

**HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND**  
**Minutes of the Benefits Committee Meeting**  
**Monday, June 9, 2025**

**TRUSTEES PRESENT**

Mr. Osa Tui, Chairperson	Ms. Audrey Hidano
Mr. Wesley Machida, Vice Chairperson (via video conference)	Ms. Maureen Wakuzawa
Ms. Jacqueline Ferguson-Miyamoto	Mr. James Wataru
Mr. Christian Fern	Mr. Robert Yu

**TRUSTEES ABSENT**

Ms. Sabrina Nasir	Mr. Ryan Yamane
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**ATTORNEY**

Mr. Michael Chambrella, Deputy Attorney General

**EUTF STAFF**

Mr. Derek Mizuno, Administrator	Ms. Lara Nitta
Ms. Desiree Yamauchi	Ms. Melissa Tom (via video conference)

**CONSULTANTS (Segal Consulting) (in person unless otherwise noted)**

Mr. Tyler Brotz (via video conference)	Mr. Stephen Murphy
Ms. Shelley Chun (via video conference)	Mr. Richard Ward (via video conference)
Ms. Mary Fedor	

**OTHERS PRESENT (via video conference or teleconference, unless otherwise noted)**

Mr. Blaise Aquino, HMSA	Mr. Chris Letoto, HMSA (in person)
Ms. Stacia Baek, HDS	Ms. Kara Marlowe, HMSA
Ms. Sandra Benevides, CVS (in person)	Ms. Denise Mercil, Securian
Mr. Austin Bunag, HMSA	Mr. Kurt Neuenfeld, CVS
Mr. Ty Bowers, CVS	Mr. Ezra Ng, HMSA
Mr. Su Chai, Kaiser	Ms. Taylor Relich, CVS
Mr. Francis Cuenca, CVS	Mr. Dave Shiroma, Kaiser
Mr. Thomas England, Kaiser	Ms. Jenny Smith, Humana
Dr. Rupal Gohil, HMSA	Mr. Troy Tomita, Kaiser
Mr. Galen Haneda, HMSA	Mr. Scott Yamaguchi, Kaiser
Ms. Monica Kim, VSP	Mr. Isaac Yuen, HMSA (in person)
Ms. Meagan Kini-Ho, HMSA (in person)	Anonymous

**I. CALL TO ORDER**

The meeting of the Benefits Committee of the Hawaii Employer-Union Health Benefits Trust Fund (EUTF) was called to order at 9:00 a.m. by Trustee Osa Tui, Chairperson, in the EUTF Board Room, 201 Merchant Street, Suite 1700, Honolulu, Hawaii, on Monday, June 9, 2025.

**II. REVIEW OF MINUTES – May 20, 2025**

The Benefits Committee reviewed the draft minutes of May 20, 2025. Since there were no edits or objections by the Trustees, the minutes stand approved.

**III. NEW BUSINESS**

**A. HMSA Semi-Annual Utilization Report for the period ending December 31, 2024**

Mr. Chris Letoto and Mr. Isaac Yuen, HMSA, presented their semi-annual claims report through December 31, 2024 for the active employee (6-months), non-Medicare retiree

(calendar year) and Medicare retiree (calendar year) plans noting that the EUTF active per member per month (PMPM) claims trend (3.2%) was lower than the book of business (BOB), but the non-Medicare (19.3%) and Medicare (9.3%) retiree PMPM claims trend was higher. The non-Medicare increase was primarily driven by increases in inpatient 24.9% due to two high cost, complex cases (without these two cases the increase was 0.8% as there were no similar cases in 2023) and specialty drug costs 60.7% due to increased high cost cancer treatment and movement of specialty utilization from the CVS prescription due to the site of service change effective July 1, 2023. EUTF staff reported a decrease from 2023 to 2024 in utilization of Krystexxa and Evenity under the CVS non-Medicare prescription drug plan.

The Medicare increase was primarily driven by increases in Misc./Other 11.0% due to increases in “good” utilization of hospice and home health services and specialty drug costs 26.9% due to increased high-cost cancer treatment. HMSA also noted a four times higher utilization of immunizations compared to the BOB.

HMSA is working with providers on specialty drugs to optimize site of care and use of cost, effective drugs.

**B. HMSA Proposed Plan Changes**

Mr. Letoto presented the HMSA proposed plan changes.

Diabetes Prevention Program

HMSA proposed addition of the Diabetes Prevention Program (DPP) to the EUTF and HSTA VB retiree plans to close a coverage gap for non-Medicare retirees and dependents of retirees effective January 1, 2026. DPP is covered by the active plans and Medicare. Utilization has been low (less than 10 members annually) and the program is currently only offered virtually. Segal noted the ADA finding that on average members with diabetes have 2.5 times the dollar amount of claims of a non-diabetic. Addition of Medicare certified DPP should reduce plan costs in the future. Segal recommended this proposal. Trustee Audrey Hidano asked how HMSA will inform the providers about the DPP benefit. Mr. Derek Mizuno asked HMSA to include a notice in the HMSA Health Pro News which is a monthly email update from HMSA to providers. Trustee James Wataru noted that it should be made clear that there is a once per lifetime limitation.

