

State and School Employees Health Insurance Management Board

Standing Monthly Meeting August 27, 2025

The standing monthly meeting of the State and School Employees Health Insurance Management Board convened on Wednesday, August 27, 2025, in Room 138 of the Woolfolk Building located at 501 North West Street in Jackson, Mississippi, at 9:00 a.m. The presiding officer was Ms. Liz Welch, Chairman of the Board. A quorum was present.

Voting Members Present

Ms. Liz Welch, Chairman
Mr. Christopher Burkhalter, Vice Chairman
Mr. Mike Chaney
Dr. Lance Evans (*represented by Ms. Kym Wiggins*)
Mr. Mark Formby
Mr. Jimmy Gathings
Mr. Kelly Hardwick
Mr. Ray Higgins (*via Teams*)
Dr. Alfred Rankins (*via Teams*)
Mr. Kell Smith

Non-Voting Members Present

The Honorable Walter Michel – Chairman,
Senate Insurance Committee
The Honorable Jerry Turner – Chairman,
House Insurance Committee

Voting Members Absent

Non-Voting Members Absent

The Honorable Briggs Hopson - Chairman,
Senate Appropriations Committee
The Honorable John Read – Chairman,
House Appropriations Committee

Department of Finance and Administration Staff Present:

Mr. Bert Emrick
Mr. Patrick Black
Ms. Karen McKlemurry
Ms. Carlotta Edwards (*via Teams*)
Ms. Lori Paes (*via Teams*)

Call to Order

The meeting was chaired and called to order by Ms. Liz Welch, Chairman of the Board.

Agenda Item 1: Minutes of the July 23, 2025 Standing Monthly Board Meeting

Chairman Welch announced that the minutes of the Board's July 23, 2025 standing monthly meeting had been provided to all Board members for their review in advance of today's meeting. A motion was made by Mr. Hardwick that the Board approve the minutes for July as presented. Mr. Chaney seconded the motion. The motion passed by a 9–0 vote, with members Burkhalter, Chaney, Wiggins (designee for member Evans), Formby, Gathings, Hardwick, Higgins, Rankins, and Smith voting affirmatively.

Agenda Item 2: 2024 Third Party Medical Claims Administrator Audit

Chairman Welch recognized Ms. Joni Amato, Account Executive, Claim Technologies, Inc. (CTI), who presented the results of the annual audit of Blue Cross & Blue Shield of Mississippi's performance as the third-party medical claims administrator for the State and School Employees' Health Insurance Plan (Plan) for calendar year 2024. A copy of CTI's *Claims and Performance Review Report*, as well as BCBSMS' response was provided to the Board.

Agenda Item 3: Fiscal Year 2025 Actuarial Report Preliminary Projections

Chairman Welch recognized Mr. Wm. Lynn Townsend, FSA, MAAA, who discussed his preliminary actuarial analysis of the State and School Employees' Life and Health Insurance Plan for the period ending June 30, 2025. A copy of Mr. Townsend's report, *FY25 Actuarial Report Preliminary Projections*, was provided to the Board.

Agenda Item 4: Benefit Changes for 2026

Chairman Welch recognized Mr. Bob Jordan from Gallagher, who discussed benefit changes proposed for implementation in 2026.

The following were the recommendations presented:

- **Rate Increase of 6.5%** -- A motion was made by Mr. Hardwick to approve the 6.5% rate increase. The motion was seconded by Mr. Chaney, and passed unanimously by a 9-0 vote, with members Burkhalter, Chaney, Wiggins (designee for member Evans), Formby, Gathings, Hardwick, Higgins, Rankins, and Smith voting affirmatively.

- **Implement Prudent RX and True Accumulation Formularies** – A motion was made by Mr. Hardwick to authorize implementation of Prudent RX and True Accumulation. The motion was seconded by Mr. Chaney, and passed unanimously by a 9-0 vote, with members Burkhalter, Chaney, Wiggins (designee for member Evans), Formby, Gathings, Hardwick, Higgins, Rankins, and Smith voting affirmatively.
- **Increase the minimum calendar year deductible for Base Family Coverage from \$3,300 to \$3,400** – A motion was made by Mr. Hardwick to approve increasing the deductible. The motion was seconded by Mr. Chaney, and passed unanimously by a 9-0 vote, with members Burkhalter, Chaney, Wiggins (designee for member Evans), Formby, Gathings, Hardwick, Higgins, Rankins, and Smith voting affirmatively.

Agenda Item 5: Financial Statements

Chairman Welch recognized Mr. Bert Emrick, who briefly reviewed the financial statements for the State and School Employees' Life and Health Insurance Plan for the previous month. Copies of these financial statements were provided to the Board members for review prior to the meeting. No action was required or taken by the Board on this matter.

Agenda Item 6: General Schedule

Chairman Welch recognized Mr. Bert Emrick, who reviewed the schedule of major activities and actions to be taken by the Board for the next few months.

Agenda Item 7: Old Business

There was no old business.

Agenda Item 8: New Business

There was no new business.

Adjournment

Chairman Welch announced that the next standing meeting of the State and School Employees Health Insurance Management Board is scheduled for 9:00 a.m., on Wednesday, September 24, 2025.

As there was no further business, the meeting was adjourned at 10:50 a.m.



Liz Welch
Chairman

State and School Employees Health Insurance Management Board