

**VIDEO-CONFERENCING  
MEETING:**

PURSUANT TO: EXECUTIVE  
ORDERS: N-08-21: N-15-21:  
N-29-20 and AB 361

**VIRTUAL CONFERENCE LINK:**

Copy and Paste onto your browser:

<http://www.csjpa.org/cseba-bod>

**In-Person Meeting Location:**

CSJPA Conference Room  
1950 South Sunwest Lane,  
Suite 102,  
San Bernardino, CA 92408

**CALIFORNIA SCHOOLS EMPLOYEE BENEFITS ASSOCIATION  
BOARD OF DIRECTORS AGENDA**

**FRIDAY, FEBRUARY 24, 2023 – 9:00 A.M.**

**MEMBER DISTRICTS**

Adelanto SD  
Alta Loma SD  
Apple Valley USD  
Baker Valley USD  
Baldy View ROP  
Bassett USD  
Barstow USD  
Bear Valley USD  
Beaumont USD  
Brea-Olinda USD  
Central SD  
Centralia SD  
Chaffey Community College  
CharterSafe  
Chino Valley USD  
College and Career Advantage  
Colton Joint USD  
Covina Valley USD  
Cucamonga SD  
Encinitas Union SD  
Etiwanda SD  
Excelsior Education Center  
Hemet USD  
Hesperia USD  
Laguna Beach USD  
Morongo USD  
Mt. Baldy Joint SD  
Mountain View SD

**MANAGEMENT**

Melanie Olson-Zavala  
Eric Hart  
Vacant  
Milan Stijepovic  
Lisa Porter  
Tomiko Lee-Nolasco  
Patricia Duwel  
Linda Rosado  
Andrea Hernandez  
Brinda Leon  
Michelle Dynes  
Scott Martin  
Susan Hardie  
Thuy Wong  
Lisandra Maldonado  
Kim Thomas  
Mariamanda Sarabia  
Michelle Doll  
Deo Persaud  
Dr. Angelica Lopez  
Doug Claffin  
Alicia Anderson  
Lucy Dressel  
Dr. George Landon  
Michael Conlon  
Sharon Flores  
Kate Huffman  
Steven Rollins

**LABOR**

Brian Hahn  
Peggy Swistock  
Vacant  
Vacant  
Jasmine Muratalla  
Carla Mahaffey  
Suzanne Museitef  
Bonnie South (Alt)  
Chase Moore  
Vacant  
Ann-Marie Bihary  
Linda Cowgill  
Vacant  
Vacant  
Clif Harper  
Kathy Struiksma  
Russell Levine  
Adam Hampton  
Heidi Ober  
Sandra Chapman  
Carl Strub  
Vacant  
Rebekah Mortensen Young  
Ashley Cook  
Thasa Zuziak  
Shelley Howell  
Vacant  
Rachel Neely

North Orange County ROP	Tonia Watkins	Mirna Castaneda
Ontario-Montclair SD	Vanessa Eastland	Mary Kay Scheid
Ramona USD	Vacant	Connie Fierro
Rialto USD	Vacant	Vacant
Rim of the World USD	Dr. Heather Giggs	Kathryn Sayer
Riverside USD	Eric Jacklin	Vicki Wilson
San Bernardino City USD	Vacant	Vacant
San Bernardino CC District	Vacant	Kevin Palkki
San Bern. Co. Supt. of Schools	Rob Roberts	Barbara Popham
San Gabriel Valley ROP	Ivan Tani	Noel Carpenter
San Marino USD	Jason Rose	Jose Caire
Santee SD	Katie Borts	Charlene Stanley
Savanna SD	Briana Schnitzer	Debbie Girgenti
Silver Valley USD	Beatrice Ramirez	Deborah Farrington
South Pasadena USD	Dr. Linda Junge	Steve Reyes
Summit Leadership Academy	Desiree Gardner	Anna Cornejo
Victor Elementary SD	Jennifer Sharp	Ruben Santos
Victor Valley Community College	Nonnie Compton	Vacant
Westminster SD	Tony Wold	Vacant

## **1.0 CALL TO ORDER**

### **1.1 APPROVAL OF ADDITIONS OR CORRECTIONS TO FEBRUARY 24, 2023, BOARD OF DIRECTORS AGENDA**

Please note that the Board of Directors cannot take action on any items not on the agenda with certain exceptions as outlined in the Brown Act or pursuant to an addition or correction to the agenda. Matters brought before the Board of Directors that are not on the agenda may also, at the Board of Directors discretion, be referred to staff or placed on the next agenda for the Board of Directors.

## **2.0 PUBLIC COMMENTS**

At this time, members of the public may address the Board of Directors regarding any item within the subject matter jurisdiction of the Board of Directors, provided that no action may be taken on off-agenda items unless authorized by law. Comments shall be limited to three minutes per person and twenty minutes for all comments unless different time limits are proposed by the President and approved by the Board of Directors.

## **3.0 CONSENT CALENDAR**

### **3.1 APPROVAL OF MINUTES FROM THE BOARD OF DIRECTORS MEETING OF DECEMBER 6, 2022**

### **3.2 APPROVAL OF AB 361 VIRTUAL MEETING**

## **4.0 CHIEF EXECUTIVE OFFICER AND COMMITTEE REPORTS**

### **4.1 CHIEF EXECUTIVE OFFICER REPORT**

### **4.2 FINANCE COMMITTEE REPORT**

**5.0 PRESENTATION/EDUCATION**

5.1 NONE

**6.0 DISCUSSION/ACTION**

6.1 APPROVAL OF PROPOSED 2023-2024 CSEBA MEETING/EVENTS CALENDAR

6.2 APPROVAL OF PROPOSED OFFICE SPECIALIST III POSITION

6.3 APPROVAL OF THE HEALTH ADVOCATE EAP RENEWAL AGREEMENT

6.4 APPROVAL OF PROPOSED DELTA DENTAL DIVIDEND ALLOCATION

6.5 APPROVAL OF THE 2023-2024 PROGRAM RENEWAL RATES

6.5.1 DELTA DENTAL

6.5.2 VISION SERVICE PLAN

6.5.3 EYEMED

6.5.4 VOYA

6.5.5 BLUE SHIELD OF CALIFORNIA

6.5.6 KAISER PERMANENTE

**RECESS MAY OCCUR EARLIER OR LATER IN THE AGENDA AS TIME SPECIFIC - 10 min.**

**7.0 INFORMATION/DISCUSSION**

7.1 UPDATE TO BLUE SHIELD RX SPECTRUM MAIL ORDER PHARMACY

7.2 COVID-19 UPDATES

7.2.1 KAISER PERMANENTE

7.2.2 BLUE SHIELD OF CALIFORNIA

7.3 STAFF REPORTS

7.3.1 FINANCIAL OFFICER'S INVESTMENT REPORT

7.3.2 FINANCIAL OFFICER'S SELF-INSURED PLAN UTILIZATION

7.3.3 EMPLOYEE BENEFIT MANAGER REPORT

7.4 AB 361 APPLICATION RALPH M. BROWN ACT

7.5 AON CONSULTANT REPORT

7.6 COMMENTS BY THE BOARD OF DIRECTORS

7.7 COMMENTS BY THE PARTNERS/SERVICE PROVIDERS

**8.0 PROPOSED/FUTURE AGENDA ITEMS**

8.1 CSEBA COMPLIANCE 101 WITH AMERICAN FIDELITY

8.2 MEMBER LOYALTY PROGRAM

8.3 2023-2024 ADMINISTRATIVE AGENT AGREEMENT

**9.0 COMMUNICATIONS**

9.1 2022-2023 TLI SCHEDULE

9.2 CSEBA 2023-2024 PRODUCT OFFERING AND RENEWAL FAQs

9.3 KAISER PERMANENTE FAQs

9.4 CSEBA 2021-2023 STRATEGIC PLAN

**10.0 FUTURE MEETINGS**

- 10.1 FUTURE EXECUTIVE COMMITTEE AND BOARD OF DIRECTOR MEETINGS AND EVENTS
- 10.2 FUTURE AD HOC, SUB-COMMITTEE OR FOCUS GROUPS
- 10.3 NON-JPA CONFERENCES AND EVENTS

**11.0 ADJOURNMENT**

THE NEXT MEETING OF THE **CSEBA BOARD OF DIRECTORS** IS SCHEDULED FOR WEDNESDAY, JUNE 14, 2023, AT 9:00 A.M.

**HYBRID PARTICIPATION OPTIONS:** VIA ZOOM VIDEO-CONFERENCING OR IN-PERSON LOCATION: CALIFORNIA SCHOOLS JPA CONFERENCE CENTER, 1950 SOUTH SUNWEST LANE, SUITE 102, SAN BERNARDINO, CA 92408

THE NEXT MEETING OF THE **CSEBA EXECUTIVE COMMITTEE** IS SCHEDULED FOR WEDNESDAY, MARCH 29, 2023, AT 9:00 A.M.

FINAL MEETING OF THE **CSEBA EXECUTIVE COMMITTEE** IS SCHEDULED FOR WEDNESDAY, MAY 10, 2023, AT 9:00 A.M.

**HYBRID PARTICIPATION OPTIONS:** VIA ZOOM VIDEO-CONFERENCING OR IN-PERSON LOCATION: CALIFORNIA SCHOOLS JPA CONFERENCE CENTER, 1950 SOUTH SUNWEST LANE, SUITE 102, SAN BERNARDINO, CA 92408

**THIS FACILITY IS WHEELCHAIR ACCESSIBLE**

The California Schools Employee Benefits Association (CSEBA) conforms to the protections and prohibitions contained in Section 202 of the Americans with Disabilities Act of 1990. A request for disability related modification or accommodation, in order to participate in a public meeting of CSEBA shall be made to Javier Gonzales, Chief Executive Officer, CSEBA JPA, 1950 South Sunwest Lane, Suite 100, San Bernardino, California 92408. Requests for such modifications or accommodations shall be made at least two full business days prior to ~~of~~ this meeting.

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**Public Record Inspection Location:**  
1950 South Sunwest Lane, Suite 100,  
San Bernardino, CA 92408

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Location:**

1950 South Sunwest Lane,  
Suite 100,  
San Bernardino, CA 92408

**CALIFORNIA SCHOOLS EMPLOYEE BENEFITS ASSOCIATION  
BOARD OF DIRECTORS MINUTES**

**TUESDAY, DECEMBER 6, 2022 – 9:00 A.M.**

**MEMBER DISTRICTS PRESENT**

Adelanto SD  
Alta Loma SD  
Apple Valley USD  
Baker Valley USD  
Baldy View ROP  
Bassett USD  
Barstow USD  
Bear Valley USD  
Beaumont USD  
Brea-Olinda USD  
Central SD  
Centralia SD  
Chaffey Community College  
CharterSafe  
Chino Valley USD  
Colton Joint USD  
Cucamonga SD  
Encinitas Union SD  
Etiwanda SD  
Hemet USD  
Hesperia USD  
Morongo USD  
North Orange County ROP  
Ontario-Montclair SD  
Ramona USD  
Rim of the World USD  
San Bernardino CC District

**MANAGEMENT**

Melanie Olson-Zavala  
Eric Hart  
Vacant  
Milan Stijepovic  
Lisa Porter  
Tomiko Lee-Nolasco  
Patricia Duwel  
Jesica Rawlings (Alt)  
Andrea Hernandez  
Brinda Leon  
  
Susan Hardie  
Kim Alonzo (Alt)  
Lisandra Maldonado  
Mariamanda Sarabia  
Barbara Nuevo (Alt)  
Dr. Angelica Lopez  
Doug Claflin  
  
Dr. George Landon  
  
Tonia Watkins  
Vanessa Eastland

**LABOR**

Brian Hahn  
Peggy Swistock  
Vacant  
  
Carla Mahaffey  
  
Chase Moore  
  
Ann-Marie Bihary  
Linda Cowgill  
David Stoner  
  
Clif Harper  
Russell Levine  
Heidi Ober  
Sandra Chapman  
Carl Strub  
Rebekah Mortensen Young  
Ashley Cook  
Shelley Howell  
Mirna Castaneda  
Mary Kay Scheid  
Connie Fierro  
Kathryn Sayer  
Kevin Palkki

San Bern. Co. Supt. of Schools	Violet Gutierrez (Alt)	Barbara Popham
San Gabriel Valley ROP	Ivan Tani	
San Marino USD	Jason Rose	Jose Caire
Santee SD	Tim Larson (Alt)	
Savanna SD		Debbie Girgenti
Summit Leadership Academy	Desiree Gardner	Anna Cornejo
Victor Elementary SD		Chrysta Cliff (Alt)
Victor Valley Community College	Nonnie Compton	Vacant

### **OTHERS PRESENT**

Javier Gonzales	California Schools JPA
Teresa Saenz	California Schools JPA
Omar Palmerin	California Schools JPA
Melissa Hernandez	California Schools JPA
Kimberly Escandon	California Schools JPA
Ellen Alcala	California Schools JPA
Francisco Rodriguez	California Schools JPA
Denny Andrade	California Schools JPA
Sonia Lubelski	California Schools JPA
Yolanda Comer	California Schools JPA
Kandy Delgado	California Schools JPA
Sofia Alba	California Schools JPA
Robert Feldhake	JPA Counsel
Raelene Walker	JPA Consultant
Thuy Wong	CharterSAFE
Mary Doublet	Colton Jt. USD
Juanita Battistone	Colton Jt. USD
Deo Persaud	Cucamonga SD
Adam Estrada	Hesperia USD
Shauna Warnock	Hesperia USD
Maria Alvarez	SBCSS
Sandi Khodadadi	SBCSS
Dr. Mark Dundee	Aon Consulting
Linda Zitelli	Aon Consulting
Geoff Hinton	American Fidelity
Jessica Nixon	Blue Shield of CA
Jenn Messenger	Blue Shield of CA
Allison Jamieson	Blue Shield of CA
Dr. Tracy Lawrence	Blue Shield of CA
Annalee Akin	California Advocates
Carl Sandstrom	CAJPA/CSJPIA

Leslie Ward	Clifton Larson Allen LLP
Lisa Asberry	EyeMed
Joyce Walling	EyeMed
Diana Nunez	Kaiser Permanente
Ruby Rocha	Kaiser Permanente

## **1.0 CALL TO ORDER**

President Russell Levine called the meeting to order at 9:10 A.M. after verifying a meeting quorum.

### **1.1 APPROVAL OF ADDITIONS OR CORRECTIONS TO DECEMBER 6, 2022, BOARD OF DIRECTORS AGENDA**

President Russell Levine called for a motion to approve the CSEBA Board of Directors agenda for December 6, 2022, as presented. JPA Board Secretary Teresa Saenz announced that Item 5.2 would be presented after 10:00 A.M. when the presenter is available.

President Levine called for a motion to approve the CSEBA Board of Directors agenda for December 6, 2022, with the amendment to the motion for Item 5.2 as presented.

Motion: Mary Kay Scheid - Second: Debbie Girgenti

Ayes: Melanie Olson-Zavala, Brian Hahn, Eric Hart, Peggy Swistock, Milan Stijepovic, Lisa Porter, Patricia Duwel, Tomiko Lee-Nolasco, Carla Mahaffey, Jesica Rawlings, Andrea Hernandez, Chare Moore, Brinda Leon, Ann-Marie Bihary, Linda Cowgill, Kimberly Alonzo, Lisandra Maldonado, Cliff Harper, Mariamanda Sarabia, Russell Levine, Barbara Nueno, Dr. Angelica Lopez, Sandra Chapman, Doug Claflin, Carl Strub, Rebekah Mortensen-Young, Dr. George Landon, Ashley Cook, Shelley Howell, Tonia Watkins, Mirna Castaneda, Vanessa Eastland, Mary Kay Scheid, Connie Fierro, Kathryn Sayer, Kevin Palkki, Violet Gutierrez, Barbara Popham, Ivan Tani, Jason Rose, Jose Caire, Tim Larson, Debbie Girgenti, Desiree Gardner, Anna Cornejo, Chrysta Cliff, Nonnie Compton

Nays: None

Abstentions: None

Motion Carried by a unanimous vote by the CSEBA Board of Directors.

## **2.0 PUBLIC COMMENTS**

President Levine asked if there were any public comments; there were none.

## **3.0 CONSENT CALENDAR**

### **3.1 APPROVAL OF MINUTES FROM THE BOARD OF DIRECTORS MEETING OF JUNE 15, 2022**

### **3.2 APPROVAL OF AB 361 VIRTUAL MEETING**

### **3.3 RATIFICATION OF RAELENE WALKER'S CONTRACT**

President Levine called for a motion to approve all Consent Calendar items as presented.



Motion: Kevin Palkki - Second: Heidi Ober

Ayes: Melanie Olson-Zavala, Brian Hahn, Eric Hart, Peggy Swistock, Milan Stijepovic, Lisa Porter, Patricia Duwel, Tomiko Lee-Nolasco, Carla Mahaffey, Jesica Rawlings, Andrea Hernandez, Chare Moore, Brinda Leon, Ann-Marie Bihary, Linda Cowgill, Kimberly Alonzo, Lisandra Maldonado, Cliff Harper, Mariamanda Sarabia, Russell Levine, Barbara Nueno, Dr. Angelica Lopez, Sandra Chapman, Doug Claflin, Carl Strub, Rebekah Mortensen-Young, Dr. George Landon, Ashley Cook, Shelley Howell, Tonia Watkins, Mirna Castaneda, Vanessa Eastland, Mary Kay Scheid, Connie Fierro, Kathryn Sayer, Kevin Palkki, Violet Gutierrez, Barbara Popham, Ivan Tani, Jason Rose, Jose Caire, Tim Larson, Debbie Girgenti, Desiree Gardner, Anna Cornejo, Chrysta Cliff, Nonnie Compton

Nays: None

Abstentions: None

Motion Carried by a unanimous vote by the CSEBA Board of Directors.

#### **4.0 CHIEF EXECUTIVE OFFICER AND COMMITTEE REPORTS**

##### **4.1 CHIEF EXECUTIVE OFFICER REPORT**

CEO Javier Gonzales reported to the Executive Committee on current and future matters that may impact the JPA or the CSEBA pool. Javier opened his report by reviewing the CSEBA Mission Statement and its importance to the organization, "Our mission is to be the premier provider of quality, cost-effective employee benefit programs, services, and resources tailored to the needs of our members."

CEO Gonzales acknowledged the CSEBA staff members for their work with the member districts, the CSEBA staff for their support of the members, and JPA Counsel, Robert Feldhake for always being there for both JPA staff and the members. He shared the status of pending JPA positions. Interviews are scheduled for both the JPA Multi-Media Designer and Benefits Account Manager. The Administrative Agent's human resource department is finalizing the information before posting for the Senior Communication Specialist.

CEO Gonzales shared information on CEO Communications distributed to members of the Board and district leadership. The CEO, CFO, and JPA staff visit and meet directly with district staff members. The CSJPA Conference occurred November 6-8, 2022, at Disney's Grand Californian Resort & Spa. He thanked the members of the Conference Planning Group for their input and the vendors and partners who supported the JPA in putting forth an exceptional event. A virtual voting platform will be used for today's vote called, ElectionBuddy. The platform has been vetted and tested by members of the Nominations Committee and various Board members. All voting Board members will receive emails to cast their vote once we've reached Item 6.4 Elections on today's Executive Committee meeting agenda.



Lastly, CEO Gonzales reviewed the program data on the Kaiser and Blue Shield flu clinics, which includes the participating districts and dates when the clinics took place. In addition, information on The Learning Institute (TLI) will be presented later in today's meeting and will include the total attendance for both CSEBA and the sister JPA, CSRM.

#### 4.2 FINANCE COMMITTEE REPORT

Vanessa Eastland, Chair, presented on the current activities of the Finance Committee. The committee met on October 7, 2022, to review the Sustainability Fund Administrative Guidelines, which will be presented during today's Board meeting. She acknowledged the members of the committee:

- Dr. George Landon, Hesperia USD
- Heidi Ober, Cucamonga SD
- Russel Levine, Colton JUSD
- Khrystyne Tat, Covina-Valley USD
- Steven Rollins, Mountain View SD

#### 5.0 **PRESENTATION/EDUCATION**

##### 5.1 CAJPA ACCREDITATION

CEO Gonzales shared that in alignment with Strategic Goal Initiative and Operational Excellence, CSEBA will deliver operational excellence in all areas of our organization. He introduced Carl Sandstrom, California Joint Insurance Authority (CJPIA) and a member of the CAJPA Accreditation Committee and will be present to address the CSEBA Board of Directors.

The California Association of Joint Powers Authorities (CAJPA) sponsors the nation's first risk-sharing pool accreditation program. This Accreditation Program ensures quality and professional standards for all risk pools regardless of size, the scope of operation, or membership structure. The process involves a detailed program study and evaluation, committee review, and report issuance.

CAJPA offers two options for California pools that are interested in accreditation:

- Pre-Accreditation Review: This allows potential accreditation applicants to submit to a preliminary review by the accreditation consultant. Any deficiencies and corrective actions are noted to bring the potential applicant up to accreditation standards.
- Accreditation: This process entails a detailed examination of the pool's legal and operations documents, actuarial application, and statutory compliance.

CSEBA has again earned CAJPA's highest "Accreditation with Excellence" designation.

## 5.2 COVID IMPACT ON HEALTHCARE

Dr. Tracy Lawrence, Blue Shield of California Medical Director, is addressing the COVID-19 impact on the healthcare system. The presentation provided an overview of pre-COVID access to healthcare, the COVID-19 impact on the healthcare system, the effects on healthcare delivery, and future impacts.

Thousands of physicians, nurse practitioners, physician assistants, and other clinicians left the workforce in 2021 due to retirement, burnout, and pandemic-related stressors. Physicians experienced the most significant loss, with over a hundred thousand professionals leaving the medical workforce in 2021, followed by nurse practitioners, with over fifty thousand departures, and physician assistants, with over twenty thousand departures. In addition, thousands of physical therapists and licensed clinical social workers have also left the healthcare workforce post-pandemic.

Among physician specialties, the most significant declines were seen within internal medicine, family practice, and emergency medicine fields. Like clinicians and registered nurses, providers in these three specialties frequently worked on the frontline during the pandemic, risking exposure and facing many of the same pressures and stressors.

The impact on the member experience is understaffed offices, poor customer service, delays in authorizations or referrals, reduced appointment availability, and longer wait times at emergency rooms and urgent care. Also, reduced access to outpatient care, preventative services, and medication delays due to short staffing in pharmacies. There has been an increase in telehealth, but many members are challenged and need help using digital health options.

The future impacts and changes to accessing healthcare are knowing that many providers are not returning, a rebound in preventative services to improve member health, more use of telehealth/virtual doctor visits, expand access to mental health services, home-based health care services, and use of physician extenders (physician assistants and nurses). There's high competition for nurses and home health aides, which will cause some medical groups to need more staffing. In addition, there will be more digital offerings of services, on-demand care, and alternate sites for health care. CSEBA will continue to monitor and bring back information to its members on the impact of healthcare services.

## 5.3 LEGISLATIVE UPDATE

CEO Gonzales introduced Annalee Akin on behalf of California Advocates, Inc. Annalee presented the bills currently in the State legislative process and their future impact on K-14 member districts.

Annalee's report included current happenings in the State of California's legislature, including legislation on workers' compensation, the state budget, and new employer responsibilities in the workplace. She also discussed the latest legislative and regulatory responses to COVID-19.

## **6.0 DISCUSSION/ACTION**

### **6.1 APPROVAL OF 2021-2022 AUDITED FINANCIAL STATEMENTS**

CEO Gonzales introduced Leslie Ward from Clifton Larson Allen LLP, who reviewed the final audit results. The purpose of the financial audit is to provide independent assurance that the organization's stakeholders have, in its financial statements, presented a "true and fair" view of CSEBA's performance and financial position for the fiscal year 2021/2022.

The California Schools Employee Benefits Association (CSEBA) JPA operates under The Joint Exercise of Powers Act, codified in California Government Code section 6500. Under the Act, Joint Powers Authorities are legally created entities that allow two or more public agencies to exercise joint powers jointly. The JPA has contracted with Clifton, Larson & Allen audit firm to perform the service. The audit firm has completed the fieldwork and updated the financial statements for presentation to the Board of Directors.

The audit reflects the financial condition and activities of CSEBA for the fiscal year ending June 30, 2022. The financial statements are prepared in conformity with accounting principles generally accepted in the United States of America, using the accrual basis of accounting, which necessarily includes amounts based upon reliable estimates and judgments. Each program is maintained as an enterprise fund and considered a separate accounting entity to share residual net assets per CSEBA's bylaws.

President Levine called for a motion to approve Item 6.1 2021-2022 Audited Financial Statements as presented.