MOTION was made and seconded to recommend to the Board coverage of the diabetic prevention program under the EUTF and HSTA VB HMSA retiree medical plans effective January 1, 2026. (Wataru/Ferguson-Miyamoto) The motion passed unanimously. (Employer Trustees-3/Employee-Beneficiary Trustees-5)

Chlamydia and Gonorrhea Screenings for Men

HMSA proposed addition of chlamydia and gonorrhea screenings for men to the EUTF and HSTA VB retiree plans to close a coverage gap for non-Medicare retirees and dependents of retirees effective January 1, 2026. These preventive screenings for men are covered by the active plans and Medicare. Segal recommended this proposal.

MOTION was made and seconded to recommend to the Board coverage of chlamydia and gonorrhea screenings for men at the same benefit level as women under the EUTF and

HSTA VB HMSA retiree medical plans effective January 1, 2026. (Wataru/Ferguson-Miyamoto) The motion passed unanimously. (Employer Trustees-3/Employee-Beneficiary Trustees-5)

Skin Cancer Screenings

HMSA proposed addition of preventive skin cancer screenings to the EUTF and HSTA VB active and retiree PPO plans effective July 1, 2026 and January 1, 2026, respectively. Such preventive screenings are already covered under the HMSA HMO and Kaiser plans. HMSA proposed two coinsurance options which were projected to have minimal cost difference to the plans. Hawaii's incidence rate of skin cancer is higher than the national average and early detection of skin cancer reduces treatment costs and improves health outcomes. Segal recommended this proposal.

MOTION was made and seconded to recommend to the Board 100% in-network coverage (not subject to the deductible) and out-of-network coverage of skin cancer screenings at the same benefit level as other screening services under the EUTF and HSTA VB HMSA active and retiree PPO medical plans effective July 1, 2026, and January 1, 2026, respectively. (Wataru/Ferguson-Miyamoto) The motion passed unanimously. (Employer Trustees-3/Employee-Beneficiary Trustees-5)

Medical Nutritional Therapy

HMSA proposed two options related to medical nutrition therapy (MNT):

1. Coverage at 100% including addition to the EUTF retiree plans.
2. Addition to the EUTF retiree plans at the current nutritional counseling benefit.

MNT focuses nutritional education and counseling on treating specific medical condition as opposed to the broader, higher cost nutritional counseling. Segal recommended this proposal.

MOTION was made and seconded to recommend to the Board 80% in and out-of-network coverage of medical nutrition therapy under the EUTF HMSA retiree plans effective January 1, 2026. (Wataru/Ferguson-Miyamoto) The motion passed unanimously. (Employer Trustees-3/Employee-Beneficiary Trustees-5)

The meeting recessed at 10:02 a.m. and reconvened at 10:05 a.m.

**IV. OLD BUSINESS – GENERIC STEP THERAPY PROGRAM DELEGATION**

Ms. Sandra Benevides noted that at a previous Benefits Committee meeting, delegation of generic step therapy program changes was discussed. Ms. Benevides noted that delegation of the addition or removal of specific drugs to existing generic step therapy program (GSTP) drug classes has already been delegated to CVS (which is consistent with the vast majority of CVS' state clients) and any new GSTP classes must be presented to the EUTF Board for approval.

**V. EXECUTIVE SESSION**

Executive Session was deferred to the next meeting.

**VI. NEXT MEETING DATE – September 16, 2025**

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The next meeting agenda will include Kaiser Permanente and HMSA disease management/integrated health management improvement plans, HMSA disease management programs, HMSA Primary Care Payment Model (formerly Payment Transformation), and HMSA PPO plan options.

VII. ADJOURNMENT

MOTION was made and seconded to adjourn the meeting at 10:09 a.m. (Wataru/Yu) The motion passed unanimously. (Employer Trustees-3/Employee-Beneficiary Trustees-5)

APPROVED on September 16, 2025.

Documents Distributed:

1. Draft Benefits Committee Minutes for May 20, 2025. (5 pages)
2. EUTF Semi-Annual Cost and Utilization Summary, Benefits Committee Meeting, prepared by HMSA, dated June 9, 2025, Redacted Version. (51 pages)
3. Memorandum to EUTF Benefits Committee from HMSA Sr. Manager, EUTF & Unions, regarding Diabetes Prevention Program – EUTF and HSTA VB Retiree Plans, dated June 9, 2025, Redacted Version. (2 pages)
4. Memorandum to EUTF Benefits Committee from HMSA Sr. Manager, EUTF & Unions, regarding Chlamydia and Gonorrhea Screenings for Men – HMSA Retiree Plans, dated June 9, 2025, Redacted Version. (5 pages)
5. Memorandum to EUTF Benefits Committee from HMSA Sr. Manager, EUTF & Unions, regarding Skin Cancer Screening – EUTF Active and Retiree PPO Plans, dated June 9, 2025, Redacted Version. (5 pages)
6. Memorandum to EUTF Benefits Committee from HMSA Sr. Manager, EUTF & Unions, regarding Medical Nutritional Therapy – HMSA Active and Retiree Plans, dated June 9, 2025, Redacted Version. (4 pages)
7. HMSA Medical Nutrition Therapy, Policy Number MM.12.030, Current Effective Date: December 20, 2024, prepared by HMSA. (4 pages)