

MINUTES

BOARD OF DIRECTORS

ANDREAS BORGEAS
KUYLER CROCKER
NATHAN MAGSIG
BUDDY MENDES
BRIAN PACHECO
PETE VANDER POEL
J. STEVEN WORTHLEY

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
July 20, 2018 9:00 AM**

1. Call to Order
2. Pledge of Allegiance
3. Roll Call and Election of President and Vice President of the SJVIA Board of Directors to Serve through the First Meeting of the SJVIA Board in 2020 (A)

All Directors present with the exception of Director Borgeas and Director Magsig.

Motion to elect Director Mendes as President and Director Crocker as Vice President of the SJVIA Board by Director Worthley; Seconded by Director Vander Poel; Motion approved unanimously.

4. Approval of Agenda (A)

Motion to approve by Director Crocker; Seconded by Director Worthley; Motion approved unanimously.

5. Closed Session CONFERENCE WITH LEGAL COUNSEL – EXISTING LITIGATION (Gov. Code, § 54956.9, subd. (d)(1)) — San Joaquin Valley Insurance Authority v. Gallagher Benefit Services, Inc., Fresno County Superior Court Case No. 17CECG01632, United States District Court for the Eastern District of California Case No. 1:17-cv-00861-LJO-EPG

The public may comment on Closed Session items prior to the Board's recess to Closed Session.

The remainder of the agenda will be heard following the Closed Session item.

No public comments.

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-600-1810 or the Assistant SJVIA Manager at 559-636-4900. Notification 48 hours prior to the meeting will enable staff to make reasonable arrangements to ensure accessibility. Documents related to the items on this Agenda submitted to the Board after distribution of the Agenda packet are available for public inspection at the County of Fresno plaza Building, 2220 Tulare St, 14th Floor, Fresno, CA during normal business hours. All documents are also posted online to www.sjvia.org.

MINUTES

BOARD OF DIRECTORS

ANDREAS BORGEAS
KUYLER CROCKER
NATHAN MAGSIG
BUDDY MENDES
BRIAN PACHECO
PETE VANDER POEL
J. STEVEN WORTHLEY

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
July 20, 2018 9:00 AM**

6. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to 3 minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.

No public comments.

7. Approval of Minutes – Board Meeting of May 4, 2018 (A)

Motion to approve by Director Vander Poel; Seconded by Director Worthley;
Motion approved unanimously.

8. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)

No Director announcement were made.

9. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)

Presented by Megan Marks, County of Fresno

10. Receive Update From Auditor-Treasurer on SJVIA Financials as of May 31, 2018 (I)

Presented by Megan Marks, County of Fresno

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-600-1810 or the Assistant SJVIA Manager at 559-636-4900. Notification 48 hours prior to the meeting will enable staff to make reasonable arrangements to ensure accessibility. Documents related to the items on this Agenda submitted to the Board after distribution of the Agenda packet are available for public inspection at the County of Fresno plaza Building, 2220 Tulare St, 14th Floor, Fresno, CA during normal business hours. All documents are also posted online to www.sjvia.org.

MINUTES

BOARD OF DIRECTORS

ANDREAS BORGEAS
KUYLER CROCKER
NATHAN MAGSIG
BUDDY MENDES
BRIAN PACHECO
PETE VANDER POEL
J. STEVEN WORTHLEY

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
July 20, 2018 9:00 AM**

11. Receive Report on the Anthem LiveHealth Online Kiosk Program and Authorize President to Execute TeleHealth Kiosk Agreement with LiveHealth Online (A)

Presented by Lupe Garza, County of Tulare

Director Vander Poel commented that this pilot program is a great idea and the younger generation will make use of this technology. Director Vander Poel also requested that utilization results be reviewed after a year and brought before the Board.

Director Worthley questioned the location of the kiosk for the County of Tulare at Human Resources and Development department, saying it may make more sense to locate the kiosk at Government Plaza where there is a higher concentration of employees. Rhonda Sjostrom responded that they will look at relocating the kiosk once remodel has been completed.

Hollis Magill mentioned that the County of Fresno kiosk will be located at County Plaza on the 15th Floor but will consider moving the kiosk if necessary.

