

**State and School Employees' Life and Health Insurance Plan  
Health Insurance Management Board  
Regular Monthly Meeting  
March 28, 2012**

The regular monthly meeting of the State and School Employees Health Insurance Management Board convened on Wednesday, March 28, 2012, in Room 139 in the Woolfolk Building located at 501 North West Street in Jackson, Mississippi, at 9:00 a.m. The presiding officer was Mr. Kevin J. Upchurch, Chairman of the Board. A quorum was present.

**Members Present:**

Voting

Mr. Kevin Upchurch  
Ms. Pat Robertson  
Dr. Eric Clark  
Mr. Mike Chaney  
Ms. DeAnne Mosley  
Mr. Christopher Burkhalter  
Dr. Hank Bounds

Non-Voting

**Members Absent:**

Mr. Liles Williams  
Dr. Tom Burnham  
Mr. Larry Fortenberry

The Honorable Videt Carmichael  
The Honorable Gary Chism  
The Honorable Eugene Clarke  
The Honorable Herb Frierson

**Department of Finance and Administration Staff Present:**

Ms. Rita Wray  
Ms. Teresa Planch  
Mr. Richard Self  
Ms. Cheryl Turner  
Ms. Edie Ivey  
Mr. Steve May  
Mr. Curt Hubbard  
Ms. Susan Lancaster

**Attorney General's Office Staff Present:**

Ms. Romaine Richards, Esquire

## **Call to Order**

The meeting was chaired and called to order by Mr. Kevin J. Upchurch, Chairman of the Board, who opened the meeting with prayer. Chairman Upchurch welcomed Mr. Christopher Burkhalter, Vice President and Principal, Bickerstaff, Whatley, Ryan & Burkhalter Consulting Actuaries, who had been reappointed to the Board.

## **Approval of the Minutes from the Regular Meeting on February 22, 2012**

The minutes of the Board's regular monthly meeting of February 22, 2012, were provided to all Board members for their review prior to the meeting. A motion was made by Dr. Eric Clark to approve the minutes as presented. Ms. Pat Robertson seconded the motion. The motion passed by a 6 – 0 vote, with members Bounds, Burkhalter, Chaney, Clark, Mosley and Robertson voting affirmatively.

## **Potential Benefit Changes for Calendar Year 2013**

Chairman Upchurch recognized Ms. Teresa Planch, State Insurance Administrator with the Office of Insurance, who outlined the schedule for Plan benefit changes for 2013 and explained the list of potential benefit changes presented by staff and provided to Board members prior to the meeting. The following potential benefit changes were discussed:

- Adjust Base Coverage deductibles and coinsurance/co-payment maximum consistent with expected 2013 requirements for eligibility with Health Savings Accounts
- Adjust prescription drug copayments
- Allow a three month supply of prescription drugs for a two month co-payment at retail pharmacies
- Provide prescription drug benefits for medications that under Mississippi law require a prescription
- Modify current list of outpatient services requiring pre-certification
- Add coverage for Bariatric Surgery Procedures
- Eliminate pre-certification requirements for Medicare primary participants for cardiac rehabilitation and pulmonary rehabilitation
- Allow coverage of additional ultrasounds for high risk maternity cases at 100%
- Allow limited benefits for gym memberships
- Increase preventive benefits for females to allow bone density testing beginning at age 50

- Expand preventive services for women as required by the Patient Protection and Affordable Care Act to include:
  - Well-Woman Visits for preconception and prenatal care
  - Screening for Gestational Diabetes in pregnant women between 24 and 28 weeks of gestation (and at the first prenatal visit for women at high risk for diabetes)
  - Human Papillomavirus testing no more frequently than every three years, beginning at age 30
  - Contraceptive Methods and Counseling, including FDA-approved contraceptive methods, sterilization procedures, and patient education/counseling for all women with reproductive capacity
  - Breastfeeding Support, Supplies and Counseling in conjunction with each childbirth including comprehensive lactation support and counseling by a trained provider during pregnancy and/or postpartum, and coverage of the costs of renting breastfeeding equipment
  - Annual Screening and Counseling for Interpersonal and Domestic Violence

A motion was made by Mr. Mike Chaney that the Board approve the initiation of the cost/savings analyses of potential benefit changes for calendar year 2013 as provided by staff. The motion was seconded by Mr. Christopher Burkhalter. The motion passed by a 5 – 0 vote, with members Burkhalter, Chaney, Clark, Mosley and Robertson voting affirmatively. Dr. Bounds was not present for the vote.

### **Calendar Year 2011 Actuarial Report Highlights**

Chairman Upchurch recognized Mr. Wm. Lynn Townsend, FSA, MAAA, consulting actuary for the Board, who presented to the Board an overview of the financial status of the Plan as of the end of Calendar Year 2011, including premium rate projections for FY 2013. Handouts entitled “*Calendar Year 2011 Actuarial Report Highlights*” were provided to Board members for their review prior to the meeting.

The Board discussed the need to obtain information on the premium rate structures utilized by other states and how these compare to the Plan’s premium rate structure. Chairman Upchurch requested that staff compile a comparison of other states’ premium structures for review by the Board.

### **Financial Statements**

Mr. Self briefly reviewed the financial statements for the State and School Employees’ Life and Health Insurance Plan and the Children’s Health Insurance Program for the month of February. Copies of the financial statements were provided to Board members for their review prior to the meeting.

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### **General Schedule**

Ms. Planch reviewed the schedule of major activities and actions to be taken by the Board for the next several months.

### **Old Business**

There was no old business for the Board to consider.

### **New Business**

There was no new business for the Board to consider.

### **Adjournment**

Chairman Upchurch announced that the next regular meeting of the State and School Employees Health Insurance Management Board is scheduled for 9:00 a.m., April 25, 2012, in Room 139, located at the Woolfolk Building.

As there was no further business, the meeting was adjourned at 10:15 a.m.



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Kevin J. Upchurch  
Chairman

State and School Employees Health Insurance Management Board