Motion: Eric Hart - Second: Nonnie Compton

Ayes: Melanie Olson-Zavala, Brian Hahn, Eric Hart, Peggy Swistock, Milan Stijepovic, Lisa Porter, Patricia Duwel, Tomiko Lee-Nolasco, Carla Mahaffey, Jesica Rawlings, Andrea Hernandez, Chare Moore, Brinda Leon, Ann-Marie Bihary, Linda Cowgill, Kimberly Alonzo, Lisandra Maldonado, Cliff Harper, Mariamanda Sarabia, Russell Levine, Barbara Nueno, Dr. Angelica Lopez, Sandra Chapman, Doug Claflin, Carl Strub, Rebekah Mortensen-Young, Dr. George Landon, Ashley Cook, Shelley Howell, Tonia Watkins, Mirna Castaneda, Vanessa Eastland, Mary Kay Scheid, Connie Fierro, Kathryn Sayer, Kevin Palkki, Violet Gutierrez, Barbara Popham, Ivan Tani, Jason Rose, Jose Caire, Tim Larson, Debbie Girgenti, Desiree Gardner, Anna Cornejo, Chrysta Cliff, Nonnie Compton

Nays: None

Abstentions: None

Motion Carried by a unanimous vote by the CSEBA Board of Directors.

## 6.2 APPROVAL OF VSP PROPOSED ENHANCEMENTS

Linda Zitelli, Aon Consulting, presented the proposed VSP plan enhancements. With the transition of MES to EyeMed this policy year, CSEBA uncovered that the new benefits with EyeMed were slightly richer than the current VSP plan offered in two areas for core benefits. However, specific upgrades from District to District were not compared.

To maintain parity with core benefits between the two vision plans, CSEBA requested that Aon secure pricing for the benefits that would bring VSP in line with EyeMed. Therefore, details of the two plan enhancements will be presented today to the CSEBA Board for consideration and approval. The enhancement includes a \$0 copay for tints and a \$40 copay for contact lens fit and evaluation.

President Levine called for a motion to approve Item 6.2 VSP proposed enhancements as presented.

Motion: Dr. George Landon - Second: Heidi Ober

Ayes: Melanie Olson-Zavala, Brian Hahn, Eric Hart, Peggy Swistock, Milan Stijepovic, Lisa Porter, Patricia Duwel, Tomiko Lee-Nolasco, Carla Mahaffey, Jesica Rawlings, Andrea Hernandez, Chare Moore, Brinda Leon, Ann-Marie Bihary, Linda Cowgill, Kimberly Alonzo, Lisandra Maldonado, Cliff Harper, Mariamanda Sarabia, Russell Levine, Barbara Nueno, Dr. Angelica Lopez, Sandra Chapman, Doug Claflin, Carl Strub, Rebekah Mortensen-Young, Dr. George Landon, Ashley Cook, Shelley Howell, Tonia Watkins, Mirna Castaneda, Vanessa Eastland, Mary Kay Scheid, Connie Fierro, Kathryn Sayer, Kevin Palkki, Violet Gutierrez, Barbara Popham, Ivan Tani, Jason Rose, Jose Caire, Tim Larson, Debbie Girgenti, Desiree Gardner, Anna Cornejo, Chrysta Cliff, Nonnie Compton

Nays: None

Abstentions: None

Motion Carried by a unanimous vote by the CSEBA Board of Directors.

## 6.3 APPROVAL OF THE AMWINS 2023 RENEWAL

Linda Zitelli, Aon Consulting, presented the proposed AmWins 2023 renewal. The 2023 program renewal for AmWins was a 6.81% - 7.15% decrease for the Medical - Enhanced Rx Plan and a 5.85% - 6.18% decrease for the Medical Basic Rx Plan. The new rates will be effective January 1, 2023 and include a new prescription drug plan through Express Scripts.

AmWins plans are paid for by the Medicare retirees and not the district unless the specific language is negotiated between the district and the eligible retiree.

President Levine called for a motion to approve Item 6.3 AmWins 2023 Renewal as presented.

Motion: Nonnie Compton - Second: Dr. George Landon

Ayes: Melanie Olson-Zavala, Brian Hahn, Eric Hart, Peggy Swistock, Milan Stijepovic, Lisa Porter, Patricia Duwel, Tomiko Lee-Nolasco, Carla Mahaffey, Jesica Rawlings, Andrea Hernandez, Chare Moore, Brinda Leon, Ann-Marie Bihary, Linda Cowgill, Kimberly Alonzo, Lisandra Maldonado, Cliff Harper, Mariamanda Sarabia, Russell Levine, Barbara Nueno, Dr. Angelica Lopez, Sandra Chapman, Doug Claflin, Carl Strub, Rebekah Mortensen-Young, Dr. George Landon, Ashley Cook, Shelley Howell, Tonia Watkins, Mirna Castaneda, Vanessa Eastland, Mary Kay Scheid, Connie Fierro, Kathryn Sayer, Kevin Palkki, Violet Gutierrez, Barbara Popham, Ivan Tani, Jason Rose, Jose Caire, Tim Larson, Debbie Girgenti, Desiree Gardner, Anna Cornejo, Chrysta Cliff, Nonnie Compton

Nays: None

Abstentions: None

Motion Carried by a unanimous vote by the CSEBA Board of Directors.

#### 6.4 ELECTIONS TO THE EXECUTIVE COMMITTEE

CEO Gonzales presented Eric Hart, Interim Chair for the Nominations Committee, who will present on the 2022 Executive Committee elections. Elections are held annually at the calendar year's last Board of Directors meeting. Newly elected Executive Committee members begin their term **on January 1** of the new calendar year. Each member of the Executive Committee serves a 3-year staggered term with the opportunity to run for re-election at the end of the term.

Qualification forms were sent by email to the Board of Directors and subsequently submitted for review to the members of the Nominations Committee overseeing the election process. No candidate nominations will be taken from the floor on the day of the election. The candidates with the highest votes will fill full-term seats, and those with the 2nd and 3rd lowest votes will fill partial and alternate seats up to the term ending date.

Eric went over the seats currently up for election:

- Management 1 Seat (partial term)
- Management Alternate 1 Seat
- Labor 1 Seat
- Labor Alternate 1 Seat
- Advisory (Non-Voting) 1 Seat

JPA staff has secured an online voting platform (ElectionBuddy) that provides the essential criteria of a credible election, which include transparency, inclusivity, and accountability. ElectionBuddy was diligently tested by staff, with the assistance of various Board members, and successfully used for the 2020 CSEBA Board of Directors election. All voting Board members would receive an email asking them to submit their votes during the upcoming break in today's meeting, and the voting platform will be open for 20 minutes.

President Levin called for a 15-minute break at 10:30 A.M. to allow Board members time to submit their votes.

President Levine called to resume the meeting at 10:45 A.M.

## **7.0 INFORMATION/DISCUSSION**

### **7.1 STRATEGIC PLAN UPDATE**

CEO Gonzales presented an overview of the CSEBA Strategic Plan that covers the 2021-2023 fiscal years and progress indicators. The CSEBA Executive Committee convenes biannually to update the organization's strategic plan. The strategic plan is a means to communicate with the organization the organizational goals, the actions needed to achieve those goals, and all the critical elements developed during the planning exercise.

A strategic plan can enable the Board of Directors to track progress toward goals. In addition, the benefit of the Strategic Plan allows the stakeholders to understand the JPA's larger strategy, staff's progress can directly impact its success, and creating a top-down approach to tracking key performance indicators.

CSEBA staff emphasizes carrying out the strategies developed during the planning phase of the strategic meeting and achieving the organization's strategic goals. The progress toward achieving the organizational goals is reported to the Executive Committee and Board of Directors at every meeting.

The Strategic Plan includes critical components that provide staff with direction and operational efficiency in bringing forward information to the various committees for consideration.

### **7.2 EYEMED TRANSITION UPDATE**

Lisa Asberry, EyeMed, presented information on the transition of the Medical Eye Services (MES) vision care to the current EyeMed Vision Care plan for member vision services. She explained that EyeMed's parent company, EssilorLuxottica, acquired MES and wanted to offer all MES members the enhancements and technology that EyeMed currently offers to their members.

EyeMed has approved the exception for CSEBA for Coordination of Benefits and Dual Coverage, and a process was developed to process these claims. Members previously denied benefits could submit claims for reimbursement up to the allowable/maximum benefits retroactively **to July 1, 2022**. CSEBA and EyeMed continue to work together to address accessibility issues.



### 7.3 BLUE SHIELD OF CALIFORNIA TRIO EXPANSION

Jessica Nixon, Blue Shield of California, presented on the Trio expansion. Blue Shield Trio HMO for San Diego County will now include the UC San Diego (UCSD) Health Facilities: UCSD Health, UCSD Physician Network Primary Care, and UCSD Monica Perlman Clinic, effective January 1, 2023.

The Blue Shield "Find a Doctor" tool has been updated to include the new providers in the Trio network. Although not all UCSD providers are in Trio, members would need to check FAD "Find a Doctor" to verify their participation.

### 7.4 SUSTAINABILITY FUND ADMINISTRATIVE GUIDELINES

CEO Gonzales gave an update on the CSEBA Sustainability Fund Administrative Guidelines. At the June 15, 2022, Board of Directors meeting, the CSEBA Sustainability Fund was approved to preserve the entity's resiliency, sustainability, and fiscal flexibility during critical times.

The CSEBA Board of Directors approved the establishment of the Sustainability Fund and directed staff, in connection with JPA counsel, Aon, and the JPA actuary, to prepare administrative guidelines to make sure that all financial matters of the organization are addressed with care, with integrity, and in the best interests of CSEBA and its members.

The policies and procedural guidelines include the following criteria:

- Protect the assets of CSEBA,
- Ensure the maintenance of accurate records of CSEBA's financial activities,
- Provide a framework of operating standards and behavioral expectations; and,
- Ensure compliance with federal, state, and local legal and reporting requirements.

## 7.5 COVID-19 UPDATES

### 7.5.1 KAISER PERMANENTE

Lisa Moreno updated Kaiser Permanente's utilization, testing, hospitalization, and vaccinations for COVID-19 and RSV. In addition, the information presented was the current access to COVID testing and the implementation of vaccines across California.

CSEBA paid claims and utilization data from September 2021 through August 2022 show the following:

- Inpatient claims to increase \$ 1.23 P.M.
- Of the \$8,174,735 total confirmed paid claims, the two highest months were \$1,573,547 paid in January of 2022 and \$1,082,539 in September of 2021
- CSEBA had ten claims over \$200,000 and 15 over \$150,000
- Renewal will include claims from October 2021 through September 2022



Testing:

- As of 10/25/2022, positive test rates are at 9.7% of those tested, which is on par with the KP regional average of 10.1%

Vaccination:

- The subscriber vaccination rate is 78.6%, and boosters are 65.9% as of 11/1/22
- Member vaccination rate is 66.7%, and boosters are 60.7% as of 11/1/22

Members can complete an e-visit on [kp.org](https://kp.org) or via the mobile app to get an online appointment for COVID-19 advice, treatment, and testing. Members can also call the Kaiser appointment and advice line at 1-833-574-2273. To schedule vaccine appointments, members can visit [kp.org/covidvaccine](https://kp.org/covidvaccine) to check availability and book appointments. Or go to [myturn.ca.gov](https://myturn.ca.gov) for available vaccination appointments near them.

Respiratory syncytial virus (RSV) Update:

Respiratory syncytial virus (RSV) is a common respiratory virus that causes cold-like symptoms in children and adults. Symptoms usually go away on their own in 1 or 2 weeks. Most children will get an RSV infection with mild symptoms by the time they are 2. But for some children under 1, RSV can develop into more severe conditions like bronchiolitis (swelling of the small airways in the lungs) or pneumonia (infection of the lungs).

Why are more children becoming severely ill from RSV?

In the winter of late 2020 into early 2021, there were almost no cases of RSV. However, today, some children with RSV are becoming severely ill because they have little natural protection. That's because their immunity has lessened, or they weren't exposed to respiratory viruses before the pandemic.

Is RSV a new virus?

No. Almost all children get an RSV infection by their second birthday.

Symptoms of RSV usually appear within 4 to 6 days after infection and include:

- Congested or runny nose
- Decreased appetite
- Coughing
- Sneezing
- Fever
- Moderate wheezing

How long is RSV contagious?

People infected with RSV are usually contagious for 3 to 8 days.

How do I obtain care for my sick child?

If your child becomes ill with flu or cold symptoms, you have many ways to get care. Visit [kp.org/getcare](https://kp.org/getcare) for more information. You can also call 1-833-574-2273 (TTY 711) to schedule a visit or leave a non-urgent message for your doctor or care team. To add your children to your [kp.org](https://kp.org) account, visit [kp.org/actforfamily](https://kp.org/actforfamily).

Flu Shots and Clinic Updates:

- Flu Retail Partnership Not Available This Year.
- Members can pay out-of-pocket to get a flu shot at a pharmacy outside Kaiser Permanente. However, we won't be able to reimburse members for flu shots they receive outside of Kaiser Permanente.
- Members should visit [kp.org/flu](https://kp.org/flu) and select their region to find flu shot locations and hours. Flu shot start dates may vary depending on where they live.
- Southern California Members can also get the no-cost flu shot at one of the Target Clinics locations serving Kaiser Permanente members throughout Southern California. Go to [www.kptargetclinic.org](https://www.kptargetclinic.org) to find a list of locations.

COVID Testing and Vaccination Updates:

Kaiser Permanente will continue to follow federal regulations that require no out-of-pocket cost-sharing for all COVID-19 diagnostic and screening testing for members through the end of the national public health emergency, which extended to October 13, 2022.

Kaiser Permanente is working to provide easy options for members to get a COVID-19 booster. While there's been a nationwide delay in the supply of the Moderna booster, we expect additional supply to become available over the next few weeks. In the meantime, members can choose the Pfizer booster even if they previously received Moderna. Both vaccine boosters offer safe and effective protection against COVID-19.

For more information, call our 24/7 KP COVID Infoline at 1-855-550-0951 (available in English and Spanish) for regular recorded updates.

Kaiser Permanente will continue to monitor and bring the Board of Directors COVID-19 updates.

#### 7.5.2 BLUE SHIELD OF CALIFORNIA

Jessica Nixon provided an update on Blue Shield of California utilization, testing, hospitalization, and vaccinations for COVID-19 and RSV. The information presented was the current access to COVID testing and the implementation of vaccines across California.

As an update to the previous presentations, Blue Shield's reporting for COVID-19 produced the following results for CSEBA members through September 2022:

- The testing positivity rate continues to decline.
- As of week 11/10, testing for all districts and plans are at 0 tests and 0 positivity rate (Cause can be due to usage of home test kits and not an indication of 0 positive members).
- Partial vaccinations declined, and fully vaccinated increased.
- Over half of the CSEBA vaccinated population is boosted.
- There is currently one inpatient since the last report.

Covid testing availability:

- Blue Shield can help with self-test bulk requests – contact the Account Team for details.
- Engage with one of our contracted labs for employer testing.
  - Flugent, LabCorp, Quest, Color, and IMD pathology can recommend in-network testing vendors/sites.

As an update to the previous presentations, Blue Shield's reporting for COVID-19 produced the following results for CSEBA members through September 2022 (Q3):

- Total Tests 32,956
- Inpatient Admissions 86
- Total Paid \$4,903,000

A further breakdown of the testing through September 2022 shows the following between the two plans:

- PPO Tests HMO Tests
- Total Tests 4,922 8,970
- Total Paid \$442,266 \$2,811,609
- Unique Claimants 1,324 33,209
- Average paid per test \$85 (up from \$82) \$77 (down from \$83)

COVID-19 Vaccinations (Total Members – 17,436):

- Total 11,661
- Total % of Members 94.5% (fully vaccinated)
- YTD Fully 11,035
- YTD Partial 626

Update on Respiratory Syncytial Virus (RSV):

CDC reports increased RSV detections and RSV-associated emergency department visits and hospitalizations in multiple U.S. regions, with some areas nearing seasonal peak levels.

RSV is a common respiratory virus that usually causes mild, cold-like symptoms. Most people recover in a week or two, but RSV can be severe, especially for infants and older adults. RSV is the most common cause of bronchiolitis (inflammation of the small airways in the lung) and pneumonia (infection of the lungs) in children younger than one year of age in the United States.

If the service is medically necessary, RSV testing and treatment are covered under all BSC HMO and PPO insurance plans; no preventive testing options are available.

Member district resources, please go to the website shared for more information by clicking on Blue Shield COVID-19 updates: [www.blueshieldca.com/cseba](http://www.blueshieldca.com/cseba)

CSEBA will continue to monitor the COVID-19 pandemic and give the Board members updates as necessary.

## **7.6 STAFF AND CONSULTANT REPORTS**

### **7.6.1 EMPLOYEE BENEFIT MANAGER'S REPORT**

Sandra Bostick reported on customer service activities for the benefits team from July 2022 through October 19, 2022:

- 2022 Inaugural Conference (CSRM/CSEBA)
- Special Open Enrollment - Voluntary Life
- Welcome Back Breakfast and Health Fairs
- Open Enrollments and Preparing for October and January Renewals
- Dependent Verification Audits
- Attending district special events
- Attending Insurance Committee meetings
- Attended the 2022 CPHCC Conference October 12-14, 2022
- Reviewing the CSEBA Strategic Plan Objectives
- Working on monthly wellness topics
- Supporting districts with onboarding new Benefits Department staff
- Providing day-to-day services, meeting with districts, Delta rosters, and the new EyeMed rosters

The dedicated CSEBA Account Management Team will continue to bring forth updates on the activities and support to member districts.

### **7.6.2 FINANCIAL OFFICER'S REPORT**

#### **7.6.2.1 SELF-INSURED UTILIZATION REPORT**

CFO Yolanda Comer presented on the CSEBA Self-Insured Utilization plan experience for July 1, 2022 - September 30, 2022. The Revenue vs. Estimated Expenses for the 2022-2023 fiscal year, self-insured programs, Blue Shield, Delta Dental, EyeMed, MES, and VSP.

The report included a summary of revenues and expenses based on rates approved by the Board of directors. Included in the expenditure totals are reasonable estimates of IBNP based on a percentage of claims paid month-over-month after the service has been performed. The report also consists of an exception that the projected ending balance is an estimate due to unexpected utilization volatility.

#### 7.6.2.2 INVESTMENT REPORT

CFO Yolanda Comer provided an overview of the financial activities of the pool and the current activities of the JPA financial office.

The California Schools Employee Benefits Association JPA assets are maintained in the San Bernardino County Treasury and in the Local Agency Investment Fund (LAIF) in Sacramento, which the State Treasurer's Office administers.

San Bernardino County's investment pool comprises property tax dollars and local government agency funds. Together, they constitute the treasury for all the County's school districts, community college districts, and many special districts. The Treasurer is responsible for holding and safely investing the pooled funds for the County and over 200 local agencies depositing funds into the pool.

Expert management and conservative policies have earned the County's \$10.7 billion investment pool AAf/S1 ratings from an independent credit-rating firm, Fitch Ratings, achieving the highest possible rating for an investment pool of this type.

Interest earned from investment funds is included in the proposed budget and used to offset administration costs.

#### 7.6.3 AON CONSULTANT REPORT

Dr. Mark Dundee of Aon Consulting reported that the Aon team continues to work on various projects while providing solutions and opportunities for operationalizing the strategic plan. In addition, he provided an update on various legislative matters surrounding COVID-19 that could later impact the pool and its members.

Dr. Dundee opened his report with a federal legislation update.

The Internal Revenue Service (IRS) announced in Revenue Procedure 2022-38 the tax year 2023 annual inflation adjustments for more than 60 tax provisions, including the tax rate schedules and other tax changes. Revenue Procedure 2022-38 provides details about all these annual adjustments. In addition, items that may be of interest to Districts are set forth below.

**Qualified Transportation Fringe Benefit:** For the tax year 2023, the monthly limitation for the eligible transportation fringe benefit is \$300, as is the monthly limit for qualified parking. This amount increased by \$20 from the tax year 2022 benefit of \$280.

**Health Flexible Spending Arrangements:** For the taxable years beginning in 2023, the dollar limitation for employee salary reductions for contributions to health flexible spending arrangements is \$3,050, an increase of \$200 from the 2022 tax benefit of \$2,850. For cafeteria plans that permit the carryover of unused amounts, the maximum carryover amount is \$610, an increase of \$40 from taxable years beginning in 2022.

**Health Savings Accounts:** For the taxable years beginning in 2023, the annual inflation-adjusted limit on HSA contributions for self-only coverage will be \$3,850, up from \$3,650 in 2022. The HSA contribution limit for family coverage will be \$7,750, up from \$7,300. The adjustments represent approximately a 5.5 percent increase over 2022 contribution limits, whereas these limits rose by about 1.4 percent between 2021 and 2022.

**Qualified Adoption Expenses:** The maximum credit allowed for adoptions is the number of eligible adoption expenses up to \$15,950 for taxable years beginning in 2023, up from \$14,890 for 2022.

The Social Security Administration (SSA) released the Social Security 2023 indexed figures on October 13, 2022. The SSA announced that there would be an 8.7% Cost-of-Living Adjustment (COLA) for 2023. Some other changes that take effect in January of each year are based on the increase in average wages. Relevant figures are shared in the Wage Base: the 2023 Social Security wage base is \$160,200. (The 2022 amount was \$147,000.)

**FICA/Medicare Tax Rate:** The FICA tax rate remains at 7.65%: 6.20% for Social Security and 1.45% for Medicare combined. Beginning in 2013, the Affordable Care Act increased the Medicare tax rate on wages by 0.9% (from 1.45% to 2.35%) for higher-income individuals. The payroll tax increase applies to wages over \$200,000 for single tax filers and \$250,000 for couples filing jointly (\$125,000 for a married individual filing separately). The tax rates above do not include 0.9%.

**Maximum Monthly Benefit:** For someone retiring at full retirement age in 2023, the maximum monthly benefit is \$3,627. (The 2022 amount was \$3,345.)

HHS Secretary declared that the COVID-19 public health emergency is extended for another 90 days **through January 11, 2023.**

California legislation focused on areas around women's healthcare and access to specific areas of care:



#### California Ballot Measures:

California Proposition 1: The November 8 ballot measure amends the California Constitution to add the right to choose to have an abortion and use contraceptives. (Passed)

California Proposition 29: Regulates staffing of kidney dialysis clinics by setting staffing, reporting, and patient coverage requirements for kidney dialysis clinics. (Failed)

California Proposition 28: Increases spending on arts programs in public schools. (Passed)

California Proposition 31: Upholds state law barring the sale of flavored tobacco. (Passed)

#### Workplace Safety:

COVID-19 continues to be a topic for legislation. AB 2693 amends and extends COVID-19 workplace notice requirements **until January 1, 2024**.

Under existing law (AB 685), if an employer receives notice of potential exposure to COVID-19, the employer must provide written notice of the potential exposure within one business day to all employees at the worksite. Initially, this notification requirement was to expire on January 1, 2023.

AB 2693 extends the reporting requirement **to January 1, 2024** and gives employers another option for complying with these notification requirements. The employer may either post a notice to all employees with the required information or provide written notice directly to each employee with the necessary information.

In the event of an emergency condition, SB 1044 prohibits an employer from taking or threatening adverse action against any employee for refusing to report to or leave a workplace or worksite within the affected areas because the employee has a reasonable belief that the workplace or worksite is unsafe.

An emergency condition is defined as:

- Conditions of disaster or extreme peril to the safety of persons or property caused by natural forces or a criminal act; or
- An order to evacuate a workplace, worksite, worker's home, or the school of a worker's child due to a natural disaster or a criminal act.

SB 1044 specifies that an emergency condition does not include a health pandemic.



Leave of Absences:

COVID-19 Supplemental Sick Paid Leave:

Effective immediately, AB 152 extends the statewide COVID-19 Supplemental Paid Sick Leave (SPSL) for three months through December 31, 2022. AB 152 does not provide additional leave time to employees who have already used SPSL leave this year.

Bereavement Leave:

AB 1949 amends the California Family Rights Act (CFRA) to require covered employers to provide up to five days of bereavement leave for the death of a family member for eligible employees. This leave is to be used within three months of the date of death.

Sick Leave / Designated Person:

AB 1041 expands the reasons for using state-paid sick leave or leave under the CFRA to include time off to care for a "designated person." A designated person is defined as any individual related by blood or whose association with the employee is equivalent to a family relationship. An employee can designate this person at the time they request leave. In addition, an employer can limit an employee to one designated person in a 12-month period.

Voya Financial to acquire Benefitfocus, Inc., November 2022:

Voya Financial, Inc. (NYSE: VOYA), a leading health, wealth, and investment company, and Benefitfocus, Inc. (NASDAQ: BNFT), an industry-leading cloud-based benefits administration technology company that serves employers, health plans, and brokers, announced that the companies have entered into a definitive agreement for Voya to acquire Benefitfocus. Transaction will be immediately cashed accretive to Voya's adjusted operating earnings per share, even before future revenue synergies.

The acquisition accelerates Voya's health and wealth solutions strategy, adding broad-based benefits administration capabilities that extend its reach across workplace benefits and savings. Benefitfocus presents a strong foundation for customer-centered growth, with Voya's technology resources, digital capabilities, and operational expertise driving effective client service and value-creation opportunities.

7.7 COMMENTS BY THE BOARD OF DIRECTORS

President Levine asked if any member of the Board of Directors would like to comment, but there were no comments.

