

School Employees Benefits Board Meeting

July 13, 2023

BRIEFING BOOK UPDATES

TAB 5 – Presentation updated.

TAB 6 – Presentation updated.

School Employees Benefits Board

July 13, 2023

9:00 a.m. – 12:00 p.m.

Attendance In-person or via Zoom

Health Care Authority
Sue Crystal A & B
626 8th Avenue SE
Olympia, Washington

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TAB 1

School Employees Benefits Board
July 13, 2023
9:00 a.m. – 12:00 p.m.

This meeting will be hybrid with attendance options either in person or via Zoom. Masks are optional.

TO JOIN ZOOM MEETING – SEE INFORMATION BELOW

9:00 a.m.*	Welcome and Introductions		Lou McDermott, Chair	
9:05 a.m.	Meeting Overview		David Iseminger, Director Employees & Retirees Benefits (ERB) Division	Information
9:10 a.m.	Approval of Meeting Minutes • June 22, 2023	TAB 3	Lou McDermott, Chair	Action
9:20 a.m.	2024 Annual Procurement Update	TAB 4	Beth Heston, Senior Account Manager Employees & Retirees Benefits (ERB) Division	Information/ Discussion
9:40 a.m.	2024 SEBB Premiums	TAB 5	Tanya Deuel, ERB Finance Manager Financial Services Division (FSD)	Information/ Discussion
10:10 a.m.	Kaiser Permanente Insights	TAB 6	Kelly Meehan Cook, Director Kaiser Foundation Health Plan of Washington Jennifer Stacy, Interim Vice President Kaiser Foundation Plan of the Northwest	Information/ Discussion
10:30 a.m.	Procurements Insights	TAB 7	Ryan Ramsdell, UMP Unit Manager Employees & Retirees Benefits (ERB) Division	Information/ Discussion
10:55 a.m.	SmartHealth: WebMD Implementation	TAB 8	Kristen Stoimenoff, Wellness Manager Employees & Retirees Benefits (ERB) Division	Information/ Discussion
11:15 a.m.	2024 Board Meeting Schedule	TAB 9	David Iseminger, Director Employees & Retirees Benefits (ERB) Division	Information/ Discussion
11:20 a.m.	General Public Comment			
11:55 a.m.	Closing			
12:00 p.m.	Adjourn		Lou McDermott, Chair	

*All Times Approximate

The School Employees Benefits Board will meet Thursday, July 13, 2023 at the Washington State Health Care Authority, Sue Crystal Rooms A & B, 626 8th Avenue SE, Olympia, WA. Attendance for this meeting can be in person or via Zoom. Masks are optional.

The Board will consider all matters on the agenda plus any items that may normally come before them.

This notice is pursuant to the requirements of the Open Public Meeting Act, Chapter 42.30 RCW.

To provide public comment by email, direct e-mail to: SEBBoard@hca.wa.gov.

Materials are posted at <https://www.hca.wa.gov/about-hca/school-employees-benefits-board-sebb-program/meetings-and-materials> by close of business on Monday, July 10, 2023.

Join Zoom Meeting

<https://us02web.zoom.us/j/82406161490?pwd=b2ZLbIVHVDB5Wldkcm9YaWZmVk9wUT09>

Meeting ID: 824 0616 1490

Passcode: 979677

One tap mobile

+12532050468,,82406161490#,,,,*979677# US

+12532158782,,82406161490#,,,,*979677# US (Tacoma)

Dial by your location

- +1 253 205 0468 US
- +1 253 215 8782 US (Tacoma)
- +1 669 900 6833 US (San Jose)
- +1 719 359 4580 US
- +1 346 248 7799 US (Houston)
- +1 669 444 9171 US
- +1 564 217 2000 US
- +1 646 931 3860 US
- +1 689 278 1000 US
- +1 929 205 6099 US (New York)
- +1 301 715 8592 US (Washington DC)
- +1 305 224 1968 US
- +1 309 205 3325 US
- +1 312 626 6799 US (Chicago)
- +1 360 209 5623 US
- +1 386 347 5053 US
- +1 507 473 4847 US

Meeting ID: 824 0616 1490

Passcode: 979677

Find your local number: <https://us02web.zoom.us/j/82406161490?pwd=b2ZLbIVHVDB5Wldkcm9YaWZmVk9wUT09>

SEB Board Members

Name	Representing
Lou McDermott, Deputy Director Health Care Authority 626 8 th Ave SE PO Box 42720 Olympia, WA 98504-2720 V 360-725-0891 louis.mcdermott@hca.wa.gov	Chair
Kerry Schaefer 1405 N 10 th ST Tacoma, WA 98403 C 253-227-3439 SEBBoard@hca.wa.gov	Employee Health Benefits Policy and Administration
Vacant SEBBoard@hca.wa.gov	Employee Health Benefits Policy and Administration
Dawna Hansen-Murray 15535 104 th PL SE Yelm, WA 98597 C 360-790-4961 SEBBoard@hca.wa.gov	Classified Employees
Myra Johnson Park Lodge Elementary School 6300 100 th ST SW Lakewood, WA 98499 V 253-583-5353 SEBBoard@hca.wa.gov	Certificated Employees

SEB Board Members

Name

Representing

Pamela Kruse
6440 Lake Saint Clair DR SE
Olympia, WA 98513
V 360-790-0995
SEBBoard@hca.wa.gov

Certificated Employees

Terri House
Shoreline School District
18560 1st AVE NE
Shoreline, WA 98155
V 206-393-3387
SEBBoard@hca.wa.gov

Classified Employees

Amy Griffin
Knox 111 Administrative Center
111 Bethel Street NE
Olympia, WA 98506
V 360-596-6187
SEBBoard@hca.wa.gov

Employee Health Benefits Policy
and Administration
(WASBO)

Alison Poulsen
12515 South Hangman Valley RD
Valleyford, WA 99036
C 509-499-0482
SEBBoard@hca.wa.gov

Employee Health Benefits Policy
and Administration

Legal Counsel

Katy Hatfield, Assistant Attorney General
7141 Cleanwater Dr SW
PO Box 40124
Olympia, WA 98504-0124
V 360-586-6561
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1/31/23



STATE OF WASHINGTON
HEALTH CARE AUTHORITY

626 8th Avenue SE • PO Box 45502 • Olympia, Washington 98504-5502

SEB BOARD MEETING SCHEDULE

2023 School Employees Benefits (SEB) Board Meeting Schedule

The SEB Board meetings will be held at the Health Care Authority, Sue Crystal Center, Rooms A & B, 626 8th Avenue SE, Olympia, WA 98501.

January 26, 2023 - 9:00 a.m. – 4:00 p.m.

March 2, 2023 - 9:00 a.m. – 1:30 p.m.

April 6, 2023 - 9:00 p.m. – 1:30 – p.m.

May 4, 2023 - 9:00 a.m. – 1:30 p.m.

June 1, 2023 - 9:00 a.m. – 1:30 p.m.

June 22, 2023 - 9:00 a.m. – 1:30 p.m.

July 6, 2023 - 9:00 a.m. – 12:00 p.m.

July 13, 2023 - 9:00 a.m. – 12:00 p.m.

July 20, 2023 - 9:00 a.m. – 12:00 p.m.