Motion to authorize President to execute Telehealth Kiosk Agreement with LiveHealth Online by Director Worthley; Seconded by Director Crocker; Motion approved unanimously.

12. Receive Report on Life Saving Images and Authorize President to Execute Agreement with Life Saving Images Subject to Approval of SJVIA Counsel and Staff (A)

Presented by Hollis Magill, County of Fresno

Motion to authorize President to execute Agreement with Life Saving Images by Director Vander Poel; Seconded by Director Worthley; Motion approved unanimously.

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-600-1810 or the Assistant SJVIA Manager at 559-636-4900. Notification 48 hours prior to the meeting will enable staff to make reasonable arrangements to ensure accessibility. Documents related to the items on this Agenda submitted to the Board after distribution of the Agenda packet are available for public inspection at the County of Fresno plaza Building, 2220 Tulare St, 14th Floor, Fresno, CA during normal business hours. All documents are also posted online to www.sjvia.org.

MINUTES

BOARD OF DIRECTORS

ANDREAS BORGEAS
KUYLER CROCKER
NATHAN MAGSIG
BUDDY MENDES
BRIAN PACHECO
PETE VANDER POEL
J. STEVEN WORTHLEY

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
July 20, 2018 9:00 AM**

13. Receive and File Consultant's Report on SJVIA Wellness Activities (I)

Presented by Bordan Darm, Keenan & Associates

14. Receive and File Consultant's Report on Medical, Dental, and Vision Experience Through May 2018 (I)

Presented by Bordan Darm, Keenan & Associates

15. Receive and File Consultant's Report on PPO Discount Market Check (I)

Presented by Bordan Darm, Keenan & Associates

16. Receive and File Consultant's Report on Plan Year 2019 Pre-Renewal (I)

Presented by Bordan Darm, Keenan & Associates

Director Vander Poel commented that we need to remain consistent and follow good underwriting practices year over year.

After further discussion, Consultant agreed to return with scenarios reflecting:

County of Fresno

- Underwriting results based on updated claims experience;
- 0% increase for the PPO and HDHP plans and underwriting results based on updated experience for the EPO plan;
- 0% increase for the PPO and HDHP plans and underwriting results based on updated experience for the EPO plan with an offset of the PPO and HDHP plan subsidy on the EPO;
- Flat increase for the PPO and HDHP and EPO plans

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-600-1810 or the Assistant SJVIA Manager at 559-636-4900. Notification 48 hours prior to the meeting will enable staff to make reasonable arrangements to ensure accessibility. Documents related to the items on this Agenda submitted to the Board after distribution of the Agenda packet are available for public inspection at the County of Fresno plaza Building, 2220 Tulare St, 14th Floor, Fresno, CA during normal business hours. All documents are also posted online to www.sjvia.org.

MINUTES

BOARD OF DIRECTORS

ANDREAS BORGEAS
KUYLER CROCKER
NATHAN MAGSIG
BUDDY MENDES
BRIAN PACHECO
PETE VANDER POEL
J. STEVEN WORTHLEY

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
July 20, 2018 9:00 AM**

City of Marysville

- Underwriting results based on updated claims experience;
- 0% increase;
- Overall average increase for the SJVIA self-funded plan

The SJVIA has a \$450,000 reinsurance level and there is no risk share between the entities below that. Because of this there is no smoothing element between the entities; however, there can be a cross subsidy between each entity's respective plans.

Hollis Magill from the County of Fresno mentioned that in 2013, 2014, and 2015, the County of Fresno combined the HMO and PPO rates.

Director Worthley asked how the SJVIA compares to the trend in the marketplace. Bordan responded that the SJVIA is better than most other self-funded plans at 4.7%, while the marketplace is showing 8-10%.

17. Receive Consultant's Report on Reserve Accumulation and Provide Direction in Regard to the 2019 Renewal Development (A)

Presented by Bordan Darm, Keenan & Associates

Director Crocker commented that he would like to see the loan repayment as a number one priority before funding the IBNR and Stabilization Reserves. Bordan replied that this is in conflict to action taken by the Board at the last Board meeting.

