Meeting called to order at 11:03 a.m.

Member Attendance – Introductions
Members introduced themselves.

Public Participation
None

Approval of the Minutes from November 1, 2010
The minutes were approved.

Recommendation suggestion to the CMH Board
G. Kennedy sent an email with a revised recommendation to the CMH Board. A letter will be sent to the CMH Board regarding the motion.

Kennedy moved, Higashi seconded the motion that due to the expressed concerns of retirees about cost, benefit levels, and portability, the Retiree Health Care Advisory Committee recommends that CMH restore those health care plans, with the same or better levels of coverage, that were in effect at the time of an employee’s retirement and, in the event that a specific plan no longer exists, that the same level of coverage, including portability, be provided through other options.

MOTION CARRIED

Review of Health Care options packet for 2011
David Hunter reviewed the materials sent to retirees. He noted that Blue Cross sent information directly to retirees who have the Medicare Advantage plan. This plan changed to a PPO and unless retirees decided to opt out, there was no information they needed to submit to be covered under this program.

Retirees were sent new insurance cards for eye coverage.

The materials sent for health care coverage in 2011 were essentially the same plans as in 2010. If retirees don’t want to switch coverage the only document they need to return is the dual coverage form (individuals on Blue Cross Advantage were not sent this form). Hunter will contact individuals who did not return the
form during the week of December 13th. Hunter noted that health insurance will not terminate/discontinue if the form is not returned by the deadline.

All information is on the GCCMH website under: www.genchm.org GCCMH Retiree Information.

Higashi received a phone call from a deferred retiree who received a packet for open enrollment. They are currently covered under the 901 plan and have not received an open enrollment packet in past years. The deferred retiree is concerned about selecting a CMH insurance and cancelling her current insurance. Hunter stated that enrollment packets were mailed in error to three deferred retirees but that he has sent a second letter to them explaining the issue and will call them to ensure they are clear about the situation. Hunter will email Higashi information about this situation with the 901 retirees. This item will be addressed at the next meeting.

Response to questions from previous meeting
Hunter indicated that the Agency elected to have Advantage Plan and Blue Cross eliminated all of the previous insurance plans for the Agency. The BC representative stated that the Agency is not eligible to have an Advantage and Traditional plan at the same time, however a Traditional plan could be offered in the future.

Hunter stated that when having Blue Cross PPO coverage in an area where there are no in-network providers available, the situation is handled by paying the doctor as an in-network provider. If a physician does not accept the established insurance rate, they are required to inform the person of additional costs to them. Hunter stated that HealthPlus also offers a PPO plan and can cover services outside of Michigan.

Having dual Medicare Advantage and HSA coverage is prohibited by the Federal government. The Agency also prohibits dual health care coverage.

There are obstacles around getting a previous health care package back after the Agency has changed to other plans, i.e., the provider no longer offers the plan, the cost in prohibitive, etc.

Member Comments
This is Sue Warth’s last meeting as she is retiring January 3, 2011. Linda Allen and Bob Sprague have resigned from the Committee. D. Lee will send a letter to Larry Smith and Archie Bailey about their interest in serving on the Committee.

There is concern about limiting the meetings to 1 hour. The Committee requested that S. Mason ask Mr. Russell if they can have staff stay at the meeting for at least 1 ½ hours.

Next Meeting Date/Items for the Agenda
The next meeting will be held on 02-03-11 at 11:00 a.m. in the Board Room.

Items for next agenda:
- Follow-up with “901” retirees related to health care coverage options
- Assigning additional retirees to RHAC
- Information on past practices and presenting this to the Board

Adjourned at 12:12 p.m.
Submitted by: Suzanne Warth, Executive Assistant