*Meeting times are tentative

If you are a person with a disability and need a special accommodation, please contact Connie Bergener at 360-725-0856

7/6/22

OFFICE OF THE CODE REVISER
STATE OF WASHINGTON
FILED

DATE: July 12, 2022

TIME: 9:20 AM

WSR 22-15-023

TAB 2

SCHOOL EMPLOYEES BENEFITS BOARD BY-LAWS

ARTICLE I

The Board and Its Members

1. **Board Function**—The School Employees Benefits Board (hereinafter “the SEBB” or “Board”) is created pursuant to RCW 41.05.740 within the Health Care Authority; the SEBB’s function is to design and approve insurance benefit plans for school district, educational service district, and charter school employees, and to establish eligibility criteria for participation in insurance benefit plans.
2. **Staff**—Health Care Authority staff shall serve as staff to the Board.
3. **Appointment**—The members of the Board shall be appointed by the Governor in accordance with RCW 41.05.740. A Board member whose term has expired but whose successor has not been appointed by the Governor may continue to serve until replaced.
4. **Board Composition**—The composition of the nine-member Board shall be in accordance with RCW 41.05.740. All nine members may participate in discussions, make and second motions, and vote on motions.
5. **Board Compensation**—Members of the Board shall be compensated in accordance with RCW [43.03.250](#) and shall be reimbursed for their travel expenses while on official business in accordance with RCW [43.03.050](#) and [43.03.060](#).

ARTICLE II

Board Officers and Duties

1. **Chair of the Board**—The Health Care Authority Director or his or her designee shall serve as Chair of the Board and shall conduct meetings of the Board. The Chair shall have all powers and duties conferred by law and the Board’s By-laws. If the regular Chair cannot attend a regular or special meeting, the Health Care Authority Director may designate another person to serve as temporary Chair for that meeting. A temporary Chair designated for a single meeting has all of the rights and responsibilities of the regular Chair.
2. **Vice Chair of the Board**—In December 2017, and each January beginning in 2019, the Board shall select from among its members a Vice Chair. If the Vice Chair position becomes vacant for any reason, the Board shall select a new Vice Chair for the remainder of the year. The Vice Chair shall preside at any regular or special meeting of the Board in the absence of a regular or temporary Chair.

ARTICLE III

Board Committees **(RESERVED)**

ARTICLE IV
Board Meetings

1. Application of Open Public Meetings Act—Meetings of the Board shall be at the call of the Chair and shall be held at such time, place, and manner to efficiently carry out the Board’s duties. All Board meetings shall be conducted in accordance with the Open Public Meetings Act, Chapter 42.30 RCW, but the Board may enter into an executive session as permitted by the Open Public Meetings Act.
2. Regular and Special Board Meetings—The Chair shall propose an annual schedule of regular Board meetings for adoption by the Board. The schedule of regular Board meetings, and any changes to the schedule, shall be filed with the State Code Reviser’s Office in accordance with RCW 42.30.075. The Chair may cancel a regular Board meeting at his or her discretion, including the lack of sufficient agenda items. The Chair may call a special meeting of the Board at any time and proper notice must be given of a special meeting as provided by the Open Public Meetings Act, RCW 42.30.
3. No Conditions for Attendance—A member of the public is not required to register his or her name or provide other information as a condition of attendance at a Board meeting.
4. Public Access—Board meetings shall be held in a location that provides reasonable access to the public including the use of accessible facilities.
5. Meeting Minutes and Agendas—The agenda for an upcoming meeting shall be made available to the Board and the interested members of the public at least 24 hours prior to the meeting date or as otherwise required by the Open Public Meetings Act. Agendas may be sent by electronic mail and shall also be posted on the HCA website. An audio recording (or other generally-accepted electronic recording) shall be made of each meeting. HCA staff will provide minutes summarizing each meeting from the audio recording. Summary minutes shall be provided to the Board for review and adoption at a subsequent Board meeting.
6. Attendance—Board members shall inform the Chair with as much notice as possible if unable to attend a scheduled Board meeting. Board staff preparing the minutes shall record the attendance of Board members in the minutes.

ARTICLE V
Meeting Procedures

1. Quorum—Five voting members of the Board shall constitute a quorum for the transaction of business. No final action may be taken in the absence of a quorum. The Chair may declare a meeting adjourned in the absence of a quorum necessary to transact business.
2. Order of Business—The order of business shall be determined by the agenda.
3. Teleconference Permitted—A Board member may attend a meeting in person or, by special arrangement and advance notice to the Chair, by telephone conference call or video conference when in-person attendance is impracticable.

4. Public Testimony—The Board actively seeks input from the public at large, from enrollees served by the SEBB Program, and from other interested parties. Time is reserved for public testimony at each regular meeting, generally at the end of the agenda. Opportunity for public testimony at Board meetings shall also be made available immediately before the Board’s vote on a resolution. At the direction of the Chair, opportunities for public testimony may also be made available at other times during Board meetings. The Chair has authority to limit the time for public testimony, including the time allotted to each speaker, depending on the time available and the number of persons wishing to speak.
5. Motions and Resolutions—All actions of the Board shall be expressed by motion or resolution. No motion or resolution shall have effect unless passed by the affirmative votes of a majority of the Board members present and eligible to vote, or in the case of a proposed amendment to the By-laws, a 2/3 majority of the Board .
6. Representing the Board’s Position on an Issue—No Board member may endorse or oppose an issue purporting to represent the Board or the opinion of the Board on the issue unless the majority of the Board approve of such position.
7. Manner of Voting—On motions, resolutions, or other matters a voice vote may be used. At the discretion of the Chair, or upon request of a Board member, a roll call vote may be conducted. Proxy votes are not permitted, but the prohibition of proxy votes does not prevent a temporary Chair designated by the Health Care Authority Director from voting.
8. State Ethics Law and Recusal—Board members are subject to the requirements of the Ethics in Public Service Act, Chapter 42.52 RCW. A Board member shall recuse himself or herself from casting a vote as necessary to comply with the Ethics in Public Service Act.
9. Parliamentary Procedure—All rules of order not provided for in these By-laws shall be determined in accordance with the most current edition of Robert’s Rules of Order Newly Revised. Board staff shall ensure a copy of *Robert’s Rules* is available at all Board meetings.
10. Civility—While engaged in Board duties, Board members conduct shall demonstrate civility, respect, and courtesy toward each other, HCA staff, and the public and shall be guided by fundamental tenets of integrity and fairness.

ARTICLE VI
Amendments to the By-Laws and Rules of Construction

1. Two-thirds majority required to amend—The SEBB By-laws may be amended upon a two-thirds (2/3) majority vote of the Board.
2. Liberal construction—All rules and procedures in these By-laws shall be liberally construed so that the public’s health, safety, and welfare shall be secured in accordance with the intents and purposes of applicable State laws and regulations.

TAB 3

Draft
School Employees Benefits Board
Meeting Minutes

June 22, 2023
Health Care Authority
Sue Crystal Rooms A & B
Olympia, Washington
9:01 a.m. – 12:45 p.m.