Director Vander Poel commented that he would like the loans repaid but not necessarily through surcharges passed through to plan members.

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-600-1810 or the Assistant SJVIA Manager at 559-636-4900. Notification 48 hours prior to the meeting will enable staff to make reasonable arrangements to ensure accessibility. Documents related to the items on this Agenda submitted to the Board after distribution of the Agenda packet are available for public inspection at the County of Fresno plaza Building, 2220 Tulare St, 14th Floor, Fresno, CA during normal business hours. All documents are also posted online to www.sjvia.org.

MINUTES

BOARD OF DIRECTORS

ANDREAS BORGEAS
KUYLER CROCKER
NATHAN MAGSIG
BUDDY MENDES
BRIAN PACHECO
PETE VANDER POEL
J. STEVEN WORTHLEY

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
July 20, 2018 9:00 AM**

Motion to come before the Board two times per year to take action for allocation of reserve funding and loan repayment: 1) at renewal when setting the rates, and 2) at close out of plan year once auditors confirmed monies accumulated.

Motion by Director Crocker; Seconded by Director Worthley; Motion approved unanimously.

18. Approve and Authorize President to Execute Second Amendment to Agreement with County of Tulare for Cash Advances and Repayment (A)

Presented by Rhonda Sjostrom, County of Tulare

Motion to approve by Director Worthley; Seconded by Director Vander Poel; Motion approved unanimously.

19. Receive Update on Third Amendment to Agreement with County of Fresno for Cash Advances and Repayment (I)

Presented by Larry Gomez, County of Fresno

20. Receive Protected Health Information Confidentiality Agreement Between EmpiRx Health, Voya Financial and the SJVIA, and Authorize President to Execute Agreement (A)

Presented by Bordan Darm, Keenan & Associates

As an aside, Director Vander Poel requested to have follow up on experience with new PBM. Is the SJVIA realizing projected savings with the change in vendor? Bordan replied that Keenan will come back with a mid-year report, through June 2018, to be presented at the next Board meeting.

Motion to approve by Director Vander Poel; Seconded by Director Pacheco; Motion approved unanimously.

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-600-1810 or the Assistant SJVIA Manager at 559-636-4900. Notification 48 hours prior to the meeting will enable staff to make reasonable arrangements to ensure accessibility. Documents related to the items on this Agenda submitted to the Board after distribution of the Agenda packet are available for public inspection at the County of Fresno plaza Building, 2220 Tulare St, 14th Floor, Fresno, CA during normal business hours. All documents are also posted online to www.sjvia.org.

MINUTES

BOARD OF DIRECTORS

ANDREAS BORGEAS
KUYLER CROCKER
NATHAN MAGSIG
BUDDY MENDES
BRIAN PACHECO
PETE VANDER POEL
J. STEVEN WORTHLEY

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
July 20, 2018 9:00 AM**

21. Receive Protected Health Information Confidentiality Agreement between TFG Partners, Envolve RX and the SJVIA, and Authorize President to Execute Agreement (A)

Presented by Bordan Darm, Keenan & Associates

Motion to approve by Director Worthley; Seconded by Director Crocker;
Motion approved unanimously.

22. Receive Information on Generic Protected Health Information Confidentiality Agreement Template and Delegate Authority to SJVIA President to Execute Future Similar Agreements with Carrier Partners, If Required to Facilitate Underlying Agreements between SJVIA and Carrier Partners, Subject to Approval of SJVIA Counsel and Staff (A)

Presented by Bordan Darm, Keenan & Associates

Motion to approve by Director Vander Poel; Seconded by Director Crocker;
Motion approved unanimously.

23. Adjournment

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-600-1810 or the Assistant SJVIA Manager at 559-636-4900. Notification 48 hours prior to the meeting will enable staff to make reasonable arrangements to ensure accessibility. Documents related to the items on this Agenda submitted to the Board after distribution of the Agenda packet are available for public inspection at the County of Fresno plaza Building, 2220 Tulare St, 14th Floor, Fresno, CA during normal business hours. All documents are also posted online to www.sjvia.org.