



DeSoto County

Insurance Committee

Meeting Minutes

Wednesday, July 23, 2025

10:00 AM

CALL TO ORDER

1. Committee members state names for record.
2. Review and Approve the minutes from 6/12/25.

A. Insurance Committee meeting minutes from June 12, 2025.

The floor was opened up for discussion of any current medical, dental, prescription or vision issues. Mandy discussed an issue she encountered regarding imaging at DMH. They are in-network, but their diagnostic testing is considered outpatient. Employees are either having to pay a deductible & coinsurance or travel out of town for the \$60 copay. She spoke with Vince Sica and he agreed to take whatever insurance pays and only charge a copay. Latrinda will meet with Vince Sica to further discuss how they can work with our insurance to provide the benefit in accordance with our plan. Further discussion ensued. Melanie reached out to Florida Blue regarding the hearing aids benefit and they came back and said that they've run it up the chain and it is something that they can look into adding. She has sent the verbiage of what the county is looking for and they are running it through their underwriters to see what it looks like. Mandy mentioned that an employee came to her because they had some billing questions related to insurance. They went to HR for assistance and was advised to provide the billing in question so that they can forward it to get an explanation. The person was not comfortable with sharing their medical information and wanted to just talk with someone directly. If they prefer to speak with someone directly, they can speak with Cyndi or Melanie, or they can request an advocate to reach out to them and walk them through their bills. No further discussion ensued. Michael Griffin mentioned that he was double billed and questioned is that right. Melanie stated that he shouldn't but to send the billing to look into it. Colonial Vitali suggested anything outside of your copay to question it. No further discussion ensued.

Melanie discussed the claims review which is through the end of April. Couple of months were on the high side but overall the county is still running very well. The number of high cost claimants that have hit the \$50,000 threshold and over have doubled since the last time. The month of December was high across the board (medical and pharmacy) and March more so the medical. The majority is outpatient. Total loss ratio to-date is 71%. Further discussion ensued. Colonial

Vitali questioned in the case of an employee who was very ill and separates from the employer, is there anybody in the system to question those residual bills to ensure they're not double billing that is having an adverse effect on our experience going forth. Melanie stated that the only thing is if the employee that terminated got an additional bill they feel they shouldn't have received and came to us to question it other than that all their getting is what is coming from the provider who is applying those bills as the plan states. Unless there was a bill sent to the former employee they would have no way to know that. Further discussion ensued. Latrinda questioned the ER utilization and Melanie stated that she didn't see anything in the report that would cause alarm as in the past. Last insurance committee meeting there were 5 large claimants who reached the \$50,000 threshold and there is now 11. Some are likely to be ongoing. Florida Blue's initial renewal was 8% and they were willing to drop it to 3%. If they can quote the Life Insurance there is a possibility of a flat. Further discussion ensued regarding the wellness funds. Dental is in rate guarantee until 2026 and Vision is in rate guarantee until 2027. Latrinda mentioned positive feedback and utilization with Curalinc (EAP) on the first responder side. No further discussion ensued.

Depending on renewal, Open Enrollment is tentatively scheduled for August 5th, 6th, and 7th from 8:30 to 2:00 pm at the Turner Center. No further discussion ensued.

DISCUSSION

1. Discussion of any Medical, Dental, Vision or Life Insurance issues.

PRESENTATION

1. Claims Review
2. Renewal Proposal

WELLNESS PROGRAM

1. Open Enrollment
2. Health Fair Summary - 2025

NEXT INSURANCE COMMITTEE MEETING

ADJOURNMENT