The Briefing Book with the complete presentations and an audio recording of the meeting can be found at:
<https://www.hca.wa.gov/about-hca/programs-and-initiatives/school-employees-benefits-board-sebb-program/meetings-and-materials>

Members Present in Olympia

Lou McDermott
Kerry Schaefer
Amy Griffin
Myra Johnson
Alison Poulsen

Members Present via Zoom

Dawna Hansen-Murray
Terri House
Pamela Kruse (*joined about 11:15 a.m.*)

Members Absent

None

SEB Board Counsel

Katy Hatfield, AAG (in person)

Call to Order

Lou McDermott, Chair, called the meeting to order at 9:01 a.m. Sufficient members were present to allow a quorum. Board members and the public were able to attend either in person or virtually via Zoom.

Meeting Overview

David Iseminger, Director of the Employees and Retirees Benefits (ERB) Division, provided an overview of the agenda.

Approval of Meeting Minutes

Myra Johnson moved, and Alison Poulsen seconded a motion to approve the June 1, 2023 meeting minutes. Minutes were approved as written by unanimous vote.

May Meeting Follow Up

David Iseminger, Director of the Employees and Retirees Benefits (ERB) Division, provided a verbal update on the status of the Benefits 24/7 application for the SEBB Program.

UMP High Deductible Plan IRS Minimum Deductible

Janice McAlpin, Senior Account Manager, Employees and Retirees Benefits (ERB) Division, presented a resolution to the Board for voting regarding setting the annual deductible for the plan to align with the minimum annual deductible level established by the Internal Revenue Service (IRS).

- *SEBB 2023-06 UMP High Deductible Plan IRS Minimum Deductible.* Myra Johnson moved, and Alison Poulsen seconded a motion to approve the resolution. The resolution passed with a unanimous vote. Pamela Kruse was absent for voting.

UMP COVID-19 Over-The Counter Test Coverage

Shawna Lang, Portfolio Management and Monitoring Section Manager in the Employees and Retirees Benefits (ERB) Division, brought a resolution to the Board for a vote regarding UMP over-the-counter COVID-19 test coverage after the end of the federal public health emergency.

- *SEBB 2023-07 UMP COVID-19 Over-The-Counter Test Coverage.* Myra Johnson moved, and Alison Poulsen seconded a motion to approve the resolution. The resolution passed with a unanimous vote. Pamela Kruse was absent for voting.

PEBB Retiree Engagement Update

Ellen Wolfhagen, Senior Account Manager in the Employees and Retirees Benefits (ERB) Division, gave an update on the PEBB Program's ongoing retiree engagement efforts. Details of the presentation included a recap of the PEBB Program retiree listening sessions and public forums, a retiree communications update, and information regarding the location and contents of the retiree engagement webpage on the Health Care Authority's website.

Open Enrollment Member Communications Survey

Michelle George, Communications Manager in the Communications (COM) Division, provided information regarding the post-open enrollment member communications survey completed by the Health Care Authority (HCA) this past winter. Information in the presentation included the reason for the survey, how subscribers receive newsletters, survey design, survey promotion, survey respondent data, what HCA learned, and next steps.

General Public Comment

No members of the public provided general comments at this meeting.

An audio recording for the June 22, 2023 meeting can be found at:

<https://www.hca.wa.gov/about-hca/programs-and-initiatives/school-employees-benefits-board-sebb-program/meetings-and-materials>

Next Meeting

July 13, 2023

9:00 a.m. – 1:30 p.m.

Preview of July 13, 2023 SEB Board Meeting

David Iseminger, Director of the Employees and Retirees Benefits Division, provided an overview of potential agenda topics for the July 13, 2023 SEB Board Meeting.

Executive Session

Pursuant to RCW 42.30.110(1)(L), the Board met in in Executive Session to consider proprietary or confidential nonpublished information related to the development, acquisition, or implementation of state purchased health care services as provided in RCW 41.05.026. The Executive Session began at 9:56 a.m. and concluded at 12:45 p.m.

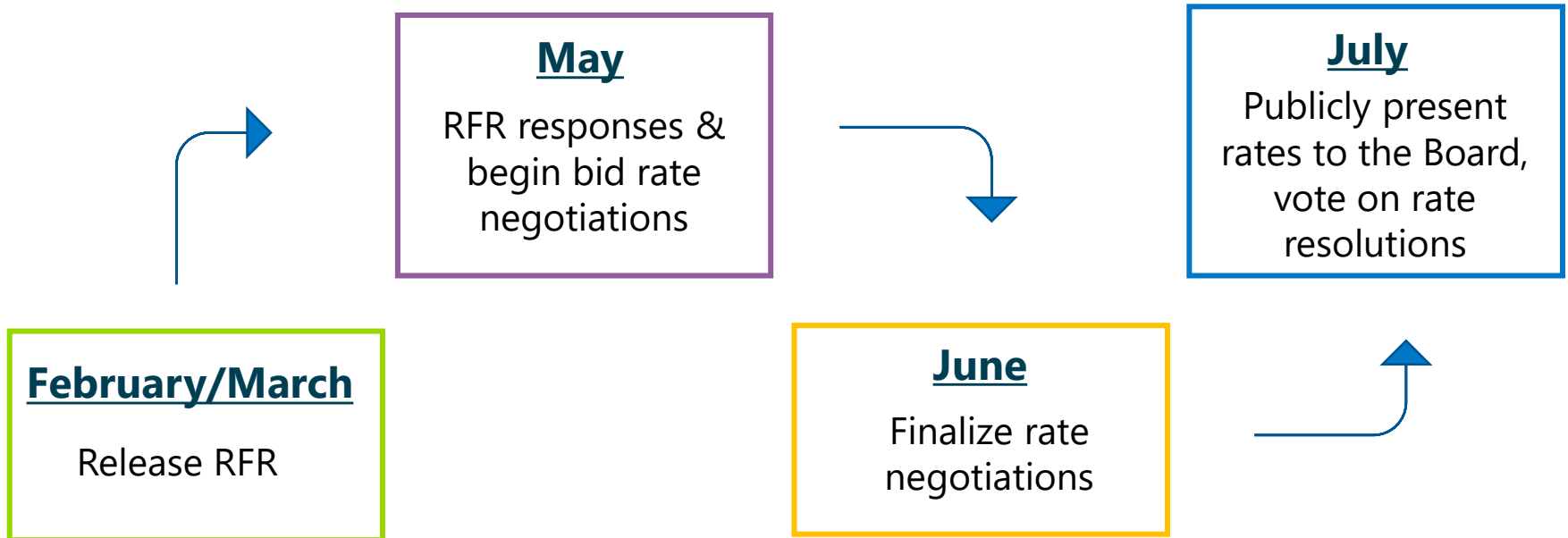
Meeting was adjourned at 12:45 p.m.

