

BOSSIER PARISH POLICE JURY
INSURANCE COMMITTEE MEETING
MINUTES

Mr. Doug Rimmer, Chairman

November 1, 2023

The Insurance Committee of the Bossier Parish Police Jury met on this 1st day of November, 2023, at 11:00 a.m., in the Police Jury Conference, Bossier Parish Courthouse, Benton, Louisiana. Mr. Doug Rimmer, Chairman, called the meeting to order, with the following members present:

Mr. Doug Rimmer, Chairman, Mr. Glenn Benton, Mr. Jerome Darby, Mr. Chris Marsiglia, Mr. Philip Rodgers, Mr. Tom Salzer

Others present for the meeting:

Mr. Bob Brotherton,
Mr. Jimmy Cochran,
Ms. Stacie Fernandez
Mr. Jim Firth
Mr. Butch Ford
Ms. Julie Gill
Ms. Racheal Graves

Mr. Eric Hudson
Mr. Patrick Jackson
Mr. John Ed Jorden
Mr. Mac Plummer
Ms. Megan Ramos
Mr. Jason Weinland
Ms. Lisa Wilson

Mr. Jason Weinland, with JWeinland Group Benefits, presented a PowerPoint highlighting employee benefit plan costs for 2023, and forecasting employee benefit plan costs for 2024. Mr. Weinland projected a deficit of \$109,695 for 2023 Plan Year Medical Costs. He stated that the plan's PEPM (per employee per month) cost has increased 6.5% since last year, and there have been five large claims which totaled \$625,250, which has increased the current claim factor from last year. Mr. Weinland reported that there has been no breach of the \$175,000 specific deductible year to date.

Mr. Weinland received proposals from different companies for stop-loss insurance, and recommended that the following companies be considered, Sun Life, Blue Cross Blue Shield, Companion and Berkshire. It was determined that Blue Cross Blue Shield is the most cost-effective coverage for our stop loss insurance.

Mr. Weinland stated that prescription drug costs have increased 75% since last year, advising that the driving force behind the increase is specialty drugs, mainly GLP 1 drugs which include Humira and Mounjaro. He stated that there have been 140 prescriptions on those two drugs, which accounts for 23% of all prescription costs. Mr. Weinland discussed the increasing popularity of these drugs and stated that the use of these medications is expected to increase significantly over the next year. Mr. Weinland suggested talking about coverage guidelines for these medications in the future.

Mr. Weinland discussed the increasing popularity of gene-cell therapy, advising that it is anticipated that there will be 36 gene-cell therapies approved by insurance within the next three years. He said to be on the lookout for a carve out within the insurance plan for this coverage. Mr. Weinland requested a protocol to edit drugs to help reduce costs.

Mr. Weinland stated that the grandfather status is still in good standing. Mr. Patrick Jackson asked if we can maintain the grandfather status within the next few years. Mr. Weinland stated that certain plans must stay in the grandfather status.

Mr. Philip Rodgers asked Mr. Weinland if it will be more cost effective to float the insurance increases year to year, or to automatically increase it. Mr. Weinland responded advising that he believes it depends on how large the increase is. He also stated that the insurance reserve should have enough for two months' worth of claims, which is approximately \$650,000.

In conclusion, Mr. Weinland suggested an increase of 12%.

The following votes were recorded approving a 12% increase in employee group medical insurance benefit costs, as follows:

AYE: Mr. Doug Rimmer, Mr. Glenn Benton, Mr. Jerome Darby, Mr. Chris Marsiglia, Mr. Philip Rodgers Mr. Tom Salzer

NAY: none

Mr. Weinland explained the projected increase in employee group dental insurance costs. Mr. Jim Firth noted that there has not been an increase in dental insurance premiums since 2015. Mr. Weinland stated that the projected increase in dental insurance is 5%, and if an increase in coverage for dental implants is desired, the projected increase is 7%. Following discussion, a 5% increase in the employee group dental benefit cost was recommended for 2024. It was noted that

an increase for dental implants may be considered next year.

The following votes were recorded approving an increase of 5% for employee group dental benefit costs:

AYE: Mr. Doug Rimmer, Mr. Glenn Benton, Mr. Jerome Darby, Mr. Philip Rodgers, Mr. Tom Salzer

NAY: Mr. Chris Marsiglia

Mr. Weinland discussed a small increase in the Basic Life Insurance plan, advising there will be a \$0.20 increase for a single employee and a \$0.10 increase for a family life insurance plan. The following votes were recorded approving this increase:

AYE: Mr. Doug Rimmer, Mr. Glenn Benton, Mr. Jerome Darby, Mr. Chris Marsiglia, Mr. Philip Rodgers, Mr. Tom Salzer

NAY: none

There are no changes in costs for 2024 for Voluntary Life Insurance, Voluntary Short-Term Disability and Long-Term Disability

This concluded the Insurance Committee Meeting.

MEGAN C. RAMOS
INTERIM PARISH SECRETARY

DOUG RIMMER, CHAIRMAN
BOSSIER PARISH POLICE JURY