



**Rural Arizona Group Health Trust
FINAL
Minutes of Board of Trustees Meeting
Teleconference
Thursday, May 21, 2020 8:30 a.m.**

The following Trustees were present and a quorum was met:

Susan Chan, Chairperson	Kingman Academy of Learning
Pat Nichols, Vice-Chairperson	City of Holbrook
David Coolidge; Treasurer	City of Winslow
Ryan Hackmann	Desert View Schools
Mindy Kindelberger	Golden Valley Fire District
Lydia Newkirk	City of Safford
Katie Melser	Town of Snowflake
Kelsi Miller	Town of Springerville
Larry Killman	Town of Wellton
Pamela Galvan	City of Williams

The following Alternate Trustees were present:

Rick Ogston	Desert View Schools
Eric Lillis	Kingman Academy of Learning
Karen Norris	Town of Miami
Rachell French	City of Page
Jodee Smith	PSWID
Cindy Lee	City of St. Johns
Heidi Wink	Town of Springerville
Sandra Jones	Town of Wellton

The following Vendors were present:

Michael Hensley, Trust Legal Counsel	Jones, Skelton, & Hochuli
Rick Cajthaml	Meritain Health
Erin Collins	ECA, Inc.
Missy Jenson	ECA, Inc.
Amanda Weaver	ECA, Inc.

The following Guests were present:

Yvonne Gearing	Kingman Academy of Learning
Linda Watson	City of Page
1. Call to Order	

The meeting was called to order at 8:30 a.m. by Susan Chan, RAGHT Chairperson.

2. Roll Call

Roll call was taken by Amanda Weaver.

Consent Agenda

3. Discussion, Consideration of and Possible Action Regarding Approval of the March 25, 2020 Trust Meeting Minutes & Executive Session Minutes

4. Discussion, Consideration of and Possible Action Regarding Approval of the Financial Results Through March 31, 2020

Susan Chan asked if Trustees would like any items removed for discussion and if not then a standard vote would be required to approve items 3 & 4.

Ryan Hackmann made a motion to approve items 3 & 4 on the Consent Agenda. Pamela Galvan seconded the motion. The motion was approved **13-0**.

Katie Melser joined the meeting.

5. Wellness Update

Missy Jenson discussed with Trustees the COVID-19 preventative precautions that are being put in place by screening vendors to reduce the potential for spreading the virus. Missy also provided an overview of participation numbers for the Quick Health Check Screening, reminding those entities where screenings were cancelled that she is working to get dates rescheduled. Trustees were provided dates for the upcoming Skin Cancer and Cardiac and Organ Screenings, the Health Risk Assessments and the Skin Cancer Screenings and also the dates that are being discussed for Flu Vaccinations, Mammograms and Prostate Cancer screenings.

Missy also provided an overview of the Pre-Disease Management Program through Omada and reminded Trustees of the Type 2 Diabetes and Hypertension Expansion effective July 01, 2020.

6. Discussion, Consideration of and Possible Action Regarding Coronavirus/COVID-19 Temporary Benefit Changes

Erin Collins reminded Trustees of the following changes that were put in place effective March 25, 2020, which are set to expire June 30, 2020:

- Waive all cost shares for COVID testing regardless of source (ER, Doctor's office, urgent care, etc.) for both EPO and HDHP; and
- Waive all costs shares for Teladoc services for both EPO and HDHP.

Erin explained that neither Arizona nor the federal government has provided direction on whether Plans will be required to extend these benefit changes. With

this in mind, ECA is asking Trustees to authorize the Chairperson to approve and/or extend these changes, plus any other federal or state mandates, through a period not to exceed December 31, 2020. ECA is further requesting that the Chairperson be authorized to execute any needed paperwork implementing them, subject to retroactive approval by the Trustees at the next regular or special meeting of the Trust.

Erin and Mike Hensley, Trust Legal Counsel, also provided a quick update on what may be required for Qualifying Life Events and COBRA arising from COVID; however these changes have not yet been mandated for non-ERISA plans like RAGHT.

Ryan Hackmann made a motion to approve authorizing the Chairperson to approve and/or extend these and any other federal or state mandates through a period not to exceed December 31, 2020, subject to retroactive approval by the Trustees at the next regular or special meeting of the Trust. Kelsi Miller seconded the motion. The motion was approved **14-0**.

7. Discussion, Consideration of and Possible Action Regarding COVID-19 Reporting

Rick Cajthaml, Meritain Health, provided an overview of reports that are currently provided to ECA on behalf of the Trust outlining COVID-19 costs, number of Members tested, and number of Members positive.

8. Discussion, Consideration of and Possible Action Regarding Change to Virtual vs. Onsite for Open Enrollment Meetings

Erin Collins asked entities to provide feedback on the change from in person Open Enrollment meetings to virtual formats due to COVID-19. After discussion, most entities indicated the meetings had gone well and reported receiving positive feedback. However, Desert View Schools and City of Safford felt that Employees had additional follow up questions which may have been answered had the meetings been in person.

Erin also asked entities to provided feedback on the PowToon interactive videos. The PowToon videos received positive feedback and RAGHT members felt a new hire PowToon video would be very beneficial.