TAB 4

2024 Annual Procurement Update

Beth Heston
Procurement Manager
Employees and Retirees Benefits Division
July 13, 2023

Annual Renewal Timeline



*RFR: Request for Renewal

Kaiser Foundation Health Plan of the Northwest (KPNW) Benefit Changes

KPNW Non-Medicare Benefit Changes

- ▶ State legislative mandated changes:
 - ▶ House Bill 1222 - Hearing instruments
 - ▶ Providing coverage at no less than \$3,000 per ear every 36 months
 - ▶ Senate Bill 5242 - Prohibiting cost sharing for abortion
 - ▶ Senate Bill 5396 - Diagnostic and supplemental breast exams cost sharing
- ▶ Additional proposed benefit changes:
 - ▶ Add copays for 17 years and younger primary care, except preventive care visits will still have no copay

Kaiser Foundation Health Plan of Washington (KPWA) Benefit Changes

KPWA Non-Medicare Benefit Changes

- ▶ State legislative mandated changes:
 - ▶ House Bill 1222 - Hearing instruments
 - ▶ Providing coverage at no less than \$3,000 per ear every 36 months
 - ▶ Senate Bill 5242 - Prohibiting cost sharing for abortion
 - ▶ Senate Bill 5396 - Diagnostic and supplemental breast exams cost sharing

KPWA Non-Medicare Benefit Changes (*cont.*)

- ▶ Proposed benefit changes:
 - ▶ Chiropractic/manipulative, acupuncture, massage therapy
 - ▶ Increase to 24 visits per year per service category
 - ▶ Remove first fill program
 - ▶ Add \$10 co-pay for telehealth
 - ▶ Add \$20 primary care office visit copay for SoundChoice
 - ▶ Add office visit cost shares except for preventive, telehealth, and prescription
 - ▶ Add copays for 17 years and younger primary care, except preventive care visits will still have no copay
 - ▶ Remove first \$500 diagnostic X-Ray, and lab coverage
 - ▶ Standard cost sharing now applies
 - ▶ Core 1 and Core 2 plans only

Kaiser Foundation Health Plan of Washington - Options (KPWA-O) Benefit Changes

KPWA-Options Non-Medicare Benefit Changes

- ▶ State legislative mandated changes:
 - ▶ House Bill 1222 - Hearing instruments
 - ▶ Providing coverage at no less than \$3,000 per ear every 36 months
 - ▶ Senate Bill 5242 - Prohibiting cost sharing for abortion
 - ▶ Senate Bill 5396 - Diagnostic and supplemental breast exams cost sharing

KPWA-Options Non-Medicare Benefit Changes (*cont.*)

- ▶ Proposed benefit changes:
 - ▶ Chiropractic/manipulative, acupuncture, massage therapy
 - ▶ Increase to 24 visits per year per service category
 - ▶ Remove first fill program
 - ▶ Add \$10 copay for telehealth
 - ▶ Add office visit cost shares except for preventive, telehealth, and prescription
 - ▶ Add copays for 17 years and younger primary care, except preventive care visits will still have no copay

Premera Blue Cross Benefit Changes

Premera Blue Cross Benefit Changes

- ▶ State legislative mandated changes:
 - ▶ House Bill 1222 - Hearing instruments
 - ▶ Providing coverage at no less than \$3,000 per ear every 36 months
 - ▶ Senate Bill 5242 - Prohibiting cost sharing for abortion
 - ▶ Senate Bill 5396 - Diagnostic and supplemental breast exams cost sharing
- ▶ Service area change:
 - ▶ Year 2 of the HMO plan, expanding to King County
- ▶ Proposed benefit changes:
 - ▶ No proposed medical or pharmacy benefit changes

Uniform Medical Plan Benefit Changes

UMP 2024 Benefit Changes

- ▶ Diabetes Management Program
- ▶ State legislative mandated changes:
 - ▶ House Bill 1222 - Hearing instruments
 - ▶ Providing coverage at no less than \$3,000 per ear every 36 months
 - SEB Board Resolution: 2023-05
 - ▶ Senate Bill 5242 - Prohibiting cost sharing for abortion
- ▶ Federal mandated changes:
 - ▶ Increase to deductible for UMP High Deductible
 - ▶ SEB Board Resolution: 2023-06

SEBB Program Dental Portfolio Benefit Changes

Dental Plans

- ▶ DeltaCare – no changes
- ▶ Uniform Dental Plan (UDP)
 - ▶ No deductible for children up to age 15
 - ▶ Crown coverage at 70%
 - ▶ Composite materials for posterior teeth covered the same as amalgam
 - ▶ Temporomandibular joint (TMJ) coverage – annual limit \$1,000/lifetime limit \$5,000
- ▶ Willamette Dental Plan – no changes

Questions?

Beth Heston, Procurement Manager
Employees and Retirees Benefits Division

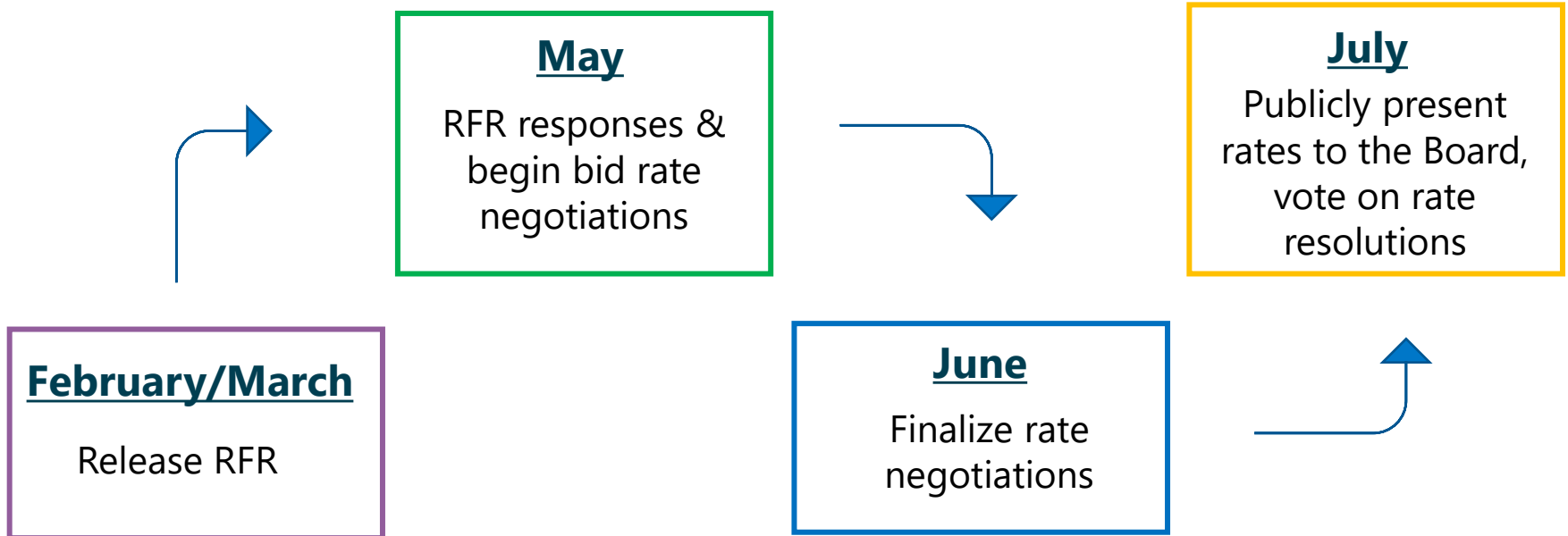
Beth.Heston@hca.wa.gov

TAB 5

2024 SEBB Premiums

Tanya Deuel
ERB Finance Manager
Financial Services Division
July 13, 2023

Annual Renewal Timeline



*RFR: Request for Renewal

Employee Premiums

Employer Medical Contribution (EMC)

