-19 tests under the HMSA active and retiree medical plans effective January 15, 2022 through the end of the national public health emergency in accordance with federal law. (Ferguson-Miyamoto/Hidano) The motion passed unanimously. (Employer Trustees-2/Employee-Beneficiary Trustees-2)

Mr. Mizuno noted that the federal government also announced that Medicare will be covering the at home COVID-19 tests in Spring 2022. Once this occurs, HMSA will no longer process claims for EUTF retirees and dependents with Medicare.

Mr. Mizuno noted that coverage under the CVS/SilverScript prescription drug plans will end February 28, 2022. However, EUTF staff and Segal recommend covering the at home COVID-19 tests for non-Medicare retirees and dependents with EUTF prescription drug coverage only, under the CVS prescription drug plan to comply with federal law.

MOTION was made and seconded to recommend to the Board, coverage of over-the-counter COVID-19 tests under the CVS prescription drug plan for non-Medicare retirees and dependents enrolled in the CVS prescription drug plan only and not in an EUTF medical plan effective January 15, 2022 through the end of the national public health emergency in accordance with federal law. (Ferguson-Miyamoto/Hidano) The
motion passed unanimously. (Employer Trustees-2/Employee-Beneficiary Trustees-2)

2. Kaiser Permanente update
Mr. Mizuno noted that Kaiser has been covering the at home COVID-19 tests in accordance with federal law through direct reimbursement. They are also working on a network to deliver the tests under direct coverage and through mail order. The premium adjustment amount is in EUTF staff and Kaiser's memos.

MOTION was made and seconded to recommend to the Board coverage of the over-the-counter COVID-19 tests under the Kaiser Permanente active and non-Medicare retiree medical and prescription drug plans effective January 15, 2022 through the end of the month in which the national public health emergency ends in accordance with federal law. (Ferguson-Miyamoto/Hidano) The motion passed unanimously. (Employer Trustees-2/Employee-Beneficiary Trustees-2)

Mr. Mizuno noted that Kaiser has decided to provide coverage of the at home COVID-19 tests for its Medicare members through the Kaiser Permanente Senior Advantage (KPSA) plan. The premium adjustment amount is in EUTF staff and Kaiser's memos. In addition, since the KPSA plan is community rated, any impact to future premiums would include the coverage of over-the-counter COVID-19 tests under other non-EUTF KPSA plans.

MOTION was made and seconded to recommend to the Board coverage of the over-the-counter COVID-19 tests under the Kaiser Permanente Senior Advantage Medicare retiree medical and prescription drug plans effective January 15, 2022 through the end of the month in which the national public health emergency ends in the same manner as the Kaiser Permanente commercial plans. (Ferguson-Miyamoto/Hidano) The motion passed unanimously. (Employer Trustees-2/Employee-Beneficiary Trustees-2)

3. Humana update
Mr. Mizuno noted that claims will not be processed through the Humana Medicare Advantage plan but directly through Medicare Part B once the benefit is added by Medicare in the spring.

4. HMA coverage
Mr. Mizuno noted that coverage under the HMA supplemental plan is not required by federal law. The Board has the option to cover or exclude over-the-counter COVID-19 tests. Coverage is provided under the members primary non-EUTF plan and the HMA plan would cover amounts over $12 under direct reimbursement, if the primary plan meets the safe harbor requirements. Tests are currently available for less than $12.

MOTION was made and seconded to recommend to the Board exclusion of over-the-counter COVID-19 tests under the active HMA supplemental medical and prescription drug plan effective January 15, 2022. (Ferguson-Miyamoto/Hidano) The motion passed unanimously. (Employer Trustees-2/Employee-Beneficiary Trustees-2)

E. Segal analysis report on EUTF health plans
Mr. Steve Murphy provided an overview of their analysis of the EUTF medical, dental and
vision plans in relation to the Hawaii market and state plans on the West Coast. Segal will work with EUTF staff and the carriers on possible recommendations to the Committee.

F. 2022 health and wellness communication plan
Mr. Mizuno summarized the 2022 communication plans to improve the health of members through utilization of plan benefits and participation in wellness activities.

V. EXECUTIVE SESSION – REVIEW OF MINUTES
MOTION was made and seconded to move into Executive Session at 10:20 a.m.
(Becker/Ferguson-Miyamoto) The motion passed unanimously. (Employer Trustees-2/Employee-Beneficiary Trustees-2)

Trustee Audrey Hidano was excused during Executive Session at 10:28 a.m.

The regular meeting reconvened at 10:37 a.m.

Vice Chairperson Tui reported that the Executive Session minutes for December 16, 2019, April 27, 2020, May 19, 2020, August 24, 2020, September 28, 2020, October 26, 2020, April 20, 2021, August 17, 2021, and November 9, 2021 were approved during Executive Session.

VI. NEXT MEETING DATE – March 15, 2022
The next meeting agenda will include CVS prescription drug plan changes (proposed by PSG) and the PSG initial analysis report on the CVS prescription drug plans.

VII. ADJOURNMENT
MOTION was made and seconded to adjourn the meeting at 10:38 a.m. (Ferguson-Miyamoto/Becker) The motion passed unanimously. (Employer Trustees-1/Employee-Beneficiary Trustees-2)

Respectfully submitted,

/s/

Osa Tui, Chairperson

APPROVED on March 15, 2022.

Documents Distributed:
1. Draft Benefits Committee Minutes of November 19, 2021. (5 pages)
4. Memorandum to BOT from HMSA, Regarding Updates to audio-only telehealth visits, dated December 23, 2021. (1 page)
5. Memorandum to BOT from HMSA, Regarding Consolidated Appropriations Act (CAA), dated January 25, 2022, Redacted Version. (2 pages)
7. Memorandum to BOT from HMSA, Regarding Updates to OTCC at-home COVID-19 testing, dated February 10, 2022, Redacted Version. (2 pages)
8. Memorandum to BOT from CVS Caremark, Regarding Over-the-Counter (OTC) COVID-19 Tests, dated February 7, 2022. (4 pages)
9. Memorandum to BOT from Kaiser Permanente, Regarding FDA-approved COVID-19 rapid antigen home tests, dated February 10, 2022. (2 pages)
10. Memorandum to BOT from Humana, Regarding Coverage of at-home OTC COVID-19 test kits through Medicare, dated February 10, 2022. (2 pages)
12. EUTF/HMSA Health and Wellness Communication Plan, Redacted Version (2 pages)
13. EUTF/Kaiser Permanente Health and Wellness Communication Plan (2 pages)
14. EUTF 2022 Health and Wellness Communication Plan: Hawaii Dental Service (HDS), Humana, VSP, Securian, Blue Zones Project and Kokua Mau (1 page)