7.8 COMMENTS BY THE PARTNERS/SERVICE PROVIDERS

President Levine asked if any partner or service provider would like to comment, but there were no comments.

## 7.9 ELECTION RESULTS

CEO Gonzales was asked to present the final election results:

Management Candidates:

- Dr. George Landon, Hesperia Unified School District, secured a Primary voting seat (partial term ending December 31, 2024).
- Jennifer Sharp, Victor Elementary School District, secured the Alternate voting seat (partial term ending December 31, 2023).

Labor Candidates (terms end - December 31, 2025):

- Russell Levine, Colton Joint Unified School District, secured a Primary voting seat
- Mary Kay Scheid, Ontario-Montclair School District, secured the Alternate voting seat

Advisory (non-voting) Candidate (term ends - December 31, 2025):

- Juanita Battistone, Colton Joint Unified School District, secured the Advisory non-voting seat

President Levine called for a motion to approve the final CSEBA Executive Committee election results as presented.

Motion: Kevin Palkki - Second Nonnie Compton

Ayes: Melanie Olson-Zavala, Brian Hahn, Eric Hart, Peggy Swistock, Milan Stijepovic, Lisa Porter, Patricia Duwel, Tomiko Lee-Nolasco, Carla Mahaffey, Jesica Rawlings, Andrea Hernandez, Chare Moore, Brinda Leon, Ann-Marie Bihary, Linda Cowgill, Kimberly Alonzo, Lisandra Maldonado, Cliff Harper, Mariamanda Sarabia, Russell Levine, Barbara Nueno, Dr. Angelica Lopez, Sandra Chapman, Doug Claflin, Carl Strub, Rebekah Mortensen-Young, Dr. George Landon, Ashley Cook, Shelley Howell, Tonia Watkins, Mirna Castaneda, Vanessa Eastland, Mary Kay Scheid, Connie Fierro, Kathryn Sayer, Kevin Palkki, Violet Gutierrez, Barbara Popham, Ivan Tani, Jason Rose, Jose Caire, Tim Larson, Debbie Girgenti, Desiree Gardner, Anna Cornejo, Chrysta Cliff, Nonnie Compton

Nays: None

Abstentions: None

Motion Carried by a unanimous vote by the CSEBA Board of Directors.

## 8.0 **PROPOSED/FUTURE AGENDA ITEMS**

8.1 CSEBA COMPLIANCE 101 WITH AMERICAN FIDELITY

8.2 MEMBER LOYALTY PROGRAM

8.3 2023-2024 RATE RENEWALS

8.4 2022-2023 BUDGET REVISIONS

8.5 2023-2024 BUDGET PROPOSALS

8.6 2023-2024 ADMINISTRATIVE AGENT AGREEMENT

President Levine reviewed the proposed future agenda items.

**9.0 COMMUNICATIONS**

9.1 2022-2023 TLI SCHEDULE

9.2 BOARD GOVERNANCE:

9.2.1 [BOARD COMPLIANCE](#) (Click to View Video)

President Levine shared that all the information could be reviewed in the agenda packet.

**10.0 FUTURE MEETINGS**

10.1 FUTURE EXECUTIVE COMMITTEE AND BOARD OF DIRECTOR MEETINGS AND EVENTS

10.2 FUTURE AD HOC, SUB-COMMITTEE, OR FOCUS GROUPS

10.3 NON-JPA CONFERENCES AND EVENTS

President Levine shared that all the information could be reviewed in the agenda packet.

**11.0 ADJOURNMENT**

President Levine called for a motion to adjourn the December 6, 2022, CSEBA Board of Directors meeting at 11:55 A.M.

Motion: Dr. George Landon - Second Carl Strub

Ayes: Melanie Olson-Zavala, Brian Hahn, Eric Hart, Peggy Swistock, Milan Stijepovic, Lisa Porter, Patricia Duwel, Tomiko Lee-Nolasco, Carla Mahaffey, Jesica Rawlings, Andrea Hernandez, Chare Moore, Brinda Leon, Ann-Marie Bihary, Linda Cowgill, Kimberly Alonzo, Lisandra Maldonado, Cliff Harper, Mariamanda Sarabia, Russell Levine, Barbara Nueno, Dr. Angelica Lopez, Sandra Chapman, Doug Claflin, Carl Strub, Rebekah Mortensen-Young, Dr. George Landon, Ashley Cook, Shelley Howell, Tonia Watkins, Mirna Castaneda, Vanessa Eastland, Mary Kay Scheid, Connie Fierro, Kathryn Sayer, Kevin Palkki, Violet Gutierrez, Barbara Popham, Ivan Tani, Jason Rose, Jose Caire, Tim Larson, Debbie Girgenti, Desiree Gardner, Anna Cornejo, Chrysta Cliff, Nonnie Compton

Nays: None

Abstentions: None

Motion Carried by a unanimous vote by the CSEBA Board of Directors.

### Item 3.2

February 24, 2023

TO: CSEBA Board of Directors

FROM: Javier Gonzales, Chief Executive Officer

SUBJECT: **CSEBA Board Action and Findings for Continued Remote Viewing Option for all Brown Act Committees and Requisite Findings Under AB361 and Executive Order N-15-21**

### BACKGROUND

Under Executive Order N-29-20, adopted in March of 2020, various procedures under the Ralph M. Brown Act governing “Brown Act” meetings were suspended. Pursuant to a later Executive Order N-08-21, those suspended provisions were to continue until September 30, 2021. Clarification of what would then happen has been pending. The Governor recently signed AB361 regarding continuing Brown Act requirements, generally and under a new Executive Order N-15-21 issued September 20, 2021, which under certain circumstances will allow public agencies to reaffirm health and safety factors to continue to operate under the suspended Brown Act provisions. The new requirements went into effect on October 1, 2021 and continue until AB361 “sunsets” on January 1, 2024.

CSEBA has the ability, in its discretion, to continue certain suspended requirements under the Brown Act as to each teleconference or Zoom location being freely accessible to the public, that a quorum of the Board, Executive Committee or any Brown Act Committee must be physically present within the jurisdiction of CSEBA, and that the public has a right to comment at each teleconference location and have it listed on the agenda. To do so, there must still be in effect a Declaration of Emergency in California, and the COVID-19 State of Emergency remains in effect as necessary for the expanded authority of Governor Newsom to act. And the State of Emergency initial requirement would also apply to any emergency, not just a pandemic.

So, if a State of Emergency exists, then the Board and Executive Committee, as well as any other Standing Committees under the Brown Act, must meet and determine by majority vote that one of the following three circumstances exists:

1. State or Local Officials have imposed or recommended measures to promote social distancing.
2. CSEBA’s Board (and later Executive Committee and Standing Committees) is meeting to determine whether, given the State of Emergency, meeting in person would present imminent risks to the health or safety of attendees.

3. CSEBA's Board (and later Executive Committee and Standing Committees) has discussed and determined that due to the emergency condition meeting in person still present imminent risks to the health and safety of attendees.

If the Board, Executive Committee and Standing Committee determines that the third option is in fact the case in its/their discretion and appreciative of risks and still being in a State of Emergency, then it/they may continue to work with the flexibility that teleconference locations are not freely accessible or posted on Agendas, public comment at those locations does not need to occur, and that a quorum of the Members does not need to be physically within the jurisdiction of CSEBA.

Agendas are still posted, but they do not need to include teleconference or Zoom locations or be posted at those locations. A physical quorum within the jurisdiction does not need to be present. Remote attendance – Zoom by all or most is permissible. Online internet access to the public is required except for Closed Session. Under AB361, if there is ever a disruption of an internet-based meeting service or call-in procedure, the meeting must stop, no further action taken, under public access is restored. Also, being sensitive to the opportunity for public comments, they may not be required to be submitted in advance of the meeting or required to register online until the time for public comment at the meeting has actually expired.

### **ACTION REQUESTED**

Given the State of Emergency and continuing health challenges present, staff believes it is in the best interest of the Board, Executive Committee, and all Brown Act Committees\ to continue to have flexibility to continue to have Zoom-teleconference meetings without quorum requirements in the jurisdiction, without Agendas listing all remote viewing locations and public access at distant locations, and for attendance remotely. While news reports are at times more positive, the State of Emergency continues, and as most public health officials acknowledge we are not out of a pandemic yet. New strains also present new concerns.

Appreciating the risks to the health of Members, staff and families, staff requests:

1. Approval by the Board, Executive Committee and Standing Committees to continue to hold remote meetings and teleconferences under suspended provisions in compliance with AB361;
2. That the Board, Executive Committee and Standing Committees find that by reason of its/their meeting schedule, each review and reaffirms this memo and finding in satisfaction of the statutory requirement at each meeting; and
3. That otherwise staff is to prepare Agendas and provide Brown Act Committee materials for meetings in conformance with AB361, and to assure that this Agenda item is reviewed at each subsequent, meeting during the current State of Emergency.

Nothing here precludes people coming to CSEBA to attend in person, with vaccinations and social distancing, but it gives CSEBA's Board the continued flexibility during the State of Emergency to allow for remote attendance. And for that reason, it is recommended now and for recertification at every meeting while the pandemic continues.

## Item 4.2 Finance Committee Report

### Strategic Goal Initiatives

- |   |   |
|---|---|
| <input checked="" type="checkbox"/> <b>Financial Performance</b>  | Optimize financial resources for long-term stability and sustainability   |
| <input type="checkbox"/> <b>Member Growth, Retention</b>          | Maximize member growth, retention, and satisfaction   |
| <input checked="" type="checkbox"/> <b>Operational Excellence</b> | Deliver operational excellence in all areas of our organization   |
| <input type="checkbox"/> <b>People and Culture</b>                | Attract, retain, and develop a diverse, engaged, and mission-focused team that reflects the communities in which we serve |

### Background

At the direction of the Executive Committee, a Finance Committee was created to review and evaluate the impact of financial decisions on the JPA. The objective is to continue an overall financial review in order to keep the Executive Committee and the Board of Directors fully informed of the financial activities of the pool. The Chair will report to the committee on any activities of the Finance Committee.

### Issues & Key Findings

The CSEBA Finance Committee is chaired by Vanessa Eastland, Chief Financial Officer of the Ontario-Montclair School District. The Finance Committee includes the following members:

- Dr. George Landon, Hesperia USD
- Heidi Ober, Cucamonga SD
- Russel Levine, Colton JUSD
- Manuel Correa, Covina-Valley USD
- Steven Rollins, Mountain View SD

The CSEBA Finance Committee met on February 8, 2023, to review the following agenda items:

- 1) Proposed Delta Dental Dividend Allocation
- 2) 2023–2024 Program Renewal Rates

The Finance Committee discussed and voted on both agenda items. The information will be included on the agenda for the Board of Director's review and consideration.

### Fiscal Impact

- ☒ **None**  
☐ **Indirect**  
☐ **Direct**

### Staff Recommendations

- ☒ **Information Only**  
☐ **Action Item**  
☐ **EC Approved** \_\_\_\_\_  
Date





# Finance Committee Report

- Finance Committee Members:
  - Vanessa Eastland, Committee Chair
  - Heidi Ober
  - Dr. George Landon
  - Steven Rollins
  - Manuel Correa
  - Russell Levine
- Ontario-Montclair SD
- Cucamonga SD
- Hesperia USD
- Mountain View SD
- Covina-Valley USD
- Colton JUSD
- Finance Committee met on February 8, 2023
- Agenda Items
  - Approval of Delta Dental Dividend
  - Approval of 2023 – 2024 Program Renewal Rates



## **CSEBA PROPOSED 2023-2024 Calendar**

### **EXECUTIVE COMMITTEE MEETINGS**

<b>DATE</b>	<b>LOCATION</b>	<b>SITE</b>	<b>TIME</b>
Sept. 7, 2023	JPA Office, 1950 South Sunwest Lane, San Bernardino	HM	9:00 a.m.
Oct. 18, 2023	JPA Office, 1950 South Sunwest Lane, San Bernardino	HM	9:00 a.m.
Nov. 16, 2023	JPA Office, 1950 South Sunwest Lane, San Bernardino	HM	9:00 a.m.
Feb. 21, 2024	JPA Office, 1950 South Sunwest Lane, San Bernardino	HM	9:00 a.m.
Mar. 27, 2024	JPA Office, 1950 South Sunwest Lane, San Bernardino	HM	9:00 a.m.
May 8, 2024	JPA Office, 1950 South Sunwest Lane, San Bernardino	HM	9:00 a.m.
Sept. 25-27, 2023	Strategic Planning Retreat, Laguna Beach, CA		

### **BOARD OF DIRECTORS MEETINGS**

<b>DATE</b>	<b>LOCATION</b>	<b>SITE</b>	<b>TIME</b>
Dec. 5, 2023	Hybrid Meeting (Virtual & In-Person)	HM	9:00 a.m.
Mar. 1, 2024	Hybrid Meeting (Virtual & In-Person)	HM	9:00 a.m.
Jun. 12, 2024	Virtual Meeting	VM	9:00 a.m.

### **JPA EVENTS**

<b>DATE</b>	<b>EVENT/LOCATION</b>	<b>TIME</b>
Nov. 6, 2023	California Schools JPA Conference - Day 1 (full-day)	DGC TBD
Nov. 7, 2023	California Schools JPA Conference - Day 2 (half-day)	DGC TBD

### **AD HOC / COMMITTEE MEETINGS**

<b>DATE</b>	<b>LOCATION</b>	<b>SITE</b>	<b>TIME</b>
Aug. 18, 2023	Board Member Orientation	VM	3:00 p.m.
Sept. 29, 2023	Board Member Orientation	VM	3:00 p.m.
Oct. 27, 2023	Board Member Orientation	VM	3:00 p.m.
Jan. 26, 2024	Board Member Orientation	VM	3:00 p.m.
Oct. 5, 2023	Finance Committee	VM	3:00 p.m.
Jan. 18, 2024	Finance Committee	VM	3:00 p.m.
Feb. 9, 2024	Finance Committee	VM	3:00 p.m.
Aug. 31, 2023	Governance Committee	VM	10:00 a.m.
Nov. 30, 2023	Governance Committee	VM	10:00 a.m.
Feb. 29, 2024	Governance Committee	VM	10:00 a.m.

*DISCLAIMER: Calendar meetings and events are subject to change or cancellation per the CSEBA President and JPA CEO*

**DATE**

### LOCATION

DI

32

## Item 6.2 Approve Proposed Office Specialist III Position

### **Strategic Goal Initiatives**

<input checked="" type="checkbox"/> <b>Finance Performance</b>	Optimize financial resources for long-term stability and sustainability
<input type="checkbox"/> <b>Member Growth, Retention</b>	Maximize member growth, retention, and satisfaction
<input checked="" type="checkbox"/> <b>Operational Excellence</b>	Deliver operational excellence in all areas of our organization
<input checked="" type="checkbox"/> <b>People &amp; Culture</b>	Attract, retain and develop a diverse, engaged, and mission-focused team that reflects the communities in which we serve

### **Background**

The Office Specialist I (OSI) is a classified entry-level position with the San Bernardino County Superintendent of Schools (SBCSS). The position performs entry-level support for the CSJPA including receipt and routing of mail, telephone calls, and scheduling meetings for the JPA conference rooms.

The Office Specialist III is a classified position that performs highly complex, advanced-level clerical functions in support of a program manager, i.e., a Senior Communication Specialist. The position requires knowledge of grammar usage, preparing correspondence, computer operations, and software applications.

A communication plan will be developed to clarify the organization's goals and objectives. The steps involved in creating the plan include the following: (1) establishing goals; (2) defining key audiences; (3) identifying key messages; (4) creating a tactical outreach plan; and (5) specifying a timeline for moving forward.

### **Issues & Key Findings**

The CEO continues to evaluate job duties and JPA resources to implement efficient processes, support department responsibilities, and accomplish the strategic goals established by the Executive Committee. The CSJPA is in the process of hiring a new Senior Communication Specialist and realigning staff resources to support the new communication department.

Staff is proposing replacing the OSI vacancy with an OSIII position to support the Senior Communication Specialist. The annual salary differential is an increase of \$18,156. The increase will be shared equally (50%) by the CSRM JPA.

The CSJPA currently contracts with Shoestring (a third party) for marketing services. Staff is transitioning the marketing services to be shared between the SBCSS Communications department and internal staff. The change will mark a significant savings of approximately \$70,000.

Attached is Item 6.2a which includes the OSI job description.  
Attached is Item 6.2b which includes the OSIII job description.  
Attached is Item 6.2c which includes the staff presentation.

**Fiscal Impact**

- ☐ None  
☐ Indirect  
☒ Direct

The annual salary increase to replace the OSI vacancy with an OSIII position is \$18,156. The difference will be shared equally (50%) with the CSRM JPA.

The savings generated by sharing the marketing services between internal staff and the SBCSS Communications dept. is \$70,000. The savings of \$70,000 will absorb the annual salary increase of \$18,156.

**Staff Recommendations**

- ☐ Information Only  
☒ Action Item  
☒ EC Approved: February 15, 2023  
Date

Approve replacing the OSI position with an OSIII. The savings, of \$70,000, generated by sharing the marketing services between internal staff and the SBCSS Communications dept. will absorb the cost of the annual salary increase of \$18,156.

September 28, 2022

Job Posting #7673.00

**SAN BERNARDINO COUNTY SUPERINTENDENT OF SCHOOLS**

601 North E Street • San Bernardino, CA 92415-0020 • Ted Alejandre, County Superintendent

## **OFFICE SPECIALIST I**

**SALARY:** \$3,659.00 to \$4,462.00 Monthly (Range 68)  
**\$750 New Hire Incentive**  
**(One-time payment, upon completion of six-month probation)**

**LENGTH OF SERVICE:** 12 Months per Year/260 Days

**APPLICATION DEADLINE:** October 11, 2022 (4:00 PM)

**LOCATION:** CAHELP JPA, Desert/Mountain Children's Center, Yucca Valley

### **POSITION DESCRIPTION**

The Office Specialist I position performs entry-level clerical support for SBCSS departments. This position is responsible for performing various assignments including the receipt and routing of mail and telephone calls, preparation of written materials from draft form, maintenance of files, completion of various forms and scheduling of appointments.

### **ESSENTIAL JOB FUNCTIONS**

- Maintains files, manuals, calendars, supplies;
- Prepares correspondence and reports from draft;
- Composes routine correspondence;
- Prepares forms;
- Receives and distributes mail;
- Receives and routes telephone calls;
- Schedules appointments and meetings, and office equipment repair/maintenance visits;
- Provides assistance to various personnel as required;
- Attends meetings;
- Interacts with community employees, parents, and students to respond to phone requests for information.

### **JOB REQUIREMENTS**

**Skill** in the use of standard office equipment (telephone, computer, typewriter, fax, printer, calculator, etc.);

**Knowledge** of general office procedures, English usage and punctuation;

**Ability** to type at a net corrected speed of 35 words per minute, operate an IBM and/or Macintosh computer;

**Physical Abilities** include sitting for extended periods, reaching, fine manual dexterity, pulling, talking/hearing, and near and far visual acuity/depth perception/color vision/field of vision.

## **MINIMUM QUALIFICATIONS**

- Ability to type at a net corrected speed of 35 words per minute or more;
- Experience performing general office duties;
- Ability to receive a passing score on the San Bernardino County Superintendent of Schools (SBCSS) Office Specialist I test. \*If test was previously taken and passed, proof of a passing score is required in lieu of taking the test;
- Possession of a high school diploma (or its equivalency) or higher or possession of a GED.

## **DESIRED QUALIFICATIONS**

- One (1) year experience performing general office duties;
- Bilingual.

## **NECESSARY MATERIALS FOR APPLICATION**

- Completed Ed-Join online Application (incomplete application will not be considered. All fields must be filled in);
- Current Resume;
- One (1) Current (*dated and signed within three years*) Letter of Reference;
- A Typing Certificate demonstrating a corrected NET of 35 wpm (“Gross wpm” not accepted) or more.
- NOTE: \*Attach proof of a passing score for the SBCSS Office Specialist I written test, if applicable.
- **Applicants must meet minimum qualifications and provide all necessary materials prior to the stated deadline in order to qualify as a candidate.**

**APPLICATION PROCESS:** All applications must be submitted through Ed-Join. Go to the San Bernardino County Superintendent of Schools website at [www.sbcss.k12.ca.us](http://www.sbcss.k12.ca.us); click on Human Resources; scroll down then click on “[Click Here](#)” to access the EDJOIN website” and attach your online profile to this job posting #. If you are disabled and need reasonable accommodations to complete the application process, please contact Human Resources at 760 East Brier Drive, San Bernardino, CA 92408 • (909) 386-9561. This facility is handicapped accessible.

*The County Superintendent of Schools recognizes that the County Superintendent of Schools Office has primary responsibility for ensuring that it complies with applicable state and federal laws and regulations. The County Superintendent of Schools does not discriminate on actual or perceived sex, sexual orientation, gender, gender identity, gender expression, ethnic group identification, race, immigration status, ancestry, national origin, religion, colour, mental or physical disability, age or on the basis of a person’s association with a person or group with one or more of these actual or perceived characteristics, or any other basis protected by federal, state or local law, ordinance or regulation, in its educational program(s) or employment. No person shall be denied employment solely because of any impairment which is unrelated to the ability to engage in activities involved in the position(s) or program for which the application was made.*

State law requires all of our employees to be fingerprinted for the purpose of a confidential background investigation and prohibits the commencement of employment until the background investigation has been completed. Proof of freedom from active tuberculosis based upon an intra-dermal test must be furnished at time of employment. Public Law 99-603 (Immigration, Naturalization & Control Act of 1986) requires that all employees hired after November 6, 1986, provide proof of work eligibility. If hired, please be prepared to present appropriate documentation verifying identity and ability to work legally in the U.S.



**SAN BERNARDINO COUNTY SUPERINTENDENT OF SCHOOLS**

601 North E Street • San Bernardino, CA 92415-0015 • Ted Alejandre, County Superintendent

## OFFICE SPECIALIST III

SALARY:	\$5,172.00 to \$6,304.00 Monthly (Range 82) <b>\$750 New Hire Incentive</b> (One-time payment, upon completion of six-month probation)
LENGTH OF SERVICE:	12 Months per Year
APPLICATION DEADLINE:	August 17, 2022 (4:00 PM PST)
LOCATION:	Innovation & Engagement, San Bernardino

### POSITION DESCRIPTION

The Office Specialist III performs highly complex, advanced-level clerical functions in support of an SBCSS department head or regional/program director. The Office Specialist III is responsible for overseeing the flow of work in an office.

### ESSENTIAL JOB FUNCTIONS

- Trains and oversees the clerical functions within a department which may include clerical staff.
- Develops and maintains the budget and financial records.
- Conducts and attends meetings and workshops.
- Collaborates with staff to identify and resolve administrative and/or fiscal issues affecting the department.
- Recommends solutions and improvements to existing administrative and/or fiscal issues within the department.
- Establishes and maintains records, filing systems, databases, calendars, and supplies.
- Prepares and processes various documents and forms (e.g. transportation requests, purchase orders, personnel action forms, timesheets, contracts, work orders, other budgetary transactions).
- Develops and prepares correspondence, bulletins, forms, reports, minutes, handbooks, manuals, informational listings, presentation, and other written materials.
- Performs related duties as assigned.

### JOB REQUIREMENTS

**Experience** overseeing office support functions; performing complex clerical work, including processing financial transactions; in the use of standard office equipment (telephone, computer, fax, printer, calculator, etc.).

**Skill** in the use of standard office equipment (telephone, computer, fax, printer, calculator, etc.) general office procedures, English usage, and punctuation.

**Knowledge** of office management procedures, English, punctuation, and grammar usage, computer operations and software applications.

**Ability** to type at a net corrected speed of 50 words per minute, communicate effectively with a variety of individuals in written and verbal form, establish and meet deadlines, maintain accurate records, exercise sound judgment, interpret and communicate policies and procedures.

**Physical Abilities** include sitting for extended periods, reaching, fine manual dexterity, pulling, talking/hearing, and near and far visual acuity/depth perception/color vision/field of vision.

### **MINIMUM QUALIFICATIONS**

- Ability to type at a net corrected speed of 50 words per minute or more;
- Four (4) years clerical experience performing complex and diverse duties.
- Completion of 12 semester units in Business Administration or a closely related field.  
*Additional years of clerical experience may be substituted for college coursework.*  
*1 year of experience = 6 semester units*  
*2 years of experience = 12 semester units*
- One (1) year experience processing financial transactions (i.e., requisitions, invoices, travel forms).
- One (1) year experience creating and managing databases.
- Ability to receive a passing score on the San Bernardino County Superintendent of Schools (SBCSS) Office Specialist III written test. \*If test was previously taken and passed, proof of a passing score is required in lieu of taking the test;
- Possession of a high school diploma (or its equivalency) or higher or possession of a GED.

### **DESIRED QUALIFICATIONS**

- Experience maintaining budgets.
- Experience providing leadership to support staff.
- Bilingual.
- One (1) year experience in a California school district or County Schools Office.