Sample Illustration

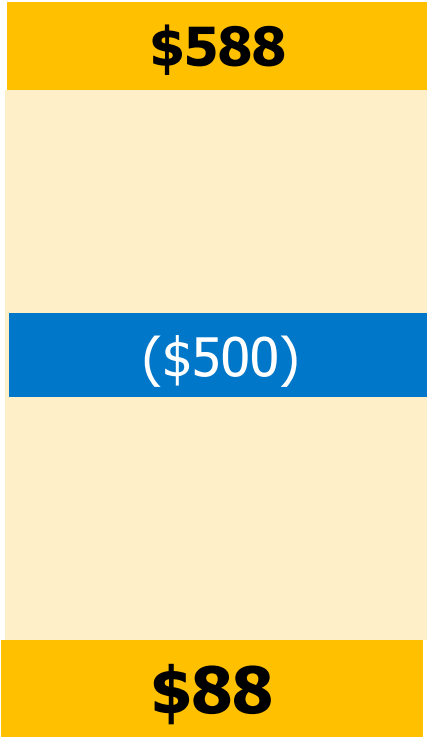
UMP Achieve 2 Bid Rate

X
85%

EMC

=

Employee Contribution



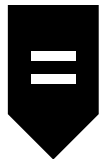
Determining Employee Premiums

Sample Illustration

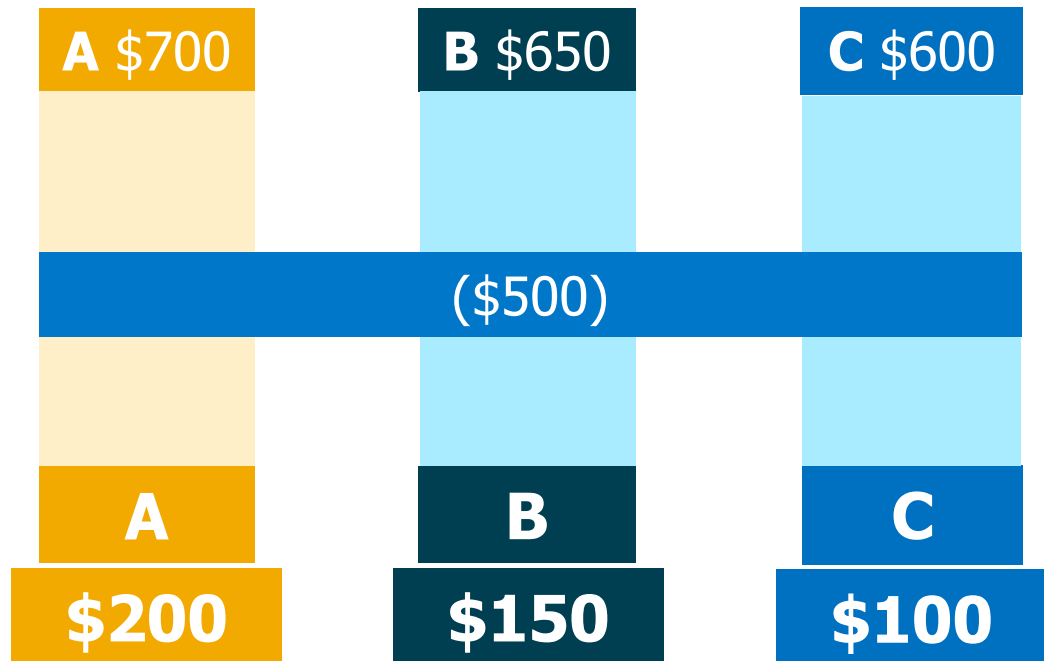
Plan bid rates



EMC



Employee contribution



Employee Premiums & Employer Contribution

	Proposed 2024 Employee Premium (Single Subscriber)	Proposed 2024 Employer Medical Contribution (EMC)	Proposed 2024 Bid Rate
Kaiser Permanente NW 1	\$78	\$646	\$724
Kaiser Permanente NW 2	\$117	\$646	\$763
Kaiser Permanente NW 3	\$209	\$646	\$855
Kaiser Permanente WA Core 1	\$48	\$646	\$694
Kaiser Permanente WA Core 2	\$98	\$646	\$744
Kaiser Permanente WA Core 3	\$149	\$646	\$795
Kaiser Permanente WA SoundChoice	\$115	\$646	\$761
Kaiser Permanente WA Summit 1	\$100	\$646	\$746
Kaiser Permanente WA Summit 2	\$143	\$646	\$789
Kaiser Permanente WA Summit 3	\$237	\$646	\$883

- ▶ EMC is on a Per Adult Unit Per Month (PAUPM) basis
- ▶ Rounded to the nearest dollar

Employee Premiums & Employer Contribution (*cont.*)

	Proposed 2024 Employee Premium (Single Subscriber)	Proposed 2024 Employer Medical Contribution (EMC)	Proposed 2024 Bid Rate
Premera Blue Cross High PPO	\$115	\$646	\$761
Premera Blue Cross HMO	\$24	\$646	\$670
Premera Blue Cross Standard PPO	\$64	\$646	\$710
Uniform Medical Plan (UMP) Achieve 1	\$44	\$646	\$690
UMP Achieve 2	\$113	\$646	\$759
UMP High Deductible (with a health savings account)	\$21	\$646	\$667
UMP Plus	\$86	\$646	\$732

- EMC is on a Per Adult Unit Per Month (PAUPM) basis
- Total Composite Rate for the SEBB UMP High Deductible includes an employer Health Savings Account (HSA) contribution of \$375 per year for Tier 1 and \$750 per year for all other tiers
- Rounded to the nearest dollar

Employee Premiums

	Employee Premium (Single Subscriber)		2023 to 2024 Change in Subscriber Rate		Enrollment	
	2023	Proposed 2024	%	\$	Subscribers	% of Total Subscribers
Kaiser Permanente NW 1	\$31	\$78	151.6%	+ \$47	927	0.7%
Kaiser Permanente NW 2	\$57	\$117	105.3%	+ \$60	1,658	1.3%
Kaiser Permanente NW 3	\$89	\$209	134.8%	+ \$120	1,985	1.5%
Kaiser Permanente WA Core 1	\$38	\$48	26.3%	+ \$10	2,646	2.0%
Kaiser Permanente WA Core 2	\$43	\$98	127.9%	+ \$55	9,349	7.1%
Kaiser Permanente WA Core 3	\$120	\$149	24.2%	+ \$29	1,911	1.5%
Kaiser Permanente WA SoundChoice	\$74	\$115	55.4%	+ \$41	12,931	9.8%
Kaiser Permanente WA Summit 1	\$77	\$100	29.9%	+ \$23	2,430	1.8%
Kaiser Permanente WA Summit 2	\$106	\$143	34.9%	+ \$37	4,420	3.4%
Kaiser Permanente WA Summit 3	\$142	\$237	66.9%	+ \$95	6,040	4.6%

Employee Premiums (*cont.*)