9. Discussion and Possible Action Regarding Approval of the 2020-2021 Meeting Schedule

Erin presented a draft 2020-2021 Trust meeting schedule to the Trustees as follows:

- ◆ Thursday, August 20, 2020 @ 8:30 a.m. – Annual Organizational Trust Meeting -Teleconference

- ◆ Thursday, November 19, 2020 @ 8:30 a.m. – Quarterly Trust Meeting-Teleconference
- ◆ Wednesday, February 10 – February 12, 2021 (Tentative) – Annual Benefits Renewal Meeting (Location TBD)
- ◆ Thursday, May 20, 2021 @ 8:30 a.m. – Quarterly Trust Meeting-Teleconference

Susan Chan asked for discussion or a motion.

Pamela Galvan made a motion to approve the 2020-2021 Trust Meeting Schedule as presented. Ryan Hackmann seconded the motion. The motion was approved **14-0**.

10. Administrative Update

A brief overview was provided on following items:

Membership Renewals Update - ECA provided an update on those Members that were up for renewal with RAGHT effective June 30, 2020 as follows:

- Golden Valley Fire District – Did not renew membership
- City of Page – Renewed through June 30, 2023 (3 years)
- Town of Springerville – Renewed through June 30, 2025 (5 years)
- City of Williams – Renewed through June 30, 2025 (5 years)
- City of Winslow – Renewed through June 30, 2023 (3 years)
- City of Tombstone – Did not renew membership

Open Enrollment-SmartBen System – The following reminders were discussed with Trustees:

- a. Open Enrollment is May 1st -May 31st. Any changes must be made during this time. If changes are not made during this time, employees must remain with their current elections until next year's Open Enrollment. The exceptions to this are Qualified Life Events (QLE's) as defined in the Internal revenue Code and include things like marriage, divorce, births, deaths, adoption, foster placements and the like. When these occur during the year, beneficiaries have 31 days to update their benefits or they too must wait until the next Open Enrollment.
- b. Dual Enrollment – Trustees/ HR's were reminded that any new hires eligible for coverage May 1, 2020 or June 1, 2020 will need to enroll for the 2019-2020 Plan Year as New Hires and also enroll for the 2020-2021 Open Enrollment.
- c. June 1st to June 5th – HR's will have one work week to clear everything out of Pending Management. HR's were asked to please handle as quickly as possible as the file feed cannot be sent to the appropriate vendors with Open Enrollment information until All Pending Management items for ALL RAGHT entities have been cleared out. Thus, failure of any entity to clean out Pending Management will hold up the process for all RAGHT entities.

- d. May 28th to June 30th – Meritain has to be made aware of any New Hire Enrollments, Qualifying Events, or changes made in the SmartBen portal as this is the blackout period. Files will not be sent during this timeframe. HR's were asked to send the appropriate information in a secure fashion to both Adriane Baker with Meritain and Amanda Weaver with ECA.

Adriane's email address is: Adriane.Baker@meritain.com

Amanda's email is amandaw@ecollinsandassociates.com

Basic Life & Voluntary Term Life Reminders -

- a. All Benefit Eligible Employees MUST be enrolled in the Basic Employer Paid Life even if waiving additional coverages.
- b. Dual Employees – HR's were reminded that if your entity employs spouses and/or dependents who are covered under their spouse's/parent's dependent coverage, they can only be covered under the Employee coverages for Basic and Voluntary Term Life. They may not also be covered under the Spouse or Child Life coverages. This is prohibited under the terms of the Life policies as duplicate coverage.

Voluntary Term Life (VTL) – Age Band Report – Entities were reminded that once Open Enrollment has completed, ECA will request the Age Band Report from Hodges-Mace and forward each entity their Member information.

Reinsurance - Erin discussed with Trustees that ECA has sent out the Stop Loss information to the carriers. Once firm quotes are received, ECA will work with the Trust Chairperson to review and sign the appropriate documents to place the coverage. The renewal be discussed with Trustees at the Annual Organizational Meeting in August.

Risk Management Plan – The following Work Goal were discussed with Trustees:

1. Continue to monitor Health Care Reform requirements
2. Monitor administrative and financial impacts of COVID-19/Coronavirus
3. Request for Proposal for Enrollment Platform
4. Request for Proposal for Employee Assistance Program/HB2502 Services, and Mental Health & Substance Abuse Case Management
5. Implement the Omada Hypertension and Type 2 Diabetes programs to eligible population and monitor ongoing engagement
6. Research scalable Wellness Program solutions that address musculoskeletal and sleep disorders.
7. Conduct the RAGHT membership renewal process for Town of Carefree, Town of Parker, City of Safford, City of St. Johns, effective July 01, 2021
8. Reinsurance shopping, if applicable; and
9. Coordination of the Trust's annual renewal meeting.

Trustees had no further items to add to the list.

Personal Health Information (PHI) – Erin reminded entities that when sending claims issues or any information that includes PHI, this must be sent in a secure

fashion. If entities are unable to send secure, please fax the information or reach out to ECA and we can send you a secure email to respond to and include the information.

11. Next Meeting Date

Next meeting is scheduled for Thursday, August 20, 2020 at 8:30 a.m. (Annual Organizational Meeting) and will be held via teleconference call.

12. Call to Public

There was no response to the call to the public.

13. Adjourn

Susan requested adjourned the meeting at 9:25 a.m.