### **NECESSARY MATERIALS FOR APPLICATION**

- Completed Ed-Join online Application (incomplete application will not be considered. All fields must be filled in);
- Current Résumé.
- One (1) Current (*dated and signed within 3 years*) Letter of Reference.
- Copy of transcripts verifying completion of coursework in Business Administration or a closely related field (*if applicable*).
- A Typing Certificate demonstrating a corrected NET of 50 wpm (“Gross wpm” not accepted) or more is required;
- NOTE: \*Attach proof of a passing score for the SBCSS Office Specialist III written test, if applicable;
- **Applicant must meet minimum qualifications and attach all necessary materials to online application prior to the stated deadline to qualify as a candidate.**

**APPLICATION PROCESS:** All applications must be submitted through Ed-Join. Go to the San Bernardino County Superintendent of Schools website at [www.sbcss.k12.ca.us](http://www.sbcss.k12.ca.us); click on Human Resources; scroll down then click on “Click Here” to access the EDJOIN website and attach your online profile **to this job posting #**. If you are disabled and need reasonable accommodations to complete the application process, please contact Human Resources at 760 East Brier Drive, San Bernardino, CA 92408 • (909) 386-9561. This facility is handicapped accessible.

*The County Superintendent of Schools recognizes that the County Superintendent of Schools Office has primary responsibility for ensuring that it complies with applicable state and federal laws and regulations. The County Superintendent of Schools does not discriminate on actual or perceived sex, sexual orientation, gender, gender identity, gender expression, ethnic group identification, race, immigration status, ancestry, national origin, religion, colour, mental or physical disability, age or on the basis of a person’s association with a person or group with one or more of these actual or perceived characteristics, or any other basis protected by federal, state or local law, ordinance or regulation, in its educational program(s) or employment. No person shall be denied employment solely because of any impairment which is unrelated to the ability to engage in activities involved in the position(s) or program for which the application was made.*

State law requires all of our employees to be fingerprinted for the purpose of a confidential background investigation and prohibits the commencement of employment until the background investigation has been completed. Proof of freedom from active tuberculosis based upon an intra-dermal test must be furnished at time of employment. Public Law 99-603 (Immigration, Naturalization & Control Act of 1986) requires that all employees hired after November 6, 1986, provide proof of work eligibility. If hired, please be prepared to present appropriate documentation verifying identity and ability to work legally in the U.S.



## Office Specialist III

- Evaluate Staff Job Duties and Resources to
  - Implement efficient processes
  - Support department responsibilities
  - Accomplish strategic plan goals
- Communication Plan to Clarify Goals and Objectives
  - Identify key audience and messages
  - Tactical outreach plan
  - Specify a timeline to move forward
  - Support Senior Communication Specialist





## Office Specialist III

- Propose replacing vacant OSI position w/ OSIII (classified positions)
- Annual salary increase is \$18,156 (shared 50% w/CSEBA)
- Salary increase offset by savings generated by moving marketing services to SBCSS Communication dept. & internal staff
- OSIII Job Duties and Responsibilities:
  - Answer phones and routing of mail (OSI responsibilities)
  - Support the new JPA Communications Specialist position
  - Prepare correspondence: Flyers, peer review, email communications, etc.
  - Computer operations: Perform electronic data processing
  - Software applications: Microsoft suite, marketing design, etc.





## Recommended Motion: Action Item 6.2

- Approve replacing the vacant OSI position with an OSII position at an annual salary increase of \$18,156. The cost will be shared 50% with CSRM
- The savings generated by moving the marketing services to the San Bernardino County Superintendent of Schools Communications department and internal staff will offset the annual increase of \$18,156.



## Item 6.3 Approval of Health Advocate EAP Renewal Agreement

### **Strategic Goal Initiatives**

<input type="checkbox"/> <b>Finance</b>	Optimize financial resources for long-term stability and sustainability.
<input checked="" type="checkbox"/> <b>Membership</b>	Retain and grow membership
<input checked="" type="checkbox"/> <b>Programs</b>	Develop and implement innovated, cutting-edge programs that effectively meet members' needs
<input type="checkbox"/> <b>Services</b>	Deliver exceptional customer services to all members
<input type="checkbox"/> <b>Governance &amp; Operations</b>	Maintain exemplary, ethical leadership and practices in all facets of the JPA operations.

### **Background**

Health Advocate has maintained the rates for the Employee Assistance Program (EAP) with CSEBA since the inception of the contract, on July 1, 2011. In that 11-year period, Health Advocate has improved member experience in a multitude of ways: added virtual visits, enhanced member engagement platform, improved technology, and increased onsite support bank of hours from 50 to 70 hours annually.

### **Issues & Key Findings**

Effective July 1, 2023, Health Advocate will increase EAP rates to \$1.70 PEPM. This increase is 7.5% or 12 cents over current pricing and will be guaranteed over a 3-year period. (Aon's EAP marketing practice reviewed the increase and agreed that it was reasonable.)

As an additional benefit for CSEBA, Health Advocate will offer a \$10,000 annual communications credit to be used for mutually agreed upon customized Health Advocate targeted communications for CSEBA's existing communication needs plus prospective clients and members (including mailings).

Attached is Item 6.3a which includes information on the Health Advocate EAP Renewal.

### **Fiscal Impact**

- ☐ None
- ☐ Indirect
- ☒ Direct

Increased 2023-2024 pricing of 7.5% or 12 cents PEPM. Claims costs are estimated and will be absorbed by CSEBA JPA, not individual districts.

### **Staff Recommendations**

- ☐ Information Only
- ☒ Action Item
- ☒ EC Approved: **February 15, 2023**  
Date

Approve the Health Advocate EAP renewal rate as presented.





# CSEBA

## Health Advocate EAP Renewal

*Presented By: Linda Zitelli, Aon Consulting*  
*February 24, 2023*





# Background

- Health Advocate EAP rates have been flat since inception of the contract (July 1, 2011 – 11 years)
- Over those 11 years, Health Advocate has improved member experience in a multitude of ways: added virtual visits, enhanced member engagement platform, improved technology, increased onsite support bank of hours from 50 to 70 hours annually
- Provider payments have increased significantly over this period of time and anticipate it will continue over the next several years





## Recommended Motion: Item 6.3

- Health Advocate will increase EAP rates to \$1.70 PEPM effective 7/1/2023
- The increase is 7.5% (12 cents) over current and will be guaranteed for 3 years
- Health Advocate will offer a \$10,000 annual communications credit to be used for mutually agreed upon customized Health Advocate targeted communications for CSEBA existing communication needs plus prospective clients and members (including mailings)



## Item 6.4 Approval of Proposed Delta Dental Divided Allocation

### Strategic Goal Initiatives

- |   |   |
|---|---|
| <input checked="" type="checkbox"/> <b>Financial Performance</b>    | Optimize financial resources for long-term stability and sustainability   |
| <input checked="" type="checkbox"/> <b>Member Growth, Retention</b> | Maximize member growth, retention, and satisfaction   |
| <input type="checkbox"/> <b>Operational Excellence</b>              | Deliver operational excellence in all areas of our organization   |
| <input type="checkbox"/> <b>People and Culture</b>                  | Attract, retain, and develop a diverse, engaged, and mission-focused team that reflects the communities in which we serve |

### Background

CSEBA calculates the Delta Dental program net position of each policy year on the basis that each year stands on its own. Specifically, that means that the funding determined necessary for each claim year is collected in that claim year, and all liabilities and expenses of each claim year are accounted for in the year they are incurred. At the close of each year, an evaluation of the net position of individual policy years is conducted, and any funds remaining after taking into account outstanding liabilities are considered eligible for return to members. Upon approval of the Board of Directors, the residual balance is returned to members. Distribution of a declared net position is based upon each member's pro-rata share of contributions made to that program.

### Issues & Key Findings

The CSEBA Delta Dental program is currently in the third and final year of a three-year dividend allocation. At the direction of the Board of Directors and documented in the CSEBA Strategic Plan is a future dividend allocation of Delta Dental net assets to the participating members of the program.

Attached is Item 6.4a which includes information on the dividend allocation of Delta Dental net assets.

Attached is Item 6.4b which includes information on the proposed Delta Dental Divided Allocation.

### Fiscal Impact

- ☐ None  
☐ Indirect  
☒ Direct

The amount of the dividend allocation will reduce the Delta Dental program reserves.

### Staff Recommendations

- ☐ Information Only  
☒ Action Item  
☒ EC Approved: February 15, 2023  
Date

Approve the Delta Dental program dividend allocation as presented.

**Delta Dental Program  
Proposed Dividend Allocation**

Member	2021/2022 Contributions	Percentage	2023/2024 \$1.3m	2024/2025 \$1.3m	2025/2026 \$1.3m
Adelanto School District	\$ 1,103,410	3.57%	\$ 47,657	\$ 47,657	\$ 47,657
Alta Loma School District	752,600	2.44%	32,506	32,506	32,506
Baldy View ROP	37,669	0.12%	1,627	1,627	1,627
Bassett Unified School District	243,399	0.79%	10,513	10,513	10,513
Bear Valley Unified School District	319,514	1.04%	13,800	13,800	13,800
Beaumont Unified School District	726,085	2.35%	31,360	31,360	31,360
Brea Olinda Unified School District	727,781	2.36%	31,434	31,434	31,434
Central School District	532,181	1.72%	22,985	22,985	22,985
Centralia School District	375,372	1.22%	16,213	16,213	16,213
Chaffey Community College District	1,172,309	3.80%	50,633	50,633	50,633
CharterSafe: Clear Passage	5,179	0.02%	224	224	224
CharterSafe: New Opportunities	53,394	0.17%	2,306	2,306	2,306
CharterSafe: Ross Valley	7,314	0.02%	316	316	316
CharterSafe: Sierra Academy	5,097	0.02%	220	220	220
Chino Valley Unified School District	3,001,900	9.72%	129,655	129,655	129,655
College and Career Advantage	26,650	0.09%	1,151	1,151	1,151
Cucamonga School District	283,162	0.92%	12,230	12,230	12,230
Etiwanda School District	1,497,335	4.85%	64,671	64,671	64,671
Excelsior Charter Schools	204,248	0.66%	8,822	8,822	8,822
Hemet Unified School District	2,638,250	8.55%	113,949	113,949	113,949
Hesperia Unified School District	1,087,917	3.52%	46,988	46,988	46,988
Laguna Beach Unified School District	345,946	1.12%	14,942	14,942	14,942
Morongo Unified School District	797,696	2.58%	34,453	34,453	34,453
Mountain View School District	298,134	0.97%	12,877	12,877	12,877
Mt. Baldy Joint School District	6,186	0.02%	267	267	267
North Orange County ROP	127,789	0.41%	5,519	5,519	5,519
Rialto Unified School District	3,434,524	11.13%	148,340	148,340	148,340
Rim of the World Unified School District	431,699	1.40%	18,646	18,646	18,646
Riverside Unified School District	3,980,135	12.89%	171,906	171,906	171,906
San Bernardino Community College District	443,453	1.44%	19,153	19,153	19,153
San Bernardino County Superintendent of Schools	2,284,912	7.40%	98,688	98,688	98,688
San Gabriel Valley ROP	78,452	0.25%	3,388	3,388	3,388
San Marino Unified School District	190,083	0.62%	8,210	8,210	8,210
Savanna School District	183,342	0.59%	7,919	7,919	7,919
Silver Valley Unified School District	329,060	1.07%	14,212	14,212	14,212
South Pasadena Unified School District	371,020	1.20%	16,025	16,025	16,025
Summit Leadership Academy	28,742	0.09%	1,241	1,241	1,241
Victor Elementary School District	1,753,713	5.68%	75,745	75,745	75,745
Victor Valley Community College District	384,472	1.25%	16,606	16,606	16,606
Westminster School District	600,513	1.95%	25,937	25,937	25,937
	<b>\$ 30,870,636</b>	<b>100.0%</b>	<b>\$ 1,333,333</b>	<b>\$ 1,333,333</b>	<b>\$ 1,333,333</b>



# Delta Dental Dividend Allocation

- CSEBA Strategic Plan Objective: release net assets
  - \$4m allocated over 3 years
  - Allocation is based on 2021-2022 program contributions (pro-rata share)
  - 1st installment on July 1, 2024
- Current Delta Dental dividend allocation
  - Currently in the final year of a 3-year \$5m dividend allocation
  - Current program reserves and future allocations
    - July 1, 2022, beginning balance: \$23.7m
    - Dividend allocation (3<sup>rd</sup> year): (\$1.7m)
    - Sustainability Fund allocation: (\$4.0m)
    - Proposed dividend allocation: (\$4.0m)



## Recommended Motion: Item 6.4

- Approve the Delta Dental Dividend allocation for \$4.0m
- To be allocated over a 3-year period beginning July 1, 2024



## Item 6.5 Approval of the 2023-2024 Program Renewal Rates

### **Strategic Goal Initiatives**

<input checked="" type="checkbox"/> <b>Financial Performance</b>	Optimize financial resources for long-term stability and sustainability
<input checked="" type="checkbox"/> <b>Member Growth, Retention</b>	Maximize member growth, retention, and satisfaction
<input type="checkbox"/> <b>Operational Excellence</b>	Deliver operational excellence in all areas of our organization
<input type="checkbox"/> <b>People and Culture</b>	Attract, retain, and develop a diverse, engaged, and mission-focused team that reflects the communities in which we serve

### **Background**

Each year CSEBA strives to deliver the best package of benefits for the best value to its members. These renewals are based on historical CSEBA experience. During the COVID-19 pandemic, the decision was made to use 24 months of claims data to better account for the dramatic fluctuation of claims. This strategy is maintained for this renewal.

Renewals have been reviewed and negotiated by the CSEBA JPA consultant, Aon.

### **Issues & Key Findings**

The CSEBA programs to be presented and reviewed by the CSEBA Board of Directors are as follows:

- Delta Dental
- Vision Program
- EyeMed Program
- VOYA
- Blue Shield of California Medical Program
- Kaiser Permanente Medical Program

Yu Wen, Aon Consultant, will present the CSEBA 2023-2024 renewal rates.

Attached is Item 6.5a which includes information on the 2023-2024 program renewal rates.

**Fiscal Impact**

- ☐ None
- ☐ Indirect
- ☒ Direct

The fiscal impact will be the recommended renewal % for each CSEBA program.

**Staff Recommendations**

- ☐ Information Only
- ☒ Action Item
- ☒ EC Approved: February 15, 2023  
Date

Approve the 2023-2024 program renewal rates as presented.



# Board of Directors Meeting

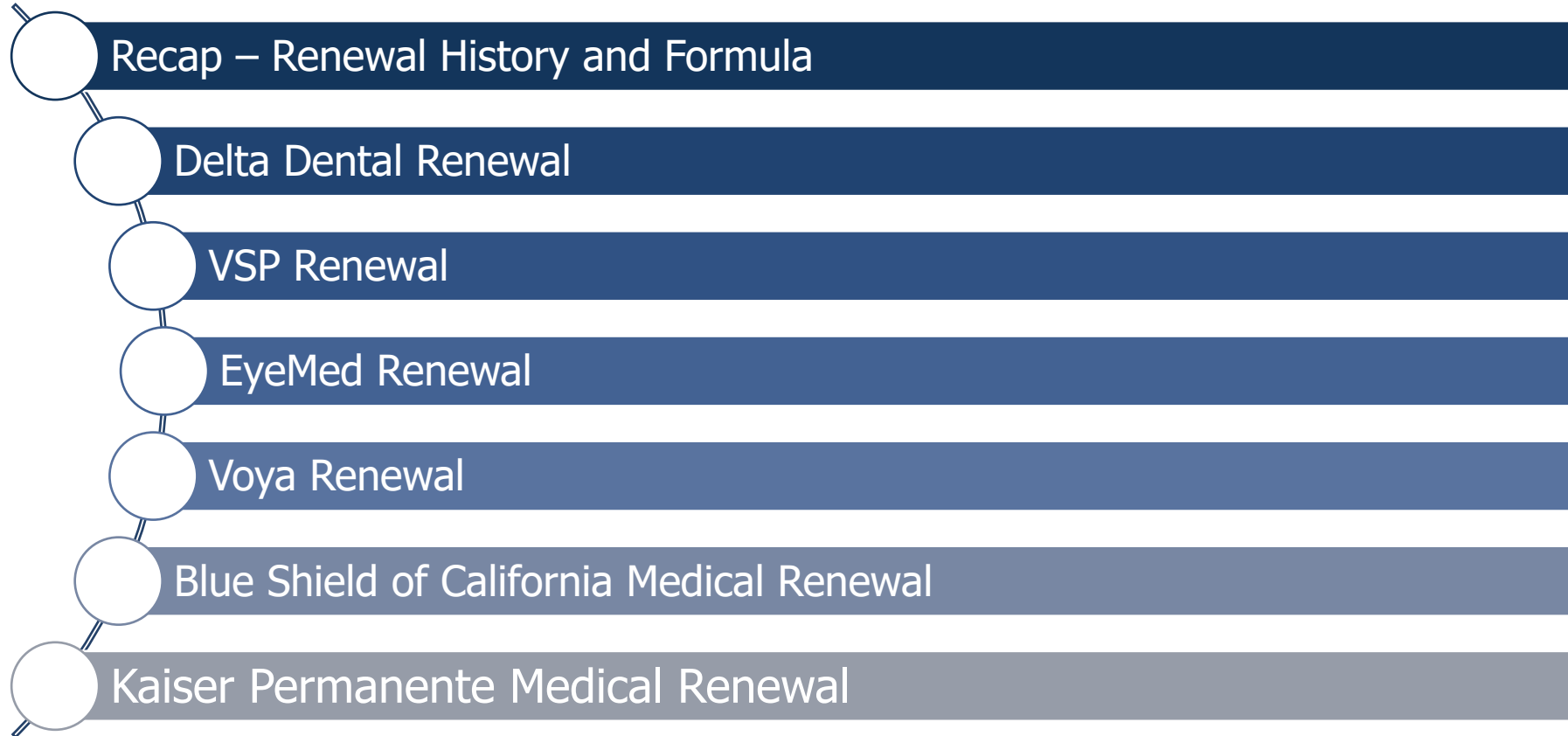
## 2023-2024 Program Renewal Rates

*Presented by Aon*

*February 24, 2023*



# Agenda

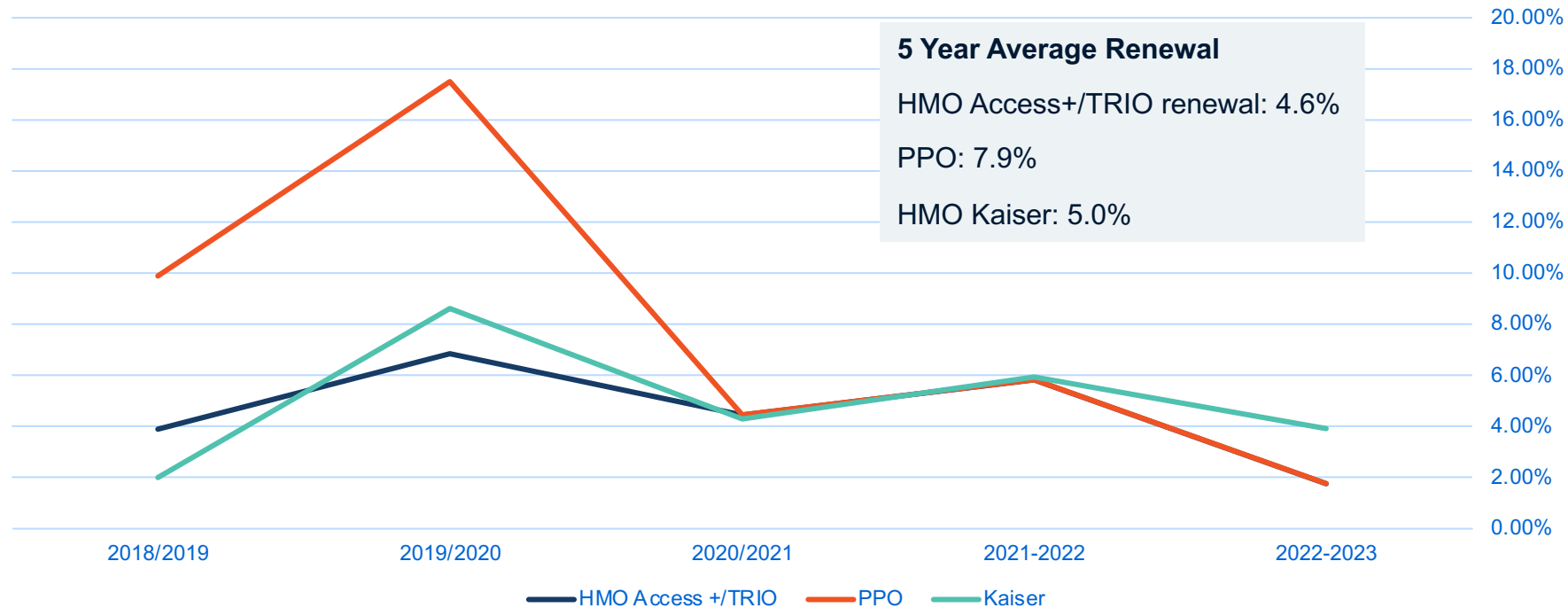


# Recap: Experience Drives Renewal



Claims experience = Paid claims - Stop-loss reimbursement (if applicable) - Pharmacy rebates (if applicable)

# Recap: 5-Year Medical Program Renewal History



- Over the past 5 years, CSEBA renewals have been stable for the HMO programs, averaging around 5% renewal. This is 1-2% below national trend.
- After blending of BSC HMO/PPO renewals, the combined BSC renewals remained stable and was lower than Kaiser HMO renewal in 2022-2023.



# Delta Dental Renewal



# Renewal for Delta Dental Program

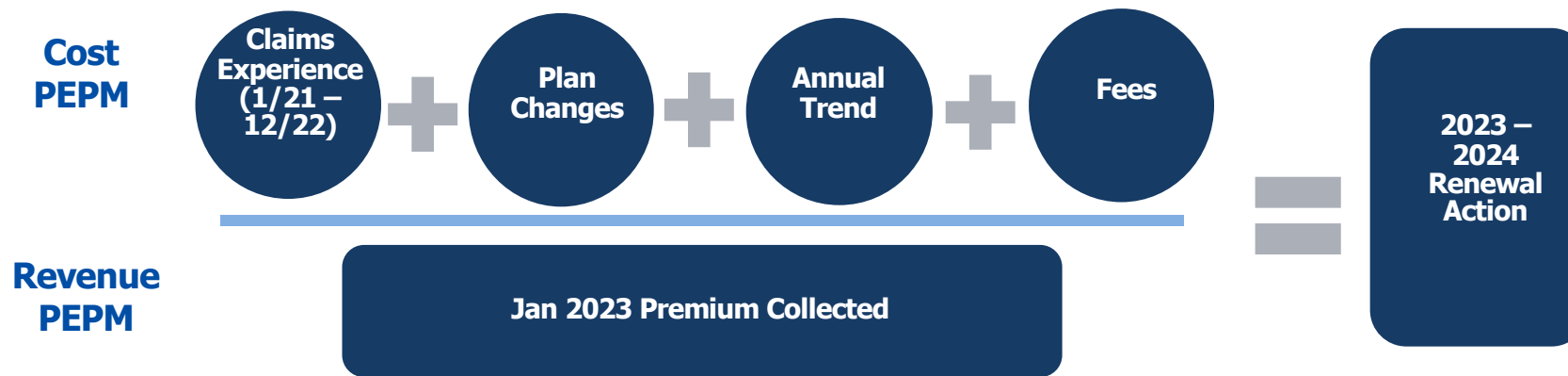


\* Final rate impact may vary by District by plan design



# Vision (VSP and EyeMed) Renewals

# Renewal VSP Vision Program



\* Final rate impact may vary by District by plan design



# Vision - VSP Renewal

Renewal Formula	VSP Vision*
2023-2024 Policy Year	

# Update on EyeMed Transition and Vision Program

## Coordination of Benefits and Dual Coverage

- EyeMed has granted exception to allow COB and Dual Coverage and notice released in Nov 2022

## Costco Facility Access

- EyeMed is accepted, and working to educate the facilities regarding EyeMed acceptance

## Costco providers

- Target to contract all Costco providers, More than 40% of the Costco providers that were not contracted with EyeMed have now accepted EyeMed contracts

## Costco claims

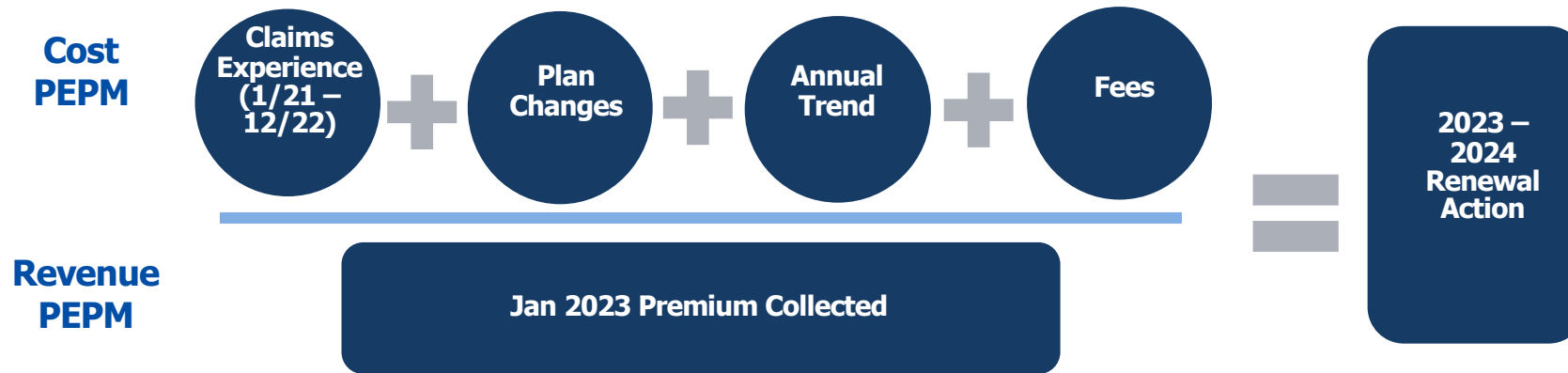
- Reviewed by EyeMed for consistency with MES, additional reimbursement up to in-network level

## On-going Support

- EyeMed meets with CSEBA on a bi-monthly basis to update CSEBA team on progress



# Renewal EyeMed Vision Program



\* Final rate impact may vary by District by plan design





# Vision - EyeMed Renewal

Renewal Formula	MES Vision
2023-2024 Policy Year	





# Voya Program



# Blue Shield of California Renewal

# Blue Shield of California (BSC) PY2021-2022 Experience Recap



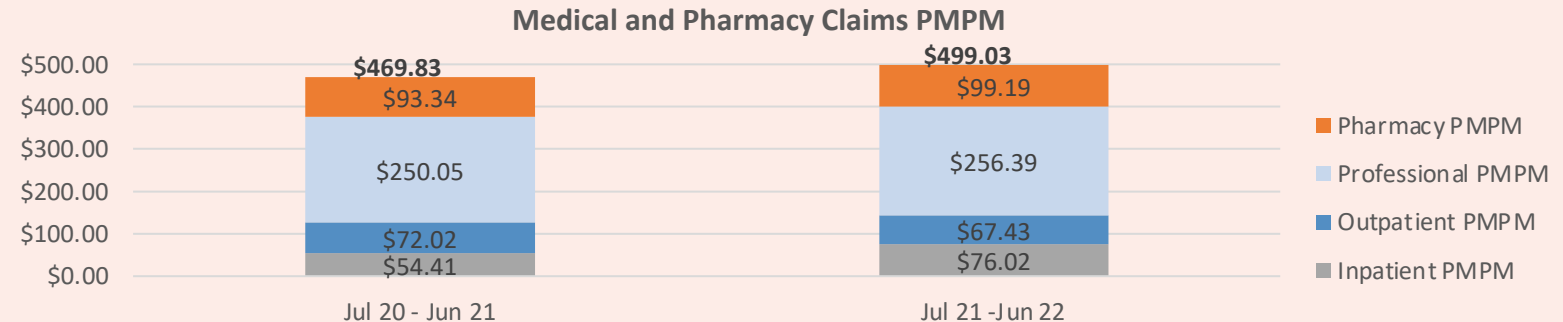
## Population

- Overall membership remained fairly stable in current year while there was more movement among BSC products:
  - Access+ grew by 4.6% while TRIO and PPO dropped by 4.6% and 5.6%, respectively.