	Employee Premium (Single Subscriber)		2023 to 2024 Change in Subscriber Rate		Enrollment	
	2023	Proposed 2024	%	\$	Subscribers	% of Total Subscribers
Premera Blue Cross High PPO	\$97	\$115	18.6%	+ \$18	14,115	10.7%
Premera Blue Cross HMO	\$25	\$24	-4.0%	- \$1	802	0.6%
Premera Blue Cross Standard PPO	\$49	\$64	30.6%	+ \$15	17,516	13.3%
Uniform Medical Plan (UMP) Achieve 1	\$44	\$44	0.0%	+ \$0	20,922	15.9%
UMP Achieve 2	\$105	\$113	7.6%	+ \$8	22,694	17.3%
UMP High Deductible (with a health savings account)	\$28	\$21	-25.0%	- \$7	5,596	4.3%
UMP Plus	\$83	\$86	3.6%	+ \$3	5,484	4.2%

Employee Premiums by Tier

	Subscriber	Subscriber & Spouse/SRDP*	Subscriber & Child(ren)	Subscriber, Spouse/SRDP*, and Child(ren)
Kaiser Permanente NW 1	\$78	\$156	\$137	\$234
Kaiser Permanente NW 2	\$117	\$234	\$205	\$351
Kaiser Permanente NW 3	\$209	\$418	\$366	\$627
Kaiser Permanente WA Core 1	\$48	\$96	\$84	\$144
Kaiser Permanente WA Core 2	\$98	\$196	\$172	\$294
Kaiser Permanente WA Core 3	\$149	\$298	\$261	\$447
Kaiser Permanente WA SoundChoice	\$115	\$230	\$201	\$345
Kaiser Permanente WA Summit 1	\$100	\$200	\$175	\$300
Kaiser Permanente WA Summit 2	\$143	\$286	\$250	\$429
Kaiser Permanente WA Summit 3	\$237	\$474	\$415	\$711

Employee Premiums by Tier

	Subscriber	Subscriber & Spouse/SRDP*	Subscriber & Child(ren)	Subscriber, Spouse/SRDP*, and Child(ren)
Premera Blue Cross High PPO	\$115	\$230	\$201	\$345
Premera Blue Cross HMO	\$24	\$48	\$42	\$72
Premera Blue Cross Standard PPO	\$64	\$128	\$112	\$192
Uniform Medical Plan (UMP) Achieve 1	\$44	\$88	\$77	\$132
UMP Achieve 2	\$113	\$226	\$198	\$339
UMP High Deductible (with a health savings account)	\$21	\$42	\$37	\$63
UMP Plus	\$86	\$172	\$151	\$258

Employer Contributions

Dental, Vision, Basic Life and AD&D,
and Basic Long-Term Disability

Dental Premiums

	Subscriber Premium		2023 to 2024 Change in Subscriber Premium	
	2023	2024	%	\$
DeltaCare	\$43.40	\$43.40	0.0%	\$0.00
Uniform Dental Plan	\$48.31	\$51.77	7.2%	\$3.46
Willamette	\$49.90	\$52.37	4.9%	\$2.47

Dental premiums are paid 100% by the employer for all tiers

Vision Premiums

	Subscriber Premium		2023 to 2024 Change in Subscriber Premium	
	2023	2024	%	\$
Davis Vision	\$4.36	\$4.50	3.2%	\$0.14
EyeMed	\$5.96	\$5.83	-2.2%	(\$0.13)
MetLife	\$6.66	\$7.78	16.8%	\$1.12

- ▶ Vision premiums are paid 100% by the employer for all tiers

Life and AD&D*, and Long-Term Disability (LTD) Premiums

- ▶ Basic Life and AD&D, and Employer-Paid LTD:
 - ▶ Employer funded
 - ▶ No rate change for 2024
- ▶ Supplemental Life and AD&D, and Employee-Paid LTD:
 - ▶ Employee funded
 - ▶ No rate change for 2024

*AD&D – Accidental Death & Dismemberment

Proposed Resolutions

Proposed Resolution SEBB 2023-08

Kaiser Foundation Plan of the Northwest (KPNW) 2024 Medical Premiums

The SEB Board endorses the Kaiser Foundation Health Plan of the Northwest 2024 employee premiums.

Proposed Resolution SEBB 2023-09

Kaiser Foundation Health Plan of WA (KPWA) 2024 Medical Premiums

The SEB Board endorses the Kaiser Foundation Health Plan of Washington 2024 employee premiums.

Proposed Resolution SEBB 2023-10

Kaiser Foundation Health Plan of WA Options (KPWA-O) 2024 Medical Premiums

The SEB Board endorses the Kaiser Foundation Health Plan of Washington Options, Inc. 2024 employee premiums.

Proposed Resolution SEBB 2023-11

Premera 2024 Medical Premiums

The SEB Board endorses the Premera 2024 employee premiums.

Proposed Resolution SEBB 2023-12

Uniform Medical Plan 2024 Medical Premiums

The SEB Board endorses the Uniform Medical Plan (UMP) 2024 employee premiums.

Next Steps

HCA will ask the Board to take action on these premium resolutions at the July 20, 2023 meeting

Questions?

Tanya Deuel, ERB Finance Manager
Financial Services Division
Tanya.Deuel@hca.wa.gov

TAB 6

Kaiser Permanente Insights

Kelly Meehan Cook
Director, Strategic Account
Management
Kaiser Foundation Health
Plan of Washington

Jennifer Stacy
Interim Vice President, Marketing,
Sales, & Business Development
Kaiser Foundation Health
Plan of the Northwest

Health Care Costs Are Increasing



Inflation & supply chain disruptions

A combination of inflation for goods and services and labor shortages have driven a 10.4% increase in health care sector costs in 2022.¹



Labor shortages

Hospitals and providers are seeing labor costs increase at every level. Total expenses per adjusted discharge rose 3% month over month and 7% through October 2022.²



Increased demand for care

Within Kaiser Permanente's system, we've seen significant increases in care volume, particularly outpatient services.



Provider challenges

Health care providers nationwide are facing significant upward pressure on the costs to deliver care. By many accounts, 2022 was the worst financial year for hospitals in decades.³



The impacts of inflation, supply chain disruptions, historic labor shortages, and rebounds in care demand are creating economic challenges for the entire health care sector.

1. *National Hospital Flash Report*, Kaufman, Hall & Associates, LLC, June 2022. 2. "October's labor woes drive higher costs, worsened margins for hospitals: Kaufman Hall" *Fierce Healthcare*, October 2022. 3. "Hospitals on Track for Worst Financial Year in Decades" *Becker's Hospital Review*, October 2022.

You can trust in our track record to deliver members the best long-term value for their health care dollar



Commitment to high-quality care

- Washington Health Alliance ranked Kaiser Permanente Washington as the overall leader in quality and total cost of care.
- Medicare Stars – 4.5, highest in Washington
- 90 Kaiser Permanente physicians recognized as “Top Doctor” in Washington.



On-going focus on cost effectiveness

For the past decade (2012-2022), Kaiser Permanente has delivered year over year lower average commercial rate increases than the comparable medical cost trends.¹



Improving healthcare in our communities

- We have over 5,000 care professionals practicing medicine in Washington
- We have a Research Institute – first COVID immunization, HPV at home testing, Alzheimer’s lifestyle studies
- Kaiser Permanente built a medical school to help train future healthcare providers – our first class just graduated

1. Data comparison between Kaiser Permanente’s historical CRI averages and PwC Health Research Institute medical cost trends, 2012-2022

TAB 7

Procurement Insights

Ryan Ramsdell
Uniform Medical Plan Unit Manager
Employees and Retirees Benefits Division
July 12, 2023

Standard Contract Timeframe

- ▶ Typically 10 years duration
- ▶ Four-year initial period
- ▶ Followed by:
 - ▶ Six 1-year renewals, or
 - ▶ Renewals at HCA's discretion
- ▶ The typical procurement takes 18 months or longer
- ▶ In consideration of staff workloads, procurements are staggered rather than simultaneous

What Starts A Procurement?

- ▶ A new benefit or program
- ▶ Expiring contracts
- ▶ Vendor performance
- ▶ Market changes
- ▶ A benefit addition, change, or refresh
- ▶ Other business needs

Procurement Considerations

▶ Other Governmental Stakeholders

- ▶ Legislature, Governor's Office, PEB & SEB Boards
- ▶ Office of Financial Management, Office of the Insurance Commissioner, Office of the Attorney General

▶ Internal Stakeholders

- ▶ Clinical, communications, finance, legal, policy
- ▶ Information Technology, Data Utilization Committee, Security Design Review
- ▶ Third Party Administrator (TPA) or Pharmacy Benefit Manager (PBM) impact/Involvement or reporting or data sharing

Procurement Considerations (*cont.*)

▶ Design Elements

- ▶ Financial
- ▶ Operational
- ▶ Clinical

▶ Performance Guarantees

- ▶ High impact contractual outcomes
 - Percentage of fees at risk

Why Does It Take So Long?

If the contract go-live is slated for January 1, 202X, then . . .

2-3 years earlier:

- ▶ Drafting the Request for Proposal (RFP)— 3-12 months
- ▶ Bidder Submission Period— 2-3 months
- ▶ HCA Bid Review— 2-3 months
- ▶ Contract Negotiations— 3 to 9 months
- ▶ Implementation— 9-12 months
 - ▶ Account management
 - ▶ Communications
 - ▶ Operations & Technical systems
 - ▶ Reporting
 - ▶ Ensuring the contract is good to go for a 1/1 start

Could a benefit decision made today go-live on 1/1/2025?

2023						2024												2025	
JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	
Decision		Draft the RFP			Bidder Submission		HCA Bid Review		Contract Negotiations			Implementation							Go-Live


 Annual
 Open
 Enrollment

- ▶ Decision made by all necessary parties today
- ▶ Each stage of the procurement consumes the minimum time
- ▶ Implementation would begin with only a few months left before Open Enrollment
- ▶ Unlikely, but possible if the procurement is not overly complex and encounters minimal complications or delays
- ▶ By building adequate time into the process, HCA mitigates significant risks to its procurement efforts and member experience

Other Factors Impacting Timeframes

- ▶ Legislative sessions
 - ▶ January-April sessions, prepping for sessions, deadlines
- ▶ Annual budget cycle
 - ▶ Based on fiscal years
- ▶ Stakeholder engagement
- ▶ Data management & security
 - ▶ Office of the Chief Information Officer (OCIO)
 - ▶ State standards and policies
 - ▶ Oversight and alignment
 - ▶ HCA Data Utilization Committee (DUC)
 - ▶ Reviews requests for new contracts
 - ▶ Addresses contractual data exchanges
- ▶ Staffing

Example #1

Navia Benefit Solutions

10-year contract ends 12/31/2023

Issued Procurement:	June 7, 2022
Proposals due:	August 4, 2022
Announce ASB*:	September 30, 2022
Contract Negotiations:	November 2022— May 2023**
Implementation:	Ongoing - December 2023

* Apparently Successful Bidder

**Timeframe is due to staff absences and extended data security review

UMP Contractual Timeframes

- ▶ 10-17 years duration
- ▶ 5-7 year initial period
- ▶ Followed by:
 - ▶ 1-year renewals, or
 - ▶ Renewals at mutual agreement
- ▶ The self-insured medical procurements takes 3-5 years
- ▶ State takes on the financial risk of these contracts
- ▶ Self-insured contracts are for the UMP third party administrator (Regence), UMP pharmacy benefit administrator (Moda), Centers of Excellence and the UMP Plus Accountable Care networks

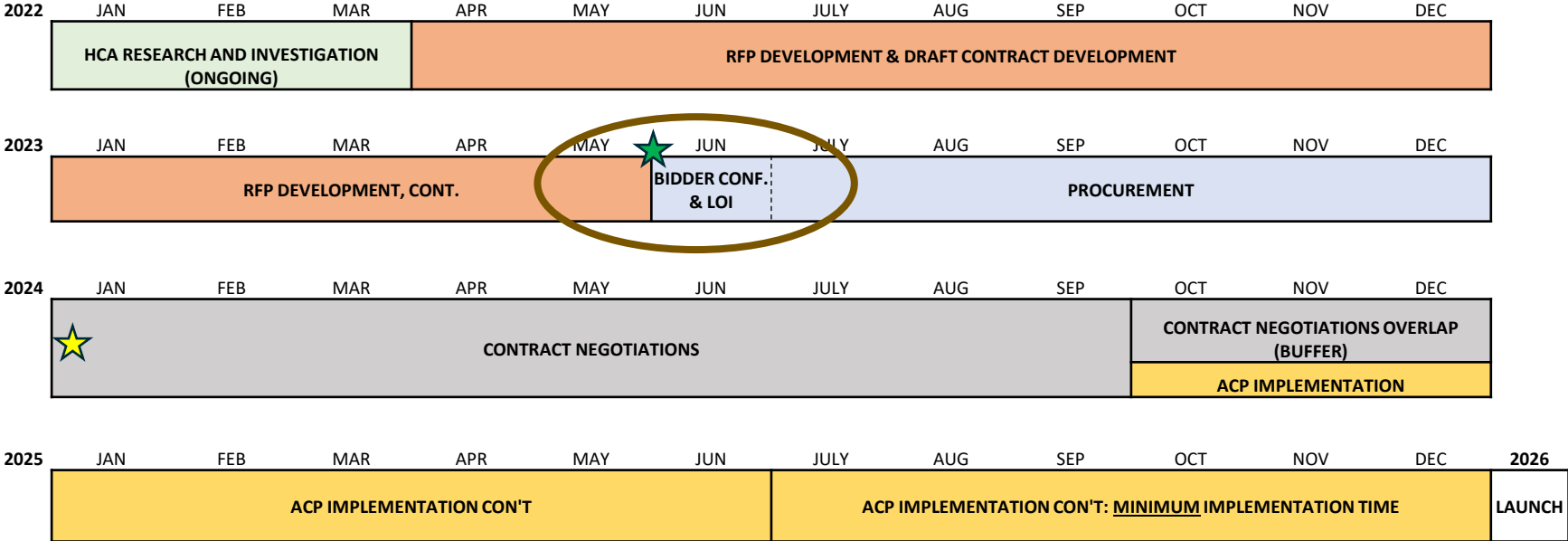
Example #2

Accountable Care Program (UMP Plus)

Current contract ends 12/31/2025

Research:	Jan 2022 – April 2022
Procurement drafting:	April 2022 – June 2023
Issued RFP:	June 1, 2023
Bidders conference:	June 15, 2023
Bidder Q&A:	July 10, 2023
Proposal Due:	August 2023
Announce ASB:	January 2024
Contract Negotiations:	January 2024 – Dec 2024
Contract Implementation:	January 2025- Dec 2025

ACP Procurement Project Overall Timeline



*Timeline estimated and subject to change based on decisions by the PEBB/SEBB Board, the Legislature, OFM, or HCA.