## Claims & Utilization

- CSEBA's historical trend for current year is in line with national claims trend. Core population trend is stable while high-cost claimants are driving most of cost increase
  - Overall claims trend for current year is 6.2%. Aon's national trend study suggest most health plans' are trending at 6.0%-7.5% from 2021-2022.
  - Majority of CSEBA's trend increase is driven by high-cost claimants and inpatient claims.



- Professional claims and outpatient claims decreased in the last year
- Pharmacy claims increased mostly driven by a few high-cost Rx claimants utilizing specialty Rx



# Blue Shield of California Medical Expenses / Fixed Fees

	2023 - 2024	2022 – 2023
Blue Shield Claims Admin. Fee	4.90%	4.83%
Stop Loss (ISL fee with Voya and pooling charge through BSC)**	5.52%	5.66%
Health Advocate – Advocacy	0.10%	0.11%
Health Advocate – EAP	0.13%	0.12%
JPA (\$4.89) & Benefitfocus (\$5.00)	0.77%	0.77%
COBRA Administration	0.04%	0.04%
Go 365 – Wellness	0.22%	0.22%
PCORI	0.04%	0.04%
EPIC – Hearing Aid	0.02%	0.02%
Voya Enhanced Benefits for Premier HDHP	0.04%	0.04%
<b>Total Administration Fees</b>	<b>11.78%</b>	<b>11.84%</b>

\*\* Reflect the increase of BSC HMO pooling point from \$275K to \$325K

\*\* While the renewal rates will be finalized, the 2023-2024 financial results will be impacted by final PPO stop loss renewal rates or any other outstanding vendor decisions that would impact fixed costs and expected claims



# Renewal for Blue Shield Medical Program



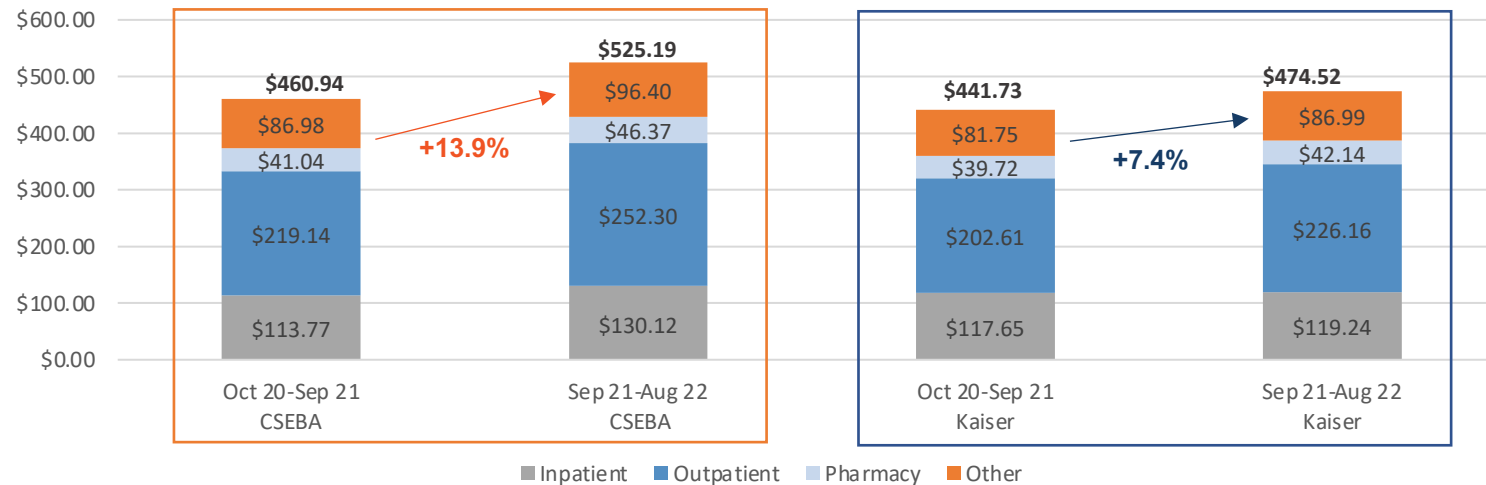
\*\*BSC fees are pending, proposed renewal action is a not to exceed figure and will be updated for the Executive Committee meeting once negotiation is finalized



# Kaiser Permanente Renewal

# Kaiser 2021-2022 Experience Recap and Business Update

Medical and Pharmacy Claims PMPM



- CSEBA pool's per capita claims increased by 13.9% in the experience period, 6.5% higher than Kaiser book of business trend in the same period.
- CSEBA's higher trend is mostly driven by inpatient and pharmacy claims.
  - Inpatient claims trend is about 13% higher than KP book of business
  - Pharmacy claims trend is about 7% higher than KP book of business
- A few of the high-cost claimants are hospitalized COVID patients, driving up inpatient costs. This is consistent with many other school districts with Kaiser.
- Kaiser has also indicated potential higher rating trend for next renewal in light of KP's recent financial position as an organization

# Renewal Build-up for Kaiser Permanente





## Item 7.1 Update to Blue Shield Rx Spectrum Mail Order Pharmacy

### Strategic Goal Initiatives

<input type="checkbox"/> <b>Finance</b>	Optimize financial resources for long-term stability and sustainability.
<input checked="" type="checkbox"/> <b>Membership</b>	Retain and grow membership
<input checked="" type="checkbox"/> <b>Programs</b>	Develop and implement innovated, cutting-edge programs that effectively meet members' needs
<input type="checkbox"/> <b>Services</b>	Deliver exceptional customer services to all members
<input type="checkbox"/> <b>Governance &amp; Operations</b>	Maintain exemplary, ethical leadership and practices in all facets of the JPA operations.

### Background

The Executive Committee approved a change to the Trio and Tandem prescription drug plans at the November 17, 2021, meeting. The approved Rx Spectrum plan design was implemented by Blue Shield for those Trio and Tandem members effective 7/1/22.

### Issues & Key Findings

Due to an implementation oversight, some members did not experience the Level A Pharmacy copay as illustrated in the table below.

<b>Rx Spectrum</b>	<b>Current</b>		<b>Proposed</b>	
	Level A Pharmacy	Level B Pharmacy	Level A Pharmacy	Level B Pharmacy
Tier 1	\$10	<b>\$10</b>	<b>\$0</b>	\$10
Tier 2	\$20	<b>\$20</b>	<b>\$10</b>	\$20
Mail Order (90-day supply)	<b>\$20/\$40</b>		<b>\$0/\$20</b>	\$20/\$40

Through 12/31/22, this discrepancy impacted 115 members in 21 school districts with 427 claims and approximately \$4,500. Each additional month beyond 12/31/22 will add a minor dollar impact.

### **Proposed Solution**

- Blue Shield is implementing a correction through the CVS system to adjust any mail order claim received after 7/1/22
- CSEBA will prepare a communication to be sent to the impacted Districts in advance of the reimbursement being sent to the member
- Blue Shield will cut checks for the remediations to each member impacted and include a generic letter
- Blue Shield will absorb the total claims impact and not charge CSEBA for the claim costs
- Blue Shield will update the microsite with updated summaries for impacted 2022 Trio/Tandem plans

Attached is Item 7.1a that includes information on the Blue Shield Rx Spectrum Mail Order Pharmacy.

### **Fiscal Impact**

- ☒ **None**  
☐ **Indirect**  
☐ **Direct**

Claims costs are estimated and will be absorbed by Blue Shield and not the CSEBA JPA.

### **Staff Recommendations**

- ☒ **Information Only**  
☐ **Action Item**  
☐ **EC Approved:** \_\_\_\_\_  
**Date**



# CSEBA

## Blue Shield Rx Spectrum Update

*Presented By: Jesseca Nixon, Blue Shield of California*  
*February 24, 2023*



# Background

- The plan design below was approved for 7/1/22 by the EC (at the Nov 17, 2021, meeting) and Aon included the mail-order 2x copay for tier 1 and tier 2 in estimated cost impact
- Blue Shield implemented Mail Order copayments at 2x Level B pharmacy copayments resulting in members paying a higher cost share for CVS Mail Order
- Rx Spectrum only impacts Trio and Tandem members

Rx Spectrum	Current		Proposed	
	Level A Pharmacy	Level B Pharmacy	Level A Pharmacy	Level B Pharmacy
Tier 1	\$10	<b>\$10</b>	<b>\$0</b>	\$10
Tier 2	\$20	<b>\$20</b>	<b>\$10</b>	\$20
Mail Order (90-day supply)	<b>\$20/\$40</b>		<b>\$0/\$20</b>	\$20/\$40

# Member/Claims Impact

- Below is the impact of the RX spectrum mail order copayment discrepancy
- Through 12/31/22, it impacted 115 members in 21 school districts with 427 claims and approximately \$4,500
- Each additional month beyond 12/31/22 will add minor dollar impact

Account ID	Account Name	# Members*	# Claims*	Member Overpaid Amount
W0063868	CSEBASAN BERNARDINO CSS	14	54	\$ 509.88
W0064552	CSEBAALTA LOMA SCHOOL DI	2	11	\$ 72.35
W0064554	CSEBABEAR VALLEY UNIFIED	1	4	\$ 58.83
W0064555	CSEBACENTRAL SCHOOL DIST	5	10	\$ 116.25
W0064556	CSEBACENTRALIA SCHOOL DI	3	17	\$ 190.98
W0064558	CSEBACOLTON JT. UNIFIED	6	20	\$ 133.82
W0064560	CSEBACUCAMONGA SCHOOL DI	1	3	\$ 50.00
W0064563	CSEBAETIWANDA SCHOOL DIS	3	13	\$ 201.37
W0064564	CSEBAHEMET UNIFIED SCHOO	4	18	\$ 289.78
W0064566	CSEBAMOUNTAIN VIEW SCHOO	2	8	\$ 126.38
W0064568	CSEBAONTARIO-MONTCLAIR S	19	67	\$ 765.52
W0064569	CSEBARAMONA UNIFIED SCHO	1	4	\$ 31.75
W0064570	CSEBARIM OF THE WORLD UN	8	31	\$ 327.07
W0064572	CSEBASAN MARINO UNIFIED	2	6	\$ 64.27
W0064573	CSEBASANTEE SCHOOL DISTR	4	9	\$ 80.92
W0064574	CSEBASAVANNA SCHOOL DIST	1	8	\$ 72.66
W0064576	CSEBAVICTOR VALLEY COLLE	1	1	\$ 2.47
W0064582	CSEBAHESPERIA UNIFIED SC	19	62	\$ 690.60
W0064590	CSEBACHINO VALLEY	2	13	\$ 159.14
W0064611	CSEBABEAUMONT UNIFIED SC	5	24	\$ 380.26
W0065041	CSEBAENCINITAS UNION SCH	14	54	\$ 172.01



# Proposed Solution

- Blue Shield is implementing a correction through the CVS system to adjust the any mail order claim received after 7/1/22
- CSEBA will prepare a communication to be sent to impacted Districts in advance of the reimbursement being sent to the member
- Blue Shield will cut checks for the remediations to each member impacted and include a generic letter
- Blue Shield will absorb the total claims impact and not charge CSEBA for the claim costs
- Blue Shield will update the microsite with updated summaries for impacted 2022 Trio/Tandem plans



## Item 7.2.1 Kaiser Permanente COVID-19 Update

### **Strategic Goal Initiatives**

<input type="checkbox"/> Finance	Optimize financial resources for long-term stability and sustainability.
<input checked="" type="checkbox"/> Membership	Retain and grow membership
<input checked="" type="checkbox"/> Programs	Develop and implement innovated, cutting-edge programs that effectively meet members' needs
<input type="checkbox"/> Services	Deliver exceptional customer services to all members
<input type="checkbox"/> Governance & Operations	Maintain exemplary, ethical leadership and practices in all facets of the JPA operations.

### **Background**

COVID-19 has disrupted many aspects of our world. It had a tremendous impact to how people were using healthcare since March 2020. Most offices were closed from March to May in the same year, resulting in the suppression of all elective services in that period.

Today, the priority remains access to COVID testing and the implementation of vaccines across California. The CSEBA JPA has determined that it is prudent to bring regular updates to the Executive Committee from the medical vendors. This information will inform the Executive Committee members about the progress of both testing and vaccines.

### **Issues & Key Findings**

CSEBA paid claims and utilization data from January 2022 through December 2022 show the following:

- Overall claims average \$18.50 PMPM
- CSEBA's 2022 large inpatient claims were above \$6 million
- Inpatient PMPM from \$26.71 in August to \$15.39 in December
- Outpatient claims have increased +\$300K and emergency room claims are up +\$200K
- Of the \$5,721,948 total paid claims, the two highest months were \$1,573,547 paid in January of 2022 and \$1,010,724 in May of 2022
- CSEBA had 15 claims over \$150,000 in August and 10 claims over \$150,000 in December
- Renewal will include claims from October 2021 through September 2022

#### Testing

- Overall, in 2022 positive test rate 6.1% of those tested, which is on par of the KP regional average of 7.1%
- Higher spikes include January, November & December 2022 where positive test results ran on average between 13.1% and 14.4%

Please complete an e-visit on [kp.org](https://kp.org) or via the mobile app to get online appointment for COVID-19 advice, treatment and testing. Or, members can also call the Kaiser appointment and advice line at 1-833-574-2273.

To schedule vaccine appointments, please visit [kp.org/covidvaccine](https://kp.org/covidvaccine) to check availability and book appointments. Or you can also go to [myturn.ca.gov](https://myturn.ca.gov) for available vaccination appointments near you.

## **Respiratory syncytial virus (RSV) Update**

Respiratory syncytial virus (RSV) is a common respiratory virus that causes cold-like symptoms in children and adults. Symptoms usually go away on their own in 1 or 2 weeks. Most children will get an RSV infection with mild symptoms by the time they are 2. But for some children under 1, RSV can develop into more serious conditions like bronchiolitis (swelling of the small airways in the lungs) or pneumonia (infection of the lungs).

### **Why are more children becoming severely ill from RSV?**

In the winter of late 2020 into early 2021, there were almost no cases of RSV. Today, some children with RSV are becoming severely ill because they have little natural protection. That's because their immunity has lessened, or they weren't exposed to respiratory viruses before the pandemic.

### **Is RSV a new virus?**

No. Almost all children get an RSV infection by their second birthday.

Symptoms of RSV usually appear within 4 to 6 days after infection and include:

Congested or runny nose  
Decreased appetite  
Coughing  
Sneezing  
Fever  
Moderate wheezing

### **How long is RSV contagious?**

People infected with RSV are usually contagious for 3 to 8 days.

### **How do I get care for my child?**

If your child becomes ill with flu or cold symptoms, you have many ways to get care. Visit [kp.org/getcare](https://kp.org/getcare) for more information. You can also call 1-833-574-2273 (TTY 711) to schedule a visit or leave a nonurgent message for your doctor or care team. To learn how to add your children to your [kp.org](https://kp.org) account, visit [kp.org/actforfamily](https://kp.org/actforfamily).

## **Flu Shots and Clinic Updates**

- **Flu Retail Partnership Not Available This Year**
- Members can choose to pay out-of-pocket to get a flu shot at a pharmacy outside of Kaiser Permanente. However, we won't be able to reimburse members for flu shots that they receive outside of Kaiser Permanente
- Members should visit [kp.org/flu](https://kp.org/flu) and select their region to find flu shot locations and hours. Flu shot start dates may vary depending on where they live.



- Southern California Members can also get a no-cost flu shot at one of the Target Clinics locations throughout Southern California serving Kaiser Permanente members. Go to [www.kptargetclinic.org](http://www.kptargetclinic.org) to find a list of locations.

### **COVID Testing and Vaccination Updates**

Kaiser Permanente will continue to follow federal regulations that require no out-of pocket cost sharing for all COVID-19 diagnostic and screening testing for members through the end of the national public health emergency, which was extended to May 15, 2023.

Kaiser Permanente is working to provide easy options for members to get a COVID-19 booster. While there's been a nationwide delay in supply of the Moderna booster, we expect additional supply to become available over the next few weeks. In the meantime, members can choose the Pfizer booster even if they previously received Moderna. Both boosters offer safe and effective protection against COVID-19

For more information, you can also call our 24/7 KP COVID InfoLine at 1-855-550-0951 (available in English and Spanish) for regular recorded updates

CSEBA will continue to monitor and bring the Executive Committee COVID-19 updates from your vendors.

Attached is Item 7.2.1a that includes information on the Kaiser Permanente COVID-19 update.

### **Fiscal Impact**

- ☒ None  
☐ Indirect  
☐ Direct

### **Staff Recommendations**

- ☒ Information Only  
☐ Action Item  
☐ EC Approved: \_\_\_\_\_  
                                     Date



# CSEBA Kaiser Permanente COVID-19 Update

*Presenter: Lisa Moreno, Kaiser Permanente  
February 24, 2023*



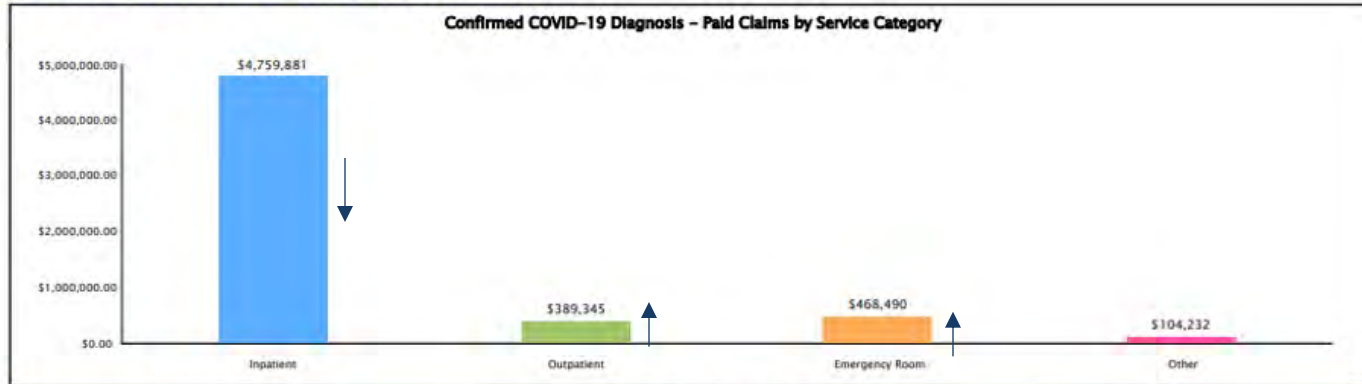


## COVID-19 Executive Summary

- Appendix:
- COVID-19 Utilization Report (December 31, 2022)

# Executive Summary

COVID-19 Paid Claims & Utilization – Paid Claims by Service Category



Service Category Grouping	COVID-19 Paid Claims	COVID-19 Paid PMPM
Inpatient	\$4,759,881	\$15.39
Outpatient	389,345	1.26
Emergency Room	468,490	1.51
Other	104,232	0.34
<b>Total</b>	<b>\$5,721,948</b>	<b>\$18.50</b>

Inpatient – Confirmed COVID-19		Inpatient – Confirmed COVID-19	
Inpatient Paid Claims	Inpatient Paid PMPM	Inpatient Admits	Inpatient Utilization
\$4,759,881	\$15.39	55	2.1
\$86,543.29		Inpatient Admits/1000	459
\$10,370.11		Inpatient Days	17.8
		Inpatient Days/1000	8.3
		Inpatient ALOS	

## COVID-19 claims:

- CESBA's overall COVID-19 claims average through December 2022 is \$18.50 PMPM
- CSEBA's 2022 large inpatient claims were above \$6 million through August 2022 but as of December 2022 Inpatient claims have gone down by approximately \$2 million
- Overall Inpatient PMPM have decreased from \$26.71 in August to \$15.39 PMPM for December 2022.
- Inpatient admits reduce from 90 in August 2022 to 55 in December 2022. With inpatient days decreasing from 727 to 459 for the same time period. ALOS was reduced from 8.3 to 8.1
- Outpatient claims have increase +300K and emergency room claims are up +200K
- Overall confirmed COVID-19 cases decreased by 74 cases from 1880 in August 2022 to 1806 in December 2022
- There were 15 claims above 150K in August. There are 10 claims over 150K in December with 8 of them over \$200k+
- Renewal will include claims from Oct 2021 through Sept 2022

## Testing:

- Overall, in 2022 positive test rate average 6.1% of those tested, which is on par with the KP regional average of 7.1%
- Higher spikes include January, November & December 2022 where positive test results ran on average between 13.1% and 14.4%

## APPENDIX

### COVID-19 Utilization COVID-19 Testing





## COVID-19 Paid Claims and Utilization

**Group Name:** CSEBA  
**Group Number(s):** 100015,100034,100040,100061,100071  
**Subgroups:** Multiple Groups

**Region:** Southern California

**Current Period:** Jan 2022 – Dec 2022

**Jan22 – Dec22**

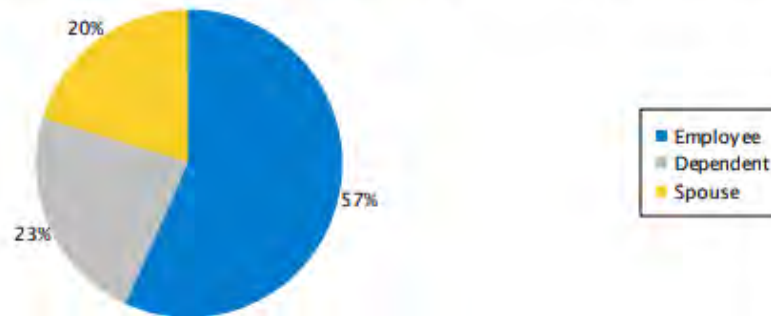
**Average Members:** 25,777

### COVID-19 Paid Claims & Utilization – Report Overview

Paid Covid-19 Tests	Paid Claims	Paid Tests	PMPM	Paid Tests/1000
Covid-19 Testing	\$4,053,982	33,823	\$13.11	1,312.2

Covid-19 Diagnosis – Inpatient / Outpatient Claims	Paid Claims	Members	PMPM	Members/1000
Confirmed Covid-19	\$5,721,948	1,880	\$18.50	72.9
Possible Covid-19	\$5,944,889	11,026	\$19.22	427.8

#### Number of Members with Confirmed COVID-19 Diagnosis by Relationship to Subscriber



Relationship to Subscriber	Number of Members with COVID-19 Diagnosis
Employee	1,065
Dependent	434
Spouse	381
<b>Total</b>	<b>1,880</b>

#### Number of Members with Covid-19 Diagnosis by Age Group

Age Group	Female	Male	Total
Under 18	128	149	277
18 – 29	158	85	243
30 – 39	197	88	285
40 – 49	277	121	398
50 – 59	266	149	415
60 – 69	151	99	250
70 or older	5	7	12
<b>Total</b>	<b>1,182</b>	<b>698</b>	<b>1,880</b>

#### Confirmed Covid-19 – Paid Claims Distribution

Paid Claims Distribution	Members
Less than or equal to \$1000	1,598
\$1,001 – \$5,000	201
\$5,001 – \$25,000	42
\$25,001 – \$50,000	24
\$50,001 – \$75,000	3
\$75,001 – \$100,000	1
\$100,001 – \$125,000	1
\$125,001 – \$150,000	0
\$150,001 – \$175,000	2
\$175,001 – \$200,000	0
\$200,000 +	8
<b>Total</b>	<b>1,880</b>





## COVID-19 Paid Claims and Utilization

**Group Name:** CSEBA

**Group Number(s):** 100015,100034,100040,100061,100071

**Subgroups:** Multiple Groups

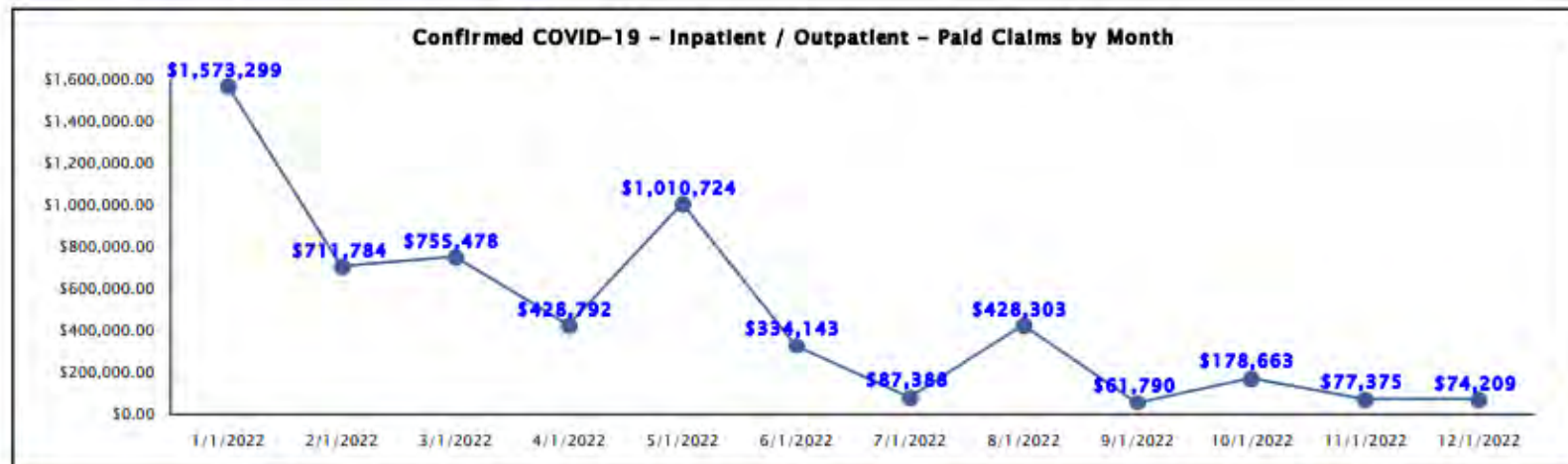
**Region:** Southern California

**Current Period:** Jan 2022 - Dec 2022

**Jan22 - Dec22**

**Average Members:** 25,777

### COVID-19 Paid Claims & Utilization - Paid Claims by Month



Paid Month	Paid Claims	\$MPM
1/1/2022	\$1,573,299	\$5.09
2/1/2022	711,784	2.30
3/1/2022	755,478	2.44
4/1/2022	428,792	1.39
5/1/2022	1,010,724	3.27
6/1/2022	334,143	1.08
7/1/2022	87,388	0.28
8/1/2022	428,303	1.38
9/1/2022	61,790	0.20
10/1/2022	178,663	0.58
11/1/2022	77,375	0.25
12/1/2022	74,209	0.24
<b>Total</b>	<b>\$5,721,948</b>	<b>\$18.50</b>



## COVID-19 Paid Claims and Utilization

**Group Name:** CSEBA

**Group Number(s):** 100015,100034,100040,100061,100071

**Subgroups:** Multiple Groups

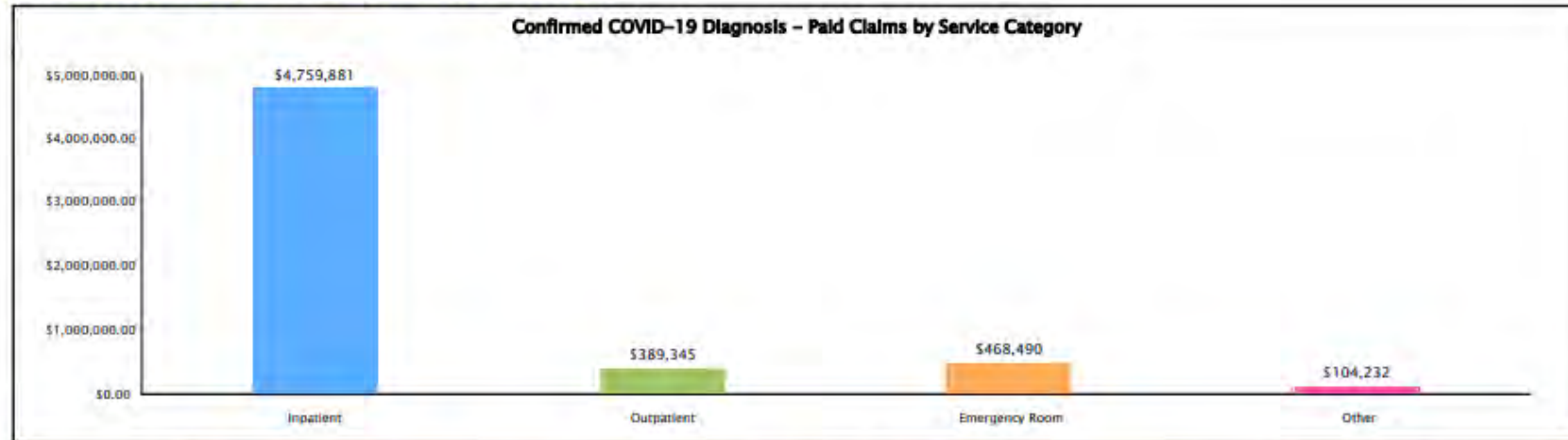
**Region:** Southern California

**Current Period:** Jan 2022 – Dec 2022

**Jan22 – Dec22**

**Average Members:** 25,777

### COVID-19 Paid Claims & Utilization – Paid Claims by Service Category



Service Category Grouping	COVID-19 Paid Claims	COVID-19 Paid PMPM
Inpatient	\$4,759,881	\$15.39
Outpatient	389,345	1.26
Emergency Room	468,490	1.51
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<b>Total</b>	<b>\$5,721,948</b>	<b>\$18.50</b>

Inpatient – Confirmed COVID-19		Inpatient – Confirmed COVID-19	
	Inpatient Paid Claims		Inpatient Utilization
Inpatient Paid Claims	\$4,759,881	Inpatient Admits	55
Inpatient \$PMPM	\$15.39	Inpatient Admits / 1000	2.1
Inpatient Cost Per Admit	\$86,543.29	Inpatient Days	459
Inpatient Cost Per Day	\$10,370.11	Inpatient Days / 1000	17.8
		Inpatient ALOS	8.3





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### COVID-19 Paid Claims & Utilization – Report Addendum and Footnotes

**Data within this report represent claims for members who have been tested or diagnosed with COVID-19, and members who have a possible COVID-19 diagnosis.**

**Members who have tested positive for COVID-19 but have not been officially diagnosed within their medical record, will not be represented as a confirmed case.**

Covid-19 tests represent the number of paid tests. Test results are not reflected in claims data. Refer to the clinical Covid-19 Report for testing result data.

- Confirmed Covid-19 cases are counted by summing the number of unique members with an ICD10 diagnosis code of U07.1. Confirmed cases will not necessarily match to the number of positive test results found on the clinical Covid-19 report.
- Possible Covid-19 cases use any of the following ICD10 diagnosis codes with an incurred date on or after 3/1/2020:
  - B34.2 – Coronavirus Infection, Unspecified;
  - B34.9 – Viral infection, Unspecified;
  - B97.29 – Other coronavirus as the cause of diseases classified elsewhere;
  - J12.89 – Other viral pneumonia;
  - J20.8 – Acute bronchitis due to other specified organisms;
  - J22 – Unspecified acute lower respiratory infection;
  - J80 – Acute respiratory distress syndrome;
  - Z03.818 – Encounter for observation for suspected exposure to other biological agents ruled out;
  - Z11.52 – Encounter for screening for COVID-19;
  - Z11.59 – Encounter for screening for other viral diseases;
  - Z20.822 – Contact with and (suspected) exposure to COVID-19;
  - Z20.828 – Contact with and (suspected) exposure to other viral communicable diseases.
- Paid claims for confirmed Covid-19 cases are calculated by taking only paid dollar amounts where the ICD10 diagnosis code of U07.1 is present within the claim. Other non-Covid-19 related diagnoses and costs may be present within the same encounter and would be reflected in the report.

# COVID-19 Testing Report (2022)

CSEBA | Commercial | Data available as of: JAN-31-2023

Your group's COVID-19 testing metrics			
Time period	Number of COVID-19 tests performed <sup>1</sup>	Number of positive test results <sup>2</sup>	Percentage of positive test results <sup>3</sup>
January 2022	10,077	1,451	14.4%
February 2022	4,402	133	3.0%
March 2022	4,123	44	1.1%
April 2022	3,721	45	1.2%
May 2022	4,591	164	3.6%
June 2022	3,130	212	6.8%
July 2022	2,704	210	7.8%
August 2022	2,912	132	4.5%
September 2022	1,853	65	3.5%
October 2022	1,077	69	6.4%
November 2022	1,303	180	13.8%
December 2022	1,340	175	13.1%
2022 Total	41,233	2,880	7.0%
2020 to 2022 Cumulative Total	107,524	6,545	6.1%

<sup>1</sup> Includes all tests (performed in or outside of Kaiser Permanente) for members during the current measurement period; does not represent 'unique' members; counts may differ from claims/utilization reporting as tests may be bundled in other services for claims processing; <sup>2</sup> Includes all known positive COVID-19 test results documented in the KP medical records of members during the current measurement period; does not represent 'unique' members; <sup>3</sup> Number of known positive test results divided by the number of COVID-19 tests performed. May not reflect the actual infection rate in your entire population. The criteria and availability of testing changed with time, geography, and government direction (e.g., symptomatic people prioritized for testing, routine testing required for some).

# COVID-19 Testing Report (2023)

CSEBA | Commercial | Data available as of: JAN-31-2023

Your group's COVID-19 testing metrics			
Time period	Number of COVID-19 tests performed <sup>1</sup>	Number of positive test results <sup>2</sup>	Percentage of positive test results <sup>3</sup>
January 2023	767	56	7.3%
February 2023	0	0	0.0%
March 2023	—	—	—
April 2023	—	—	—
May 2023	—	—	—
June 2023	—	—	—
July 2023	—	—	—
August 2023	—	—	—
September 2023	—	—	—
October 2023	—	—	—
November 2023	—	—	—
December 2023	—	—	—
2023 Total	767	56	7.3%
2020 to 2023 Cumulative Total	108,291	6,601	6.1%

<sup>1</sup> Includes all tests (performed in or outside of Kaiser Permanente) for members during the current measurement period; does not represent 'unique' members; counts may differ from claims/utilization reporting as tests may be bundled in other services for claims processing; <sup>2</sup> Includes all known positive COVID-19 test results documented in the KP medical records of members during the current measurement period; does not represent 'unique' members; <sup>3</sup> Number of known positive test results divided by the number of COVID-19 tests performed. May not reflect the actual infection rate in your entire population. The criteria and availability of testing changed with time, geography, and government direction (e.g., symptomatic people prioritized for testing, routine testing required for some).



# COVID-19 Testing Report – Regional (2022)

Southern California | Commercial | Data available as of: JAN-31-2023

Your Region's COVID-19 testing metrics			
Time period	Number of COVID-19 tests performed <sup>1</sup>	Number of positive test results <sup>2</sup>	Percentage of positive test results <sup>3</sup>
January 2022	1,418,142	262,987	18.5%
February 2022	554,089	23,673	4.3%
March 2022	518,895	6,910	1.3%
April 2022	441,838	10,013	2.3%
May 2022	591,699	28,469	4.8%
June 2022	573,324	45,368	7.9%
July 2022	542,118	58,442	10.8%
August 2022	456,350	31,897	7.0%
September 2022	337,902	13,681	4.0%
October 2022	222,278	12,186	5.5%
November 2022	260,172	35,099	13.5%
December 2022	259,118	36,188	14.0%
2022 Total	6,175,925	564,913	9.1%
2020 to 2022 Cumulative Total	15,749,837	1,124,620	7.1%

<sup>1</sup> Includes all tests (performed in or outside of Kaiser Permanente) for members during the current measurement period; does not represent 'unique' members; counts may differ from claims/utilization reporting as tests may be bundled in other services for claims processing; <sup>2</sup> Includes all known positive COVID-19 test results documented in the KP medical records of members during the current measurement period; does not represent 'unique' members; <sup>3</sup> Number of known positive test results divided by the number of COVID-19 tests performed. May not reflect the actual infection rate in your entire population. The criteria and availability of testing changed with time, geography, and government direction (e.g., symptomatic people prioritized for testing, routine testing required for some).

# COVID-19 Testing Report – Regional (2023)

Southern California | Commercial | Data available as of: JAN-31-2023

Your Region's COVID-19 testing metrics			
Time period	Number of COVID-19 tests performed <sup>1</sup>	Number of positive test results <sup>2</sup>	Percentage of positive test results <sup>3</sup>
January 2023	134,884	11,499	8.5%
February 2023	—	—	—
March 2023	—	—	—
April 2023	—	—	—
May 2023	—	—	—
June 2023	—	—	—
July 2023	—	—	—
August 2023	—	—	—
September 2023	—	—	—
October 2023	—	—	—
November 2023	—	—	—
December 2023	—	—	—
2023 Total	134,884	11,499	8.5%
2020 to 2023 Cumulative Total	15,884,721	1,136,119	7.2%

<sup>1</sup> Includes all tests (performed in or outside of Kaiser Permanente) for members during the current measurement period; does not represent 'unique' members; counts may differ from claims/utilization reporting as tests may be bundled in other services for claims processing; <sup>2</sup> Includes all known positive COVID-19 test results documented in the KP medical records of members during the current measurement period; does not represent 'unique' members; <sup>3</sup> Number of known positive test results divided by the number of COVID-19 tests performed. May not reflect the actual infection rate in your entire population. The criteria and availability of testing changed with time, geography, and government direction (e.g., symptomatic people prioritized for testing, routine testing required for some).

## Item 7.2.2 Blue Shield of California COVID-19 Update

### Strategic Goal Initiatives

<input type="checkbox"/> Finance	Optimize financial resources for long-term stability and sustainability.
<input checked="" type="checkbox"/> Membership	Retain and grow membership
<input checked="" type="checkbox"/> Programs	Develop and implement innovated, cutting-edge programs that effectively meet members' needs
<input type="checkbox"/> Services	Deliver exceptional customer services to all members
<input type="checkbox"/> Governance & Operations	Maintain exemplary, ethical leadership and practices in all facets of the JPA operations.

### Background

COVID-19 has disrupted many aspects of our world. It had a tremendous impact to how people were using healthcare since March 2020. Most offices were closed from March to May in the same year, resulting in suppression of all elective services in that period.

Today, the priority remains access to COVID testing and the implementation of vaccines across California. The CSEBA JPA has determined that it is prudent to bring regular updates to the Executive Committee from the medical vendors. This information will inform the EC members about the progress of both the testing and vaccines. Also, Blue Shield will inform the EC of testing coverage updates.

### Issues & Key Findings

As an update to the previous presentations, Blue Shield's reporting for COVID-19 produced the following results for CSEBA members through January 2023:

- Testing/Positivity rate continues to decline
  - As of week 2/1/23, testing for all districts and plans are at 1 test and 0 positivity. This can be caused by utilization of home test kits and not an indication that there are 0 positive members amongst the populations. This trend is expected to continue with future reporting.
  - Partial vaccinations declined and fully vaccinated increase
  - Vaccinated with Boosters are increasing
  - There is currently 0 new person inpatient since last reporting
- Covid testing availability
  - Blue Shield can help with self-test bulk requests – contact the Account Team for details
  - Engage with one of our contracted labs for employer testing
    - Flugen, LabCorp, Quest, Color, and IMD pathology can recommend in-network testing vendors/sites

As an update to the previous presentations, Blue Shield's reporting for COVID-19 produced the following results for CSEBA members through December 2022 (Q4):

Total Tests	34,907
Inpatient Admissions	88
Total Paid	\$5,063,000

A further breakdown of the testing through December 2022 shows the following between the two plans:

	PPO Tests	HMO Tests
Total Tests	5,196	9,349
Total Paid	\$467,011	\$3,037,253
Unique Claimants	1,369	35,282
Average paid per test	\$85 (up from \$82)	\$77 (down from \$83)

#### COVID-19 Vaccinations (Total Members – 17,436)

Total	11,823
Total % of Members	94.5% (fully vaccinated)
YTD Fully	11,167
YTD Partial	656

### **Respiratory Syncytial Virus RSV**

CDC reports an increase in RSV detections and RSV-associated emergency department visits and hospitalizations in multiple U.S. regions, with some regions nearing seasonal peak levels.

RSV is a common respiratory virus that usually causes mild, cold-like symptoms. Most people recover in a week or two, but RSV can be serious, especially for infants and older adults. RSV is the most common cause of bronchiolitis (inflammation of the small airways in the lung) and pneumonia (infection of the lungs) in children younger than 1 year of age in the United States.

RSV testing and treatment is covered under all BSC HMO and PPO plans if the service is medically necessary, there are no preventive testing options available.

For District resources, please go to the website below for more information:

[www.blueshieldca.com/cseba](http://www.blueshieldca.com/cseba)

Click on Blue Shield COVID-19 updates.

CSEBA will continue to monitor the COVID-19 pandemic and give the Executive Committee updates as necessary.

Attached is Item 7.2.2a that includes information on Blue Shield of California COVID-19 Update.

**Fiscal Impact**

- ☒ None  
☐ Indirect  
☐ Direct

**Staff Recommendations**

- ☒ Information Only  
☐ Action Item  
☐ EC Approved: \_\_\_\_\_  
Date





# CSEBA

## Blue Shield of California

### COVID-19 Update

*Presenter: Jesseca Nixon – Sr. Account Executive, Premier Accounts  
Blue Shield of California  
February 24, 2023*





# Items

- COVID-19 Executive Summary
- Appendix – COVID-19 Blue Shield Data

# COVID-19 Executive Summary

## Testing/Positivity rate continues to decline

- As of week 2/1/23, testing for all districts and plans are at 1 tests and 0 positivity. This can be caused by utilization of home test kits and not an indication that there are 0 positive members amongst the populations. This trend is expected to continue with future reporting.
- Partial vaccinations declined and fully vaccinated increase
- Vaccinated with Boosters are increasing
- There is currently 0 new person inpatient since last reporting

## COVID-19 Testing Availability

- BSC can help support bulk self kit request. Contact the Account Team for details
- Engage with one of our contracted labs for Employer Testing
  - Flugen, LabCorp, Quest, Color, and IMD pathology can recommend in-network testing vendors/sites.

# COVID Testing and Vaccine

For the most up to date info go to:  
[www.blueshieldca.com/cseba](http://www.blueshieldca.com/cseba)

Click on Blue Shield Covid-19 updates

[Click here for more information on Blue Shield CA Covid-19 resources](#)

## Welcome CSEBA members

We're proud to serve you and those who depend on you for healthcare coverage

[See your plan options](#)

### Contact us

#### Shield Concierge:

Trio HMO plan members  
Phone: (855) 747-5800  
7:00 a.m. to 7:00 p.m., Pacific Time  
Monday through Friday

#### Member Services

Access+ HMO plan members  
Phone: (855) 256-9404

### Watch a presentation on your 2021 plans and programs

The presentation features:

- The NEW Tandem PPO plan option
- Value-based benefits with PPO and Tandem PPO plans
- myStrength with Trio HMO, Tandem PPO, Access+ HMO and PPO plans
- Mental health benefits
- How to access your plan information
- How to get your questions answered

### Congratulations new employees!

You have a lot of healthcare coverage decisions to make. Blue Shield can walk you through your choices. We're here for you every step of the way.

[Welcome](#)



# Appendix

## COVID-19 Blue Shield of California Data



### Covid-19 Test & Inpatient Diagnosis Summary

#### CALIFORNIA SCHOOLS EMPLOYEE BENEFITS ASSOCIATION

This report summarizes 2019-Novel Coronavirus (COVID-19) related utilization for the stated reporting period. The data represented is derived from claims paid for diagnostic testing based on procedure codes U0001, U0002, U0003, U0004, 87635, G2023, and G2024, and inpatient facility claims which were mined for any incidence of the ICD-10 diagnosis code U071.

*Click each diagonal arrow icon to view charts and tables in full screen*

Counts in blue, Paid amounts in red

Total Unique Claimants

9,475

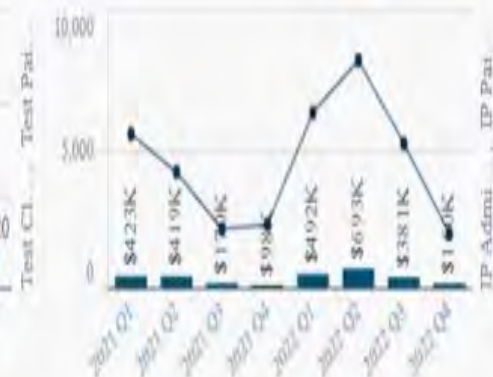
Unique Claimants



Total Tests

34,907

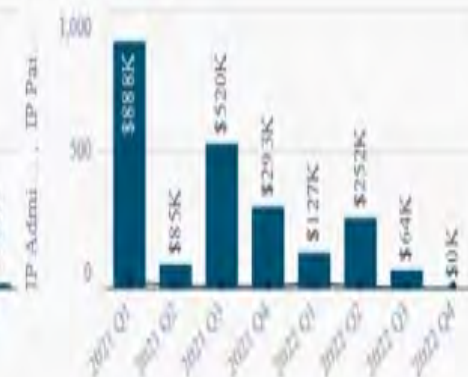
Tests



Total IP Admissions

88

IP Admissions



Total IP Days

604

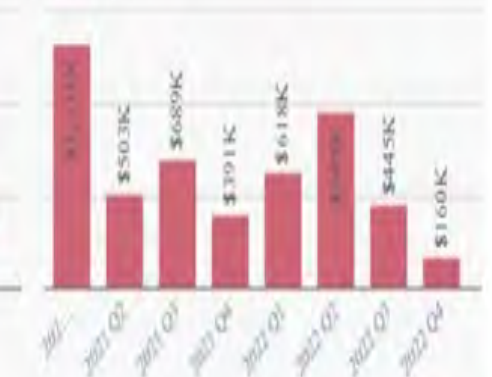
IP Days



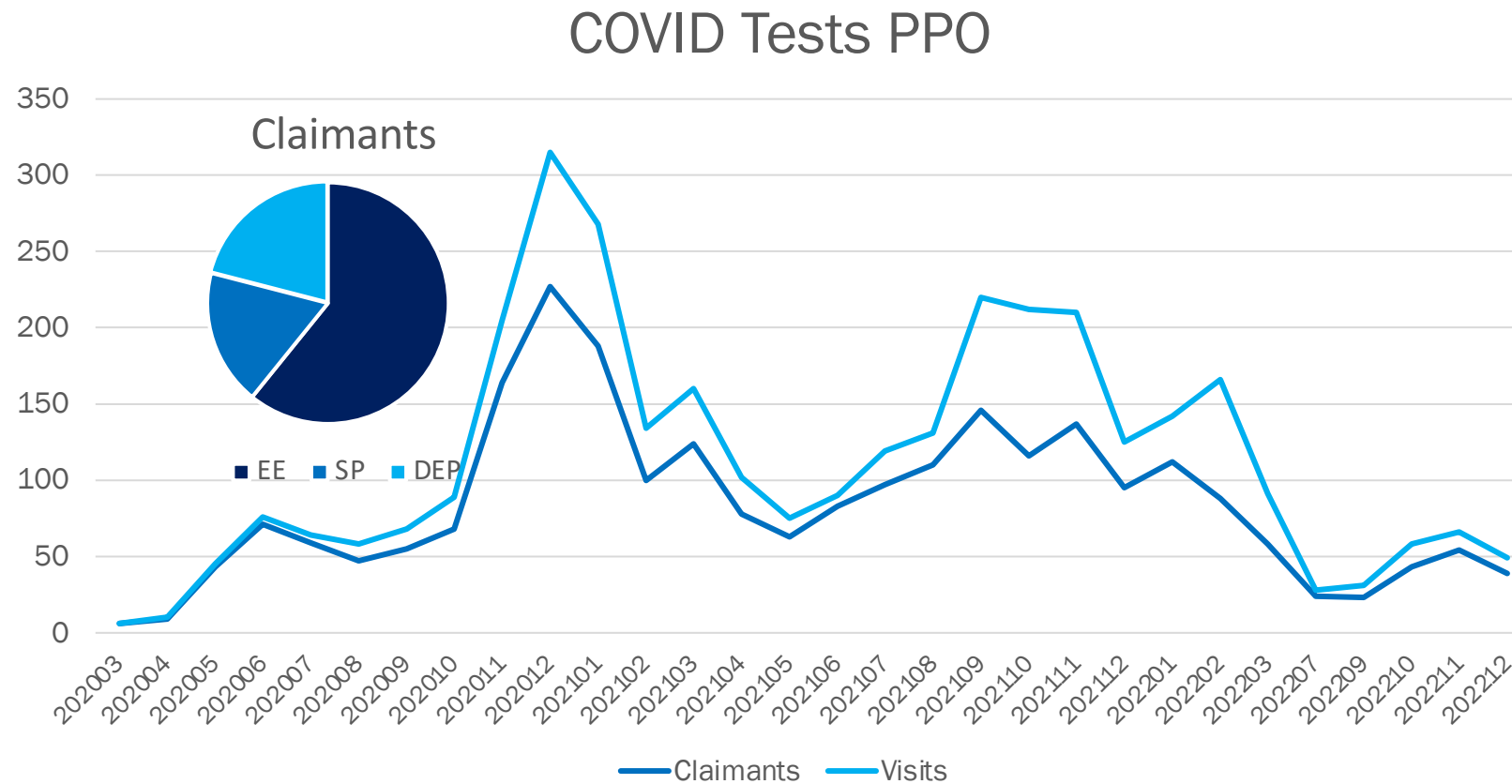
Total Test & IP Paid

\$5,063K

Total Paid



COVID-19 Tests as reported in the Professional Service Category, displayed by unique claimants and services by month incurred. Average paid for testing was \$85 per test which is up from \$82



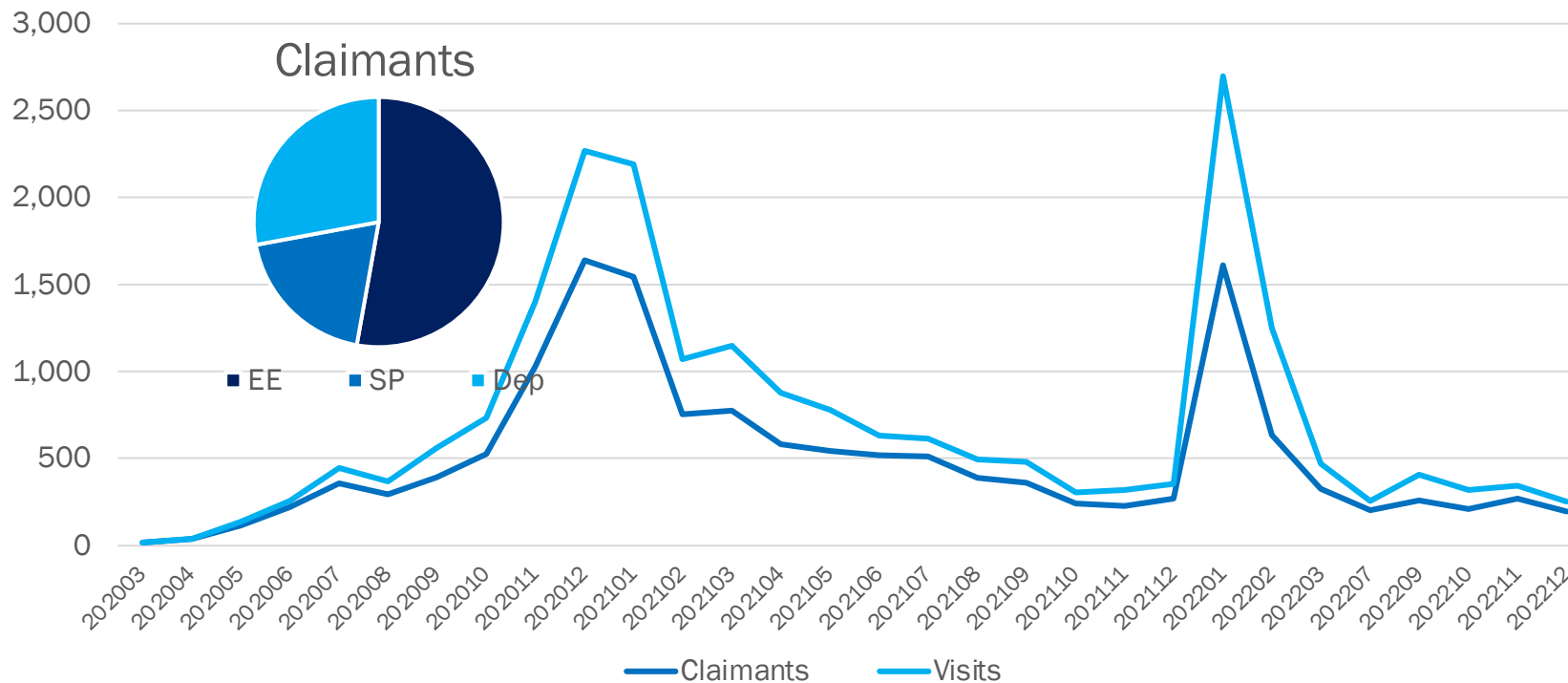
Total  
COVID-19 Tests  
**5,196**

Total Unique  
Claimants for  
COVID-19 Tests  
**1369**

Total paid for  
COVID-19 Tests  
\$467,011

COVID-19 Tests as reported in the Professional Service Category, displayed by unique claimants and services by month incurred. Average paid for testing was \$77 per test which is down from \$83

## COVID Tests HMO



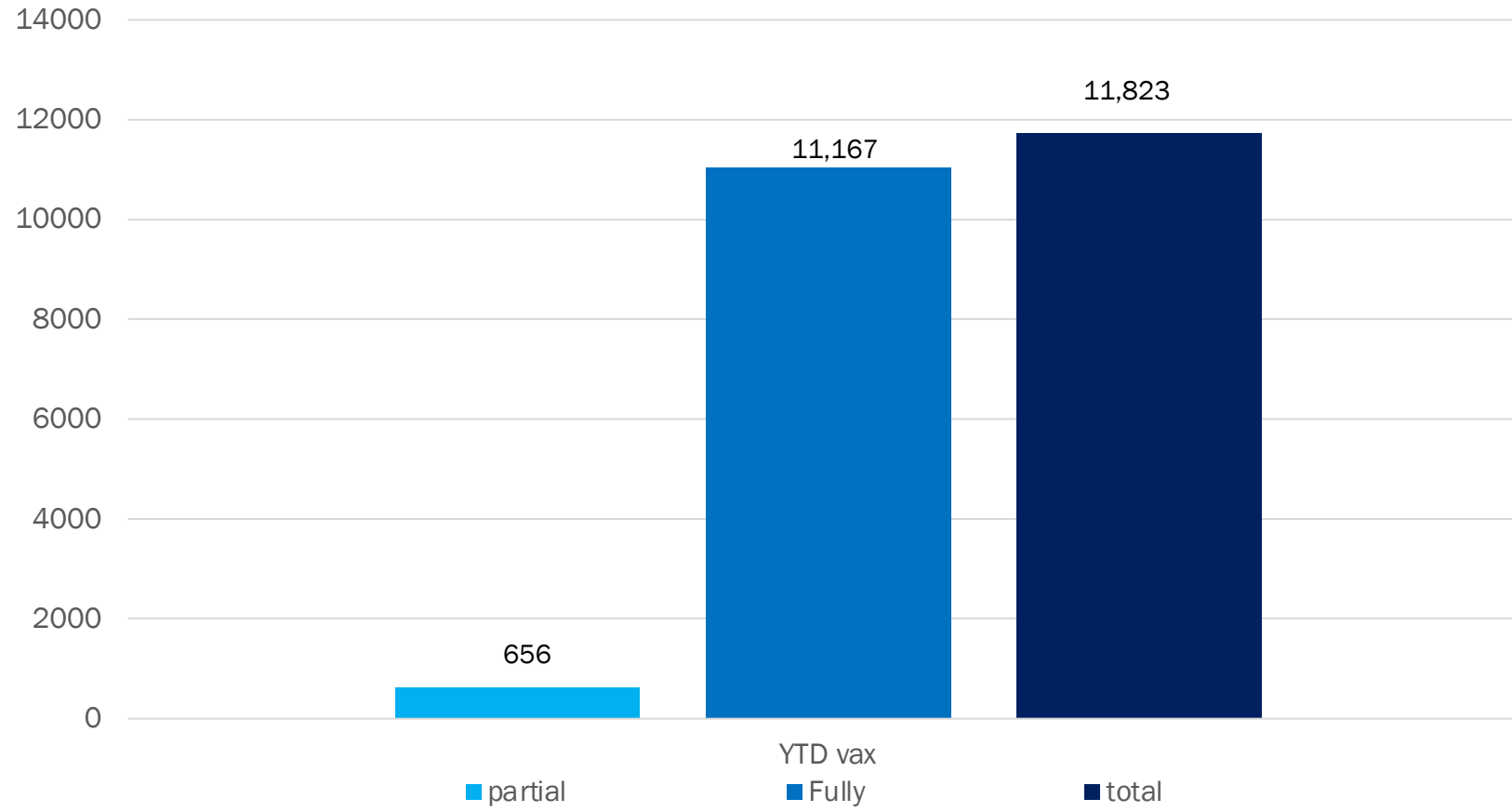
Total  
COVID-19 Tests  
**9,349**

Total Unique  
Claimants for  
COVID-19 Tests  
**35,282**

Total paid for  
COVID-19 Tests  
**\$3,037,253**



## Total Vaccinations



## Item 7.3.1 Financial Officer's Report Investment Report

### Strategic Goal Initiatives

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> <b>Finance Performance</b> | Optimize financial resources for long-term stability and sustainability  |
| <input type="checkbox"/> <b>Member Growth, Retention</b>       | Maximize member growth, retention, and satisfaction  |
| <input type="checkbox"/> <b>Operational Excellence</b>         | Deliver operational excellence in all areas of our organization  |
| <input type="checkbox"/> <b>People &amp; Culture</b>           | Attract, retain and develop a diverse, engaged, and mission-focused team that reflects the communities in which we serve |

### Background

Strategic Plan: The objective is to continue an overall financial review to keep both the Executive Committee members and the Board of Directors fully informed of the financial activities of the pool. The Financial Officer will report to the committee on the activities of the financial office.

### Issues & Key Findings

The California Schools Employee Benefits Association JPA assets are maintained in the San Bernardino County Treasury and in the Local Agency Investment Fund (LAIF) in Sacramento, which is administered by the State Treasurer's Office.

San Bernardino County's investment pool is made up of property tax dollars and local government agency funds. Together, they constitute the treasury for all the County's school districts, community college districts, and many special districts. The Treasurer is responsible for holding and safely investing the pooled funds for the County and over 200 local agencies depositing funds into the pool.

Expert management and conservative policies have earned the County's \$12.6 billion investment pool AAAf/S1 ratings from an independent credit-rating firm, Fitch Ratings, earning the highest possible rating for an investment pool of this type.

Attached is item 7.3.1a which includes the San Bernardino County Treasurer's report.

### Fiscal Impact

- ☐ None  
☐ Indirect  
☒ Direct

Interest earned from investment funds is included in the proposed budget and used to offset administration costs.

### Staff Recommendations

- ☒ Information Only  
☐ Action Item  
☐ EC Approved \_\_\_\_\_  
Date

Date: December 31, 2022

To: CSEBA Board of Directors

From: Carl Strub, Treasurer

Subject: Executive Summary of Quarterly Investment Reports

Provided herein is the Investment Report for the quarter ending December 31, 2022, for the California Schools Employee Benefits Association.

#### Executive Summary

- The JPA's investment portfolio is in compliance with applicable Governmental Code and CSEBA investment policy dated fiscal year 2022/2023
- The JPA's cash and investments is \$70,290,142 with a FMV of \$68,743,962. The San Bernardino County Treasury total is \$12,654,095,260
- Cash and investments in LAIF total \$711,402 with a FMV of \$698,162. LAIF's total is \$6,793,791
- Cash in claims trust accounts total \$1,467,605
- Not included in the above amounts are funds due from interest totaling \$302,699 as presented in CSEBA records as of December 31, 2022
- Interest rate earned (yield to maturity at cost) for cash held in the County Treasury was 2.88%. Interest earned for cash held in LAIF was 2.07%
- The JPA will have adequate access to cash to meet its expenditure requirements for the next six months

#### Supporting documentation

- (1) A summary of cash, cash equivalents and interest income by fund on December 31, 2022.
- (2) Public Financial Management, Inc.'s (PFM) Investment Summary Statement for San Bernardino County on December 31, 2022. The JPA's funds are reported as part of the County Treasurer's portfolio with PFM. PFM manages the investments of the County Treasury.
- (3) Local Agency Investment Fund Selected Investment Performance Reports on December 31, 2022.

Note: If you have questions or concerns regarding this report, please contact Kandy Delgado at (909) 763-4900



MALIA M. COHEN  
California State Controller

LOCAL AGENCY INVESTMENT FUND  
REMITTANCE ADVICE

Agency Name	S. CA SCHOOLS RISK MGMT
Account Number	35-36-001

As of 01/13/2023, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 12/31/2022.

Earnings Ratio		.00005680946709337
Interest Rate		2.07%
Dollar Day Total	\$	624,729,321.82
Quarter End Principal Balance	\$	6,793,791.53
Quarterly Interest Earned	\$	35,490.54



## PMIA/LAIF Performance Report as of 01/18/23



### PMIA Average Monthly Effective Yields<sup>(1)</sup>

December	2.173
November	2.007
October	1.772

### Quarterly Performance Quarter Ended 12/31/22

LAIF Apportionment Rate <sup>(2)</sup> :	2.07
LAIF Earnings Ratio <sup>(2)</sup> :	0.00005680946709337
LAIF Fair Value Factor <sup>(1)</sup> :	0.981389258
PMIA Daily <sup>(1)</sup> :	2.29
PMIA Quarter to Date <sup>(1)</sup> :	1.98
PMIA Average Life <sup>(1)</sup> :	287

### Pooled Money Investment Account Monthly Portfolio Composition <sup>(1)</sup> 12/31/22 \$199.6 billion

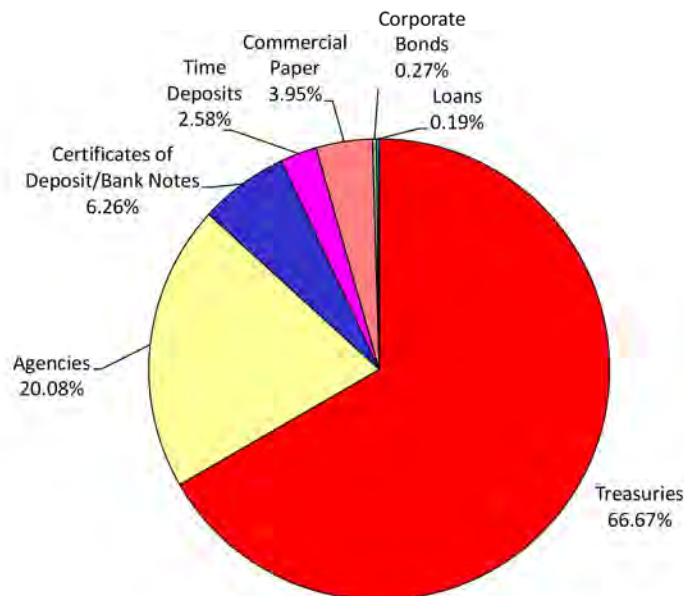


Chart does not include \$3,466,000.00 in mortgages, which equates to 0.002%. Percentages may not total 100% due to rounding.

Daily rates are now available here. [View PMIA Daily Rates](#)

Notes: The apportionment rate includes interest earned on the CalPERS Supplemental Pension Payment pursuant to Government Code 20825 (c)(1) and interest earned on the Wildfire Fund loan pursuant to Public Utility Code 3288 (a).

Source:

<sup>(1)</sup> State of California, Office of the Treasurer

<sup>(2)</sup> State of California, Office of the Controller

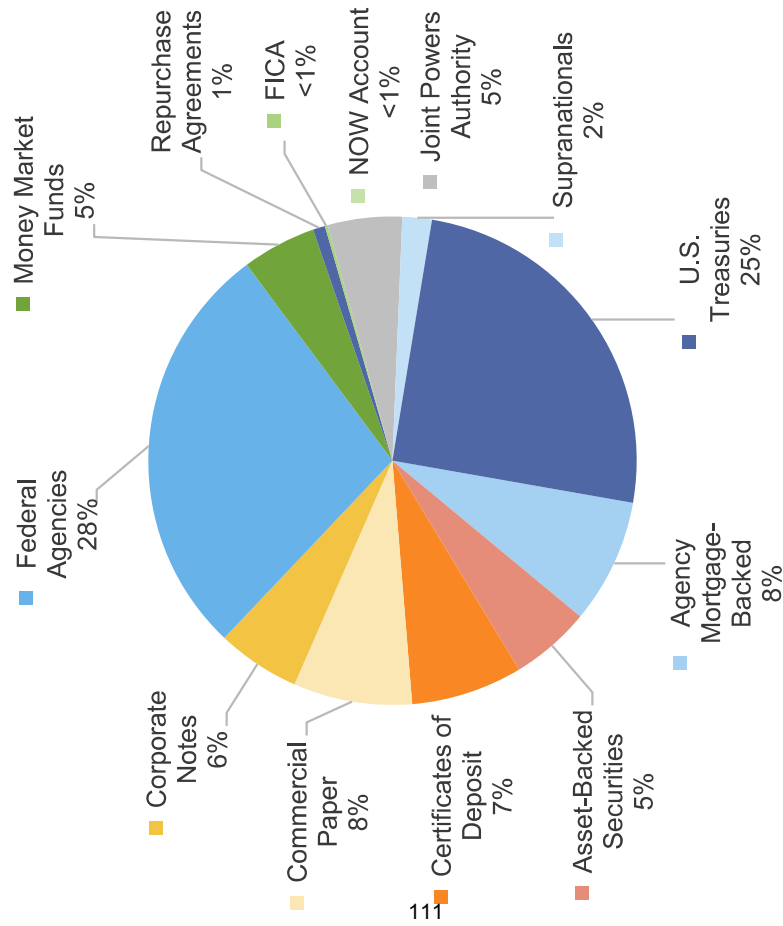
# San Bernardino County Pool Summary

## (as of 12/31/2022)

Security Type	Par Value	Amortized Cost	Market Value	Market % of Portfolio	Yield to Maturity at Cost	Wtd. Avg. Maturity	Effective Duration
Agency Mortgage-Backed	1,074,992,544	1,076,375,232	1,029,021,259	8.2%	2.76%	1040	2.67
Asset-Backed Securities	670,429,626	670,298,715	661,635,094	5.3%	3.19%	1222	1.36
Bank Notes	0	0	0	-	-	-	-
Certificates of Deposit	925,000,000	925,000,000	921,511,221	7.4%	3.23%	92	0.25
Collateralized CD	0	0	0	-	-	-	-
Commercial Paper	988,465,000	979,831,181	979,496,922	7.9%	4.31%	67	0.18
Corporate Notes	709,198,000	709,130,791	687,937,537	5.5%	2.21%	654	1.47
Federal Agencies	3,569,240,000	3,552,285,771	3,461,868,403	27.7%	2.49%	409	1.05
Money Market Funds	611,000,000	611,000,000	611,000,000	4.9%	4.10%	1	0.00
Municipal Debt	0	0	0	-	-	-	-
Repurchase Agreements	100,000,000	100,000,000	99,998,773	0.8%	4.21%	3	-
Bank Deposit Account	25,000,000	25,000,000	25,000,000	0.2%	3.90%	1	0.00
NOW Account	1,000,000	1,000,000	1,000,000	0.0%	2.45%	1	0.00
Joint Powers Authority	613,000,000	613,000,000	613,000,000	4.9%	4.50%	1	0.00
Supranationals	248,000,000	248,022,007	243,409,772	2.0%	1.62%	363	0.91
U.S. Treasuries	3,350,000,000	3,250,033,906	3,141,484,382	25.2%	2.40%	726	1.95
<b>Total Securities</b>	<b>12,885,325,170</b>	<b>12,760,977,603</b>	<b>12,476,363,363</b>	<b>100.0%</b>	<b>2.88%</b>	<b>502</b>	<b>1.21</b>
Cash Balance	177,731,896	177,731,896	177,731,896				
<b>Total Investments</b>	<b>13,063,057,066</b>	<b>12,938,709,500</b>	<b>12,654,095,260</b>				
Accrued Interest		37,867,608	37,867,608				
<b>Total Portfolio</b>	<b>13,063,057,066</b>	<b>12,976,577,108</b>	<b>12,691,962,868</b>				

1. Yield for the money market funds is a weighted average of the month-end yields for the Federated, Goldman, Fidelity, and Morgan Stanley money market funds.
2. Yield for the Joint Powers Authority is a weighted average of the month-end yields for the CAMP and CalTRUST Liquidity funds.
3. Statistics for the total portfolio include money market funds.
4. Market prices are derived from closing bid prices as of the last business day of the month as supplied by F. T. Interactive Data, Bloomberg, or Telerate.
5. Percentages may not sum to 100% based on rounding differences.

# Sector Distribution

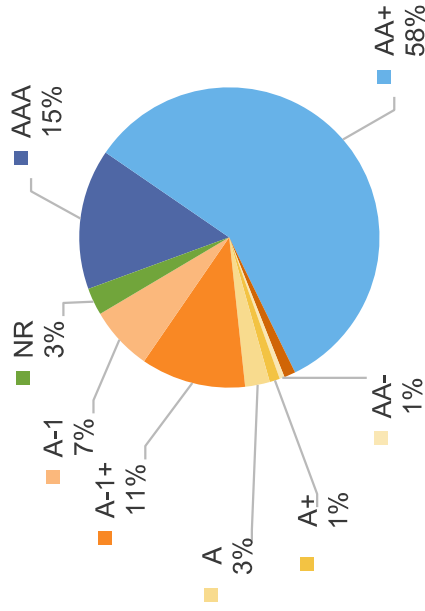


Sector	Market Value
Agency Mortgage-Backed	\$1,029,021,259
Asset-Backed Securities	\$661,635,094
Bank Notes	\$0
Certificates of Deposit	\$921,511,221
Collateralized CD	\$0
Commercial Paper	\$979,496,922
Corporate Notes	\$687,937,537
Federal Agencies	\$3,461,868,403
Money Market Funds	\$611,000,000
Municipal Debt	\$0
Repurchase Agreements	\$99,998,773
FICA	\$25,000,000
NOW Account	\$1,000,000
Joint Powers Authority	\$613,000,000
Supranationals	\$243,409,772
U.S. Treasuries	\$3,141,484,382

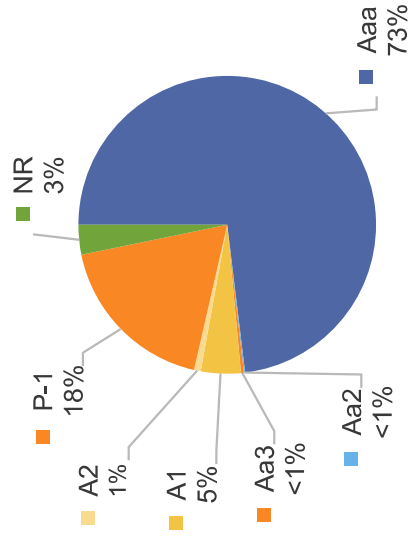
Percentages may not sum to 100% due to rounding.

# Credit Quality Distribution

**S&P RATINGS**



**MOODY'S RATINGS**



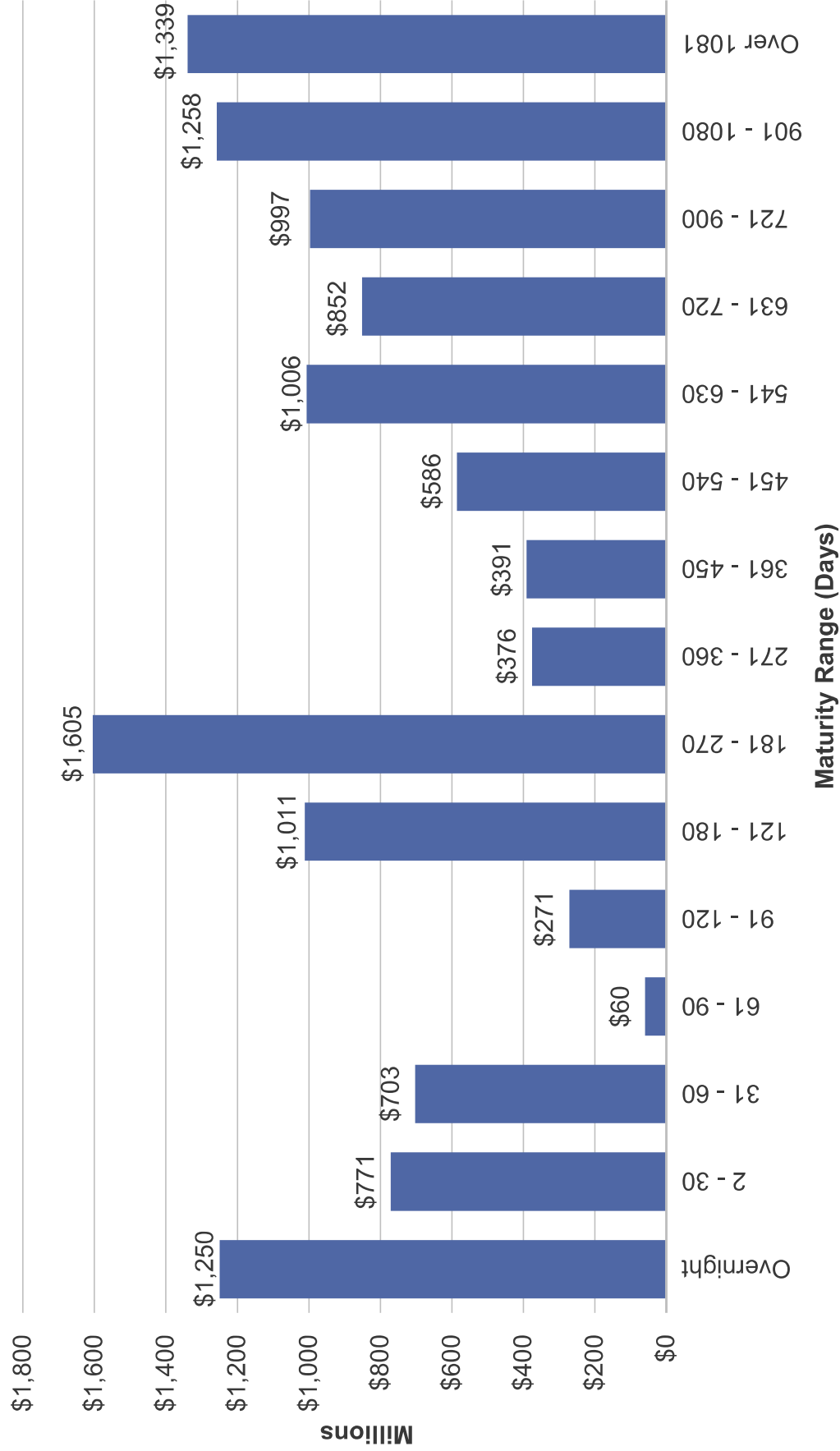
Credit Rating	Market Value
A-1+ (Short-Term)	\$1,409,889,508
A-1 (Short-Term)	\$861,336,872
AAA (Long-Term)	\$1,888,585,272
AA+ (Long-Term)	\$7,262,155,808
AA (Long-Term)	\$151,921,790
AA- (Long-Term)	\$65,606,321
A+ (Long-Term)	\$140,780,060
A (Long-Term)	\$329,629,366
Not Rated	\$366,458,366

Credit Rating	Market Value
P-1 (Short-Term)	\$2,271,226,379
Aaa (Long-Term)	\$9,115,127,692
Aa1 (Long-Term)	\$0
Aa2 (Long-Term)	\$19,670,530
Aa3 (Long-Term)	\$38,872,165
A1 (Long-Term)	\$540,687,916
A2 (Long-Term)	\$88,706,926
A3 (Long-Term)	\$0
Not Rated	\$402,071,755

Percentages may not sum to 100% due to rounding.



# Maturity Distribution



Maturity range assumes no securities are called.

# San Bernardino County Pool Portfolio Yield Summary

Month	Yield to Maturity At Cost
December 2021	0.65%
January 2022	0.66%
February 2022	0.76%
March 2022	0.86%
April 2022	0.99%
May 2022	1.17%
June 2022	1.46%
July 2022	1.65%
August 2022	1.89%
September 2022	2.08%
October 2022	2.36%
November 2022	2.66%
<b>December 2022</b>	<b>2.88%</b>

1. Gross yields not including non-earning assets (compensating bank balances) or administrative costs for management of the pool.  
 2. All historical yields restated to include money market funds.

# Disclaimer

Investment advisory services are provided by PFM Asset Management LLC (“PFMAM”), an investment adviser registered with the U.S. Securities and Exchange Commission and a subsidiary of U.S. Bancorp Asset Management, Inc. (“USBAM”). USBAM is a subsidiary of U.S. Bank National Association (“U.S. Bank”). U.S. Bank is a separate entity and subsidiary of U.S. Bancorp. U.S. Bank is not responsible for and does not guarantee the products, services or performance of PFMAM. The information contained is not an offer to purchase or sell any securities. Additional applicable regulatory information is available upon request.

For more information regarding PFMAM’s services please visit [www.pfmam.com](http://www.pfmam.com).





# Quarterly Investment Reports

## Executive Summary

- The JPA's cash and investments is \$70,290,142 with a FMV of \$68,743,962. The San Bernardino County Treasury total is \$12,654,095,260
- Cash and investments in LAIF total \$711,402 with a FMV of \$698,162. LAIF's total is \$6,793,791
- Cash in claims trust accounts total \$1,467,605
- Not included in the above amounts are funds due from interest totaling \$302,699 as presented in CSEBA records as of December 31, 2022
- Interest rate earned (yield to maturity at cost) for cash held in the County Treasury was 2.88%. Interest earned for cash held in LAIF was 2.07%



## Item 7.3.2 Self-Insured Plan Utilization Report

### **Strategic Goal Initiatives**

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> <b>Finance Performance</b> | Optimize financial resources for long-term stability and sustainability.   |
| <input type="checkbox"/> <b>Member Growth, Retention</b>       | Maximize member growth, retention, and satisfaction  |
| <input type="checkbox"/> <b>Operational Excellence</b>         | Deliver operational excellence in all areas of our organization  |
| <input type="checkbox"/> <b>People &amp; Culture</b>           | Attract, retain and develop a diverse, engaged, and mission-focused team that reflects the communities in which we serve |

### **Background**

Strategic Plan: The objective is to continue an overall financial review to keep the Executive Committee members and the Board of Directors fully informed of the financial activities of the pool. The Financial Officer will report to the committee on the activities of the financial office.

### **Issues & Key Findings**

The CSEBA JPA provides medical, dental, and vision healthcare coverage to the employees of the participating member school districts. As a self-insured entity for some group plans, CSEBA assumes the financial risk for providing health care benefits, using a third-party administrator to process the claims. The financial outlook of the CSEBA self-insured Blue Shield, Delta Dental, VSP, and EyeMed plans are reported to the Executive Committee quarterly and at the Board of Directors meetings.

The report includes a summary of revenues and expenses based on rates approved by the board of directors. Included in the expenditure totals are reasonable estimates of IBNP, based on a percentage of claims paid month-over-month after the service has been performed. The report also includes an exception that the projected ending balance is an estimate due to unexpected utilization volatility.

The CSEBA Chief Financial Officer will present information about the Self-Insured Utilization programs.

Attached is Item 7.3.2a, which includes information on the Self-Insured Plan Utilization Report.

### **Fiscal Impact**

- ☒ **None**  
☐ **Indirect**  
☐ **Direct**

### **Staff Recommendations**

- ☒ **Information Only**  
☐ **Action Item**  
☐ **EC Approved** \_\_\_\_\_  
Date

## CSEBA Plan Experience

7/1/2022 - 12/31/2022

### Revenue vs. Estimated Expenses

(2022/23 Plan Year Only)

	Revenue	Expenses	Net Income	NI as % Rev
Blue Shield	64,195,972	63,424,225	771,747	1.2%
Dental	15,880,118	14,992,744	887,374	5.6%
EyeMed	781,194	705,658	75,537	9.7%
VSP	1,309,586	1,222,088	87,497	6.7%
Total	\$ 82,166,870	\$ 80,344,715	\$ 1,822,155	2.2%

### Item 7.3.3 Employee Benefits Manager Report

#### **Strategic Goal Initiatives**

- |   |   |
|---|---|
| <input type="checkbox"/> <b>Brand Awareness</b>       | Develop an organizational culture that achieves program sustainability.                       |
| <input type="checkbox"/> <b>Finance</b>               | Optimize financial resources for long-term stability.   |
| <input checked="" type="checkbox"/> <b>Membership</b> | Retain and grow membership.   |
| <input type="checkbox"/> <b>Technology</b>            | Utilize technology to optimize member experience.   |
| <input checked="" type="checkbox"/> <b>Programs</b>   | Develop and implement innovative, cutting-edge programs that effectively meet member's needs. |
| <input checked="" type="checkbox"/> <b>Service</b>    | Deliver exceptional customer service to all members.  |

#### **Background**

It is the responsibility of the Employee Benefits Manager to oversee and manage the day-to-day activities surrounding benefits, eligibility, enrollment, claims, rates, and overall service to the member districts. The benefits team is also responsible for managing Requests for Proposals (RFP) and Requests for Information (RFI) from prospective school districts. The Employee Benefits Manager provides an update to the committee on current activities for the CSEBA team.

#### **Issues & Key Findings**

JPA Employee Benefits Manager, Britany Wooten, will report out on current activities within the employee benefits department focused on customer service and membership support.

Listed below are the activities for the benefits team from October 2022 through January 2023

- Insurance Committee Meeting Support
- Chapter Meeting Attendance
- Benefit Administration Staff Trainings
- Health Fairs and Special Events
- Open Enrollment Planning – July Renewals
- Dependent Verification Audits
- Flu Shot Clinics

Attached is item 7.3.3a which includes information on the Employee Benefits Manager's report.

#### **Fiscal Impact**

- ☒ **None**  
☐ **Indirect**  
☐ **Direct**

#### **Staff Recommendations**

- ☒ **Information Only**  
☐ **Action Item**  
☐ **EC Approved** \_\_\_\_\_  
Date



# Employee Benefits Team Update

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Board of Directors Meeting  
February 24, 2023

Presented by: Britany Wooten, Employee Benefits Manager





# Account Management Team

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**Britany Wooten, Employee Benefits Manager**

(909) 763-4904 (W)

(951) 500-6036 (C)

[bwooten@csjpa.org](mailto:bwooten@csjpa.org)

**Sandra Bostick, Benefits Account Manager II**

(909) 763-4921 (W)

(909) 643-7996 (C)

[sbostick@csjpa.org](mailto:sbostick@csjpa.org)

**Francisco Rodriguez, Benefits Account Manager II**

(909) 763-4922 (W)

(714) 469-2939 (C)

[frodriguez@csjpa.org](mailto:frodriguez@csjpa.org)

**Denny Andrade, Benefits Account Manager I**

(909) 763-4929 (W)

(909) 247-8043 (C)

[dandrade@csjpa.org](mailto:dandrade@csjpa.org)

**Sonia Lubelski, Benefits Account Manager I**

(909) 763-4925 (W)

(909) 917-3529 (C)

[slubelski@csjpa.org](mailto:slubelski@csjpa.org)



# Benefits Team Activities

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- Insurance Committee Meeting Support
- Chapter Meeting Attendance
- District Contribution Modeling Support
- Health Fairs and Special Events
- Flu Shot Clinics
- Strategic Plan Initiative Activities
- Open Enrollment Planning and Strategy Meetings
- Requests for Proposals (RFP)
- District Benefits Administration Team Training
- Day-to-Day District Support

# Flu Shot Clinics



**Barstow Unified School District**

Your BEST Choice for Academic Success!



**Alta Loma  
SCHOOL DISTRICT**  
*Inspiring Learners for a Lifetime*



**SAN MARINO**  
Unified School District





# Colton Joint Unified School District Special Events





# San Bernardino County Superintendent of Schools Health and Safety Fair





# Brea Olinda USD Health Expo & Staff Appreciation Day



Brea  
Olinda  
Unified  
School District

BREA OLINDA  
UNIFIED SCHOOL DISTRICT





# Benefitfocus **Content Manager** Rollout

<div> <div>Profile</div> <div>Benefits</div> <div>New! Benefit Info &amp; Resources</div> </div>				
MEDICAL & PHARMACY	DENTAL	VISION & GROUP LIFE BENEFITS	WELLNESS	PROGRAMS & DISCOUNTS
Enrollment & Eligibility	Dental Benefits	Vision Benefits	Go365 Wellness	Health Advocate
Open Enrollment/Changes to Your Coverage		Group Life Insurance	Blue Shield - Wellness Program	Mental Health Resources
Medical Programs			Kaiser Permanente - Wellness Resources	\$\$ Money Savers \$\$
Why Trio?				Maternity Programs
Post-65 Group Plans				Traveling?
Rising Costs of Healthcare				





# Benefitfocus Content Manager Rollout







# Questions?

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Stay Informed with the California Schools JPA Mobile App!



## Item 7.4 AB 361 Application Ralph M. Brown Act

### Strategic Goal Initiatives

<input checked="" type="checkbox"/> <b>Financial Performance</b>	Optimize financial resources for long-term stability and sustainability
<input type="checkbox"/> <b>Member Growth, Retention</b>	Maximize member growth, retention, and satisfaction
<input checked="" type="checkbox"/> <b>Operational Excellence</b>	Deliver operational excellence in all areas of our organization
<input type="checkbox"/> <b>People and Culture</b>	Attract, retain, and develop a diverse, engaged, and mission-focused team that reflects the communities in which we serve

### Background

Under AB 361, sections of the Brown Act were suspended during the State of Emergency to relax protocols for public agency meetings. The Governor has announced that the State of Emergency will end on February 28, 2023. That means the former pre-pandemic Brown Act meeting requirements will be back in place under Government Code section 54953(b).

### Issues & Key Findings

Effective March 1, 2023, the Board, Executive Committee, and Standing Committees can continue to have remote attendance and teleconferencing subject to the following requirements:

- Anyone attending remotely by video or teleconference must provide his or her physical location and address for posting on the Agenda 72 hours before for regular or 24 hours before if special meeting.
- Anyone to attend and participate remotely must be within the jurisdiction of CSEBA or CSRM, which we view statewide. The location must be fixed and accessible to allow for public attendance (no moving cars, locked office doors).
- If an emergency situation arises where an intended attendee cannot make it to the physical meeting, and at the last minute wants to participate remotely, the requirements of AB 2449 apply and require certain findings by the public agency and a limited number of emergency opportunities.

Through compliance with Government Code section 54953(b), remote attendance, and teleconference attendance are acceptable.

Attached is item 7.4a which includes the information on AB 361.

**Fiscal Impact**

- ☒ None  
☐ Indirect  
☐ Direct

**Staff Recommendations**

- ☒ Information Only  
☐ Action Item  
☐ EC Approved \_\_\_\_\_  
Date



## Post State of Emergency and Post AB 361 Application

- Effective March 1, 2023, the Board, Executive Committee, and Standing Committees can continue to have remote attendance and teleconferencing subject to the following requirements:
  - Anyone attending remotely by video or teleconference must provide his or her physical location and address for posting on the Agenda 72 hours before for regular or 24 hours before if special meeting.
  - Anyone to attend and participate remotely must be within the jurisdiction of CSEBA or CSRM, which we view statewide. The location must be fixed and accessible to allow for public attendance (no moving cars, locked office doors).
  - If an emergency situation arises where an intended attendee cannot make it to the physical meeting, and at the last minute wants to participate remotely, the requirements of AB 2449 apply and require certain findings by the public agency and a limited number of emergency opportunities.



## Item 7.5 Aon Consultant Report

### Strategic Goal Initiatives

- |   |   |
|---|---|
| <input type="checkbox"/> <b>Finance</b>                     | Optimize financial resources for long-term stability and sustainability.                    |
| <input checked="" type="checkbox"/> <b>Membership</b>       | Retain and grow membership  |
| <input checked="" type="checkbox"/> <b>Programs</b>         | Develop and implement innovated, cutting-edge programs that effectively meet members' needs |
| <input type="checkbox"/> <b>Services</b>                    | Deliver exceptional customer services to all members  |
| <input type="checkbox"/> <b>Governance &amp; Operations</b> | Maintain exemplary, ethical leadership and practices in all facets of the JPA operations.   |

### Background

Aon continues to work on a variety of different projects, providing solutions and opportunities for operationalizing the Strategic Plan. The outcome of this process provides the Executive Committee and the Board with a variety of proposed solutions consistent with their Strategic Plan.

### Issues & Key Findings

Aon and CSEBA staff have been actively working in partnership to provide the Board of Directors with additional comments, insights, and updates on a variety of proposed solutions:

- Consultant's Presentations (Wrap-up)
- Update: Federal Laws / Regulations / Legislation
- California's Healthcare Legislation
- Miscellaneous Updates

Attached is item 7.5a which includes the Aon Consultant Report.

### Fiscal Impact

- ☒ **None**  
☐ **Indirect**  
☐ **Direct**

### Staff Recommendations

- ☒ **Information Only**  
☐ **Action Item**  
☐ **EC Approved:**

\_\_\_\_\_   
Date



# CSEBA Aon Consultant Report

*Presented by: Mark W. Dundee, JD, LLM, LCM, PhD*

*February 24, 2023*





# Federal Legislation

## President Biden Announces COVID Emergency Declarations will end May 11, 2023

President Biden recently announced that the COVID-19 Public Health Emergency (PHE) and the National Emergency Declaration (NED) will end on May 11, 2023. If you recall, the HHS Secretary originally declared the Public Health Emergency on January 31, 2020, for a 90-day period and subsequently renewed the PHE several times during the pandemic. The current PHE renewal is set to expire on April 11, 2023. According to the latest announcement, the PHE and the NED will be extended until **May 11, 2023**.





# Federal Legislation

## What the Expiration of The Emergencies Possibly Means for Districts

### Ending the PHE:

- Certain COVID-19-related provisions of the Families First Coronavirus Response Act (FFCRA) and the Coronavirus Aid, Relief, and Economic Security (CARES) Act apply for the duration of the PHE and affect services provided by group health plans.

### Ending the NED:

- The NED tolled the counting of days in determining the deadlines for COBRA, HIPAA special enrollments, and other claims and appeals during the "Outbreak Period", thus giving employees extra time to make elections, payments or submit a claim or appeal. Once the NED ends, the Outbreak Period and deadline extensions will run for another 60-days, ending on July 10, 2023.







# California Legislation

## Governor Newsom to End the COVID-19 State of Emergency

**Governor Newsom announced that the COVID-19 State of Emergency will end on February 28, 2023**

California's coronavirus emergency declaration will expire on February 28, 2023, almost three years after it began.

- If you recall, the state of emergency gave Governor Newsom broad power to issue mandates intended to slow the spread of the virus, as well as to bypass certain state laws.
- Last October, the Governor announced that he would end the emergency in February, and his office confirmed last week that this was still his plan. However, California's Department of Industrial Relations has not yet provided any additional updates on this matter.
- The sunseting of the emergency declaration, which has been the basis for more than 500 legal and policy measures in California, reflects a shift in how state officials are approaching the pandemic, in treating the virus as a manageable risk as opposed to a crisis.



# THE LEARNING INSTITUTE



California Schools JPA<sup>SM</sup>

MIND-BODY  
WELLNESS  
SERIES



## 2022-23 WORKSHOP CALENDAR

Thursday, Aug. 18, 2022 | 3:00-4:00 p.m.

### **Managing Stress**

Presented by Kaiser Permanente

Thursday, Sept. 1, 2022 | 3:00-4:00 p.m.

### **Mind-Body Series: Why Sleep Matters**

Presented by Kaiser Permanente

Tuesday, Sept. 13, 2022 | 3:00-4:00 p.m.

### **Mind-Body Series: Taking Care of YourSELF**

Presented by Kaiser Permanente

Thursday, Sept. 29, 2022 | 3:00-4:00 p.m.

### **Mind-Body Series: Cultivating Mindfulness**

Presented by Kaiser Permanente

Wednesday, Oct. 12, 2022 | 3:00-4:00 p.m.

### **Managing Emotional and Mental Health**

Presented by Health Advocate

Thursday, Oct. 13, 2022 | 3:00-4:00 p.m.

### **Mind-Body Series: Food and Mood**

Presented by Kaiser Permanente

Wednesday, Oct. 26, 2022 | 3:00-4:00 p.m.

### **Improving Overall Well-Being: The Mind Body Connection**

Presented by Health Advocate

Thursday, Oct. 27, 2022 | 3:00-4:00 p.m.

### **Mind-Body Series: Emotional Well-Being**

Presented by Kaiser Permanente

Tuesday, Nov. 8, 2022 | 3:00-4:00 p.m.

### **Mind-Body Series: Finding More Margin in Your Day**

Presented by Kaiser Permanente

Wednesday, Nov. 16, 2022 | 3:00-4:00 p.m.

### **Resiliency: Moving Forward in Changing Times**

Presented by Health Advocate

Wednesday, Nov. 30, 2022 | 3:00-4:00 p.m.

### **Avoiding Burnout**

Presented by Health Advocate

Thursday, Dec. 1, 2022 | 3:00-4:00 p.m.

### **Mind-Body Series: Building Resiliency**

Presented by Kaiser Permanente

Friday, Jan. 27, 2023 | 3:00-4:00 p.m.

### **Depression, Anxiety and Burnout: Moving Toward Hope and Health**

Presented by Health Advocate

Wednesday, Feb. 8, 2023 | 3:00-4:00 p.m.

### **Emotional Well-Being for Employees**

Presented by Health Advocate

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California Schools JPA<sup>SM</sup>

RISK  
MGMT  
SERIES

## 2022-23 WORKSHOP CALENDAR

Thursday, July 21, 2022 | 2:00-3:30 p.m.

### **Risk Management Round Table — EOP Tools and Resources**

Presented by CSRM risk team

Tuesday, July 26, 2022 | 2:00-3:30 p.m.

### **Developing EOPs for K-12**

Presented by Eric Vetere

Tuesday, Aug. 16, 2022 | 10:00-11:30 a.m.

### **CSRM Cyber Risk Management- Addressing Cyber Liabilities**

Presented by KYND

Wednesday, Sept. 21, 2022 | 9:00-11:30 a.m. or 1:00-3:30 p.m.

### **The Basics of Evaluating Office Workstation Ergonomics**

Presented by Scarlett Saddler, PRISM

Friday, Sept. 30, 2022 | 3:00-4:00 p.m.

### **California Schools JPA Board Member Orientation**

Presented by Teresa Saenz

Friday, Oct. 21, 2022 | 3:00-4:00 p.m.

### **California Schools JPA Board Member Orientation**

Presented by Teresa Saenz

Tuesday, Oct. 25, 2022 | 2:00-3:30

p.m. **Risk Management Round Table**

Presented by CSRM risk team

Tuesday, Nov. 15, 2022 | 8:30-11:30 a.m.

### **TLI: Cyber Table Top**

Presented by Alliant

Wednesday, Nov. 30, 2022 | 10:00-11:30 a.m.

### **TLI: Insurance Requirements, Insurance Contracts (IRIC)**

Presented by Alliant

Friday, Feb. 10, 2023 | 2:00-3:30 p.m.

### **California Schools JPA Board Member Orientation**

Presented by Robert Feldhake

Wednesday, Feb. 22, 2023 | 2:00-3:30 p.m.

### **Risk Management Round Table**

Presented by CSRM Risk team

Thursday, March 2, 2023 | 9:00-3:30 p.m.

### **NFPA 70E Lockout-Tagout (National Fire Protection Association)**

Presented by Paul Zoubek, Alliant

Thursday, March 9, 2023 | 2:00-3:30 p.m.

### **Automobile Accident Investigation**

Presented by TBD

Tuesday, March 21 & Wednesday, March 22, 2023 | 8:30 a.m.- 3:30 p.m.

### **OSHA 10-Hour Training**

Presented by Tim Leech, Alliant

Friday, April 28, 2023 | 3:00-4:00 p.m.

### **California Schools JPA Board Member Orientation**

Presented by Teresa Saenz

Wednesday, May 24, 2023 | 2:00-3:30 p.m.

### **Risk Management Round Table**

Presented by CSRM Risk