★ **June 1, 2023: Targeted RFP Release Date**

★ **January 4, 2024: Announce Apparently Successful Bidder(s)**

Questions?

Ryan Ramsdell, Uniform Medical Plan Unit Manager
Employees and Retirees Benefits Division

Ryan.Ramsdell@hca.wa.gov

TAB 8

SmartHealth: WebMD Implementation

Kristen Stoimenoff
Washington Wellness Manager
Employees and Retirees Benefits Division
July 13, 2023

Presentation Overview

- ▶ April meeting follow-up
- ▶ SmartHealth transition to WebMD

April Meeting Follow-Up

▶ 2022 SmartHealth Participation

- ▶ Lower overall participation and incentive qualification
- ▶ Challenging transitions

▶ 2023 Strategies

- ▶ Incentive reminder in May Intercom newsletter
- ▶ Well-Being Assessment “nudge” on SmartHealth home page
- ▶ June - Stay Well During Summer Break flyer/email
- ▶ August - email to registered SmartHealth users
- ▶ September - Reward Yourself with SmartHealth flyer/email
- ▶ Business Resource Group collaborations
- ▶ Giving campaign
- ▶ Benefit fairs final push

WebMD Transition

- ▶ WebMD will be the SmartHealth vendor effective January 1, 2024
- ▶ What's **not** changing
 - ▶ Incentive eligibility, value, requirements, deadlines
 - ▶ SmartHealth activities/challenges
 - ▶ SmartHealth name and branding
- ▶ What **is** changing
 - ▶ Shift from Limeade to WebMD web-based platform
 - ▶ Shift from Limeade to WebMD mobile app
 - ▶ New features



Welcome

Username *

WADemoUser01

Password *

●●●●●●●●●●●●●●



SIGN IN

[Forgot username or password?](#)

Language: English

Don't have an account yet?

CREATE ACCOUNT


What is WebMD ONE?

WebMD ONE is a partnership between your sponsor and WebMD to help you bring out your best. Based on your personal needs and interests, it will help you set goals, track your progress, keep you motivated, and provide valuable information along the way. Simply register to get started with our programs and services.

New SmartHealth Features

- ▶ Daily Habits
- ▶ Health Tracker
- ▶ Mental Health Podcasts
- ▶ Wellness Videos
- ▶ Curated WebMD Articles

Daily Habits

 Today's Status

 Balance Your Diet

 Keep Stress In Check

+ Add A New Plan

Today's Status

0

MISSED

7/7

TODAY

4

UPCOMING

Health Trackers

 Diet
Today


A Little Off

 Exercise
a hour ago


45 mins

 Hours of Sleep/Day
a day ago

7 hours

 Mindfulness Minutes
a hour ago

5 mins

 Steps
2 days ago

7,969 steps

EXPLORE & LEARN

Our well-being learn center will help you discover your favorite ways to live healthier

PODCASTS

BEYOND WELL PODCASTS

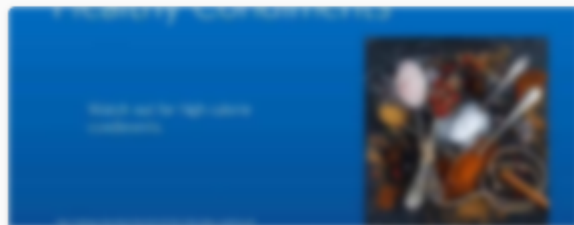
Mental Health Podcasts

These short podcasts help reduce stress, prevent burnout, and increase your mental health literacy.




VIDEOS

[EXPLORE ALL VIDEOS >](#)



Healthy Condiments


 1:16

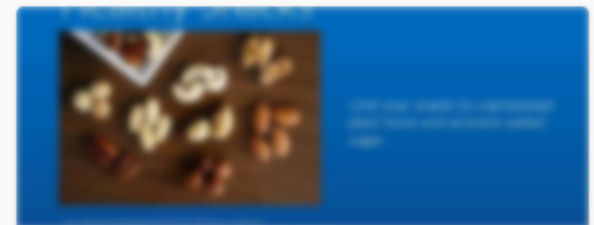
 PLAY



Core Exercises for Obliques

 1:08

 PLAY



Healthy Snacks

 1:27

 PLAY

ARTICLES



Heart Disease and Diabetes

Diabetes greatly increases the risk of heart disease. Learn about the risk factors and how to lower them.

 4 min  13

[READ MORE](#)



How Secure Is Your Health or Fitness App?

Researchers have a warning for those who use health and fitness apps -- your privacy and personal information may be at ...

 2 min  40

[READ MORE](#)



Stress and Cholesterol: Is There a Link?

Could long-term stress lead to high cholesterol?

 4 min  23

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The Complex Link Between Depression and Weight

Does depression cause weight gain or weight loss? Does weight gain or weight loss cause depression? WebMD helps to unrav...

 3 min  122

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RA: Exercises That Are Easy On Your Joints

Strengthen muscle and improve joint pain with these arthritis-friendly exercises.

 4 min  28

[READ MORE](#)



Understanding Heart Attack: Diagnosis and Treatmen...

Learn more from WebMD about heart attacks, from diagnosis and treatment to long-term recovery.

 5 min  3

[READ MORE](#)

WebMD Health Services to Acquire Limeade

- ▶ June 8 announcement
- ▶ Expected during this quarter
- ▶ No anticipated changes to current transition process

Questions?

Kristen Stoimenoff, Washington Wellness Program Manager
Employees and Retirees Benefits Division

Kristen.Stoimenoff@hca.wa.gov

TAB 9



STATE OF WASHINGTON
HEALTH CARE AUTHORITY
626 8th Avenue SE • PO Box 45502 • Olympia, Washington 98504-5502

SEB BOARD MEETING SCHEDULE

2024 School Employees Benefits (SEB) Board Meeting Schedule

The SEB Board meetings will be held at the Health Care Authority, Sue Crystal Rooms A & B, 626 8th Avenue SE, Olympia, WA 98501.

January 25, 2024 (Board Retreat) - starting at 9:00 a.m.*

March 14, 2024 - starting at 9:00 a.m.

April 4, 2024 - starting at 9:00 a.m.

May 2, 2024 - starting at 9:00 a.m.

June 6, 2024 - starting at 9:00 a.m.

June 20, 2024 - starting at 9:00 a.m.

July 10, 2024 - starting at 9:00 a.m.

July 17, 2024 - starting at 9:00 a.m.

July 24, 2024 - starting at 9:00 a.m.

July 31, 2024 - starting at 9:00 a.m.

*Meeting times are tentative

If you are a person with a disability and need a special accommodation, please contact the Employees and Retirees Benefits (ERB) Board Operations Manager at 360-725-9400.

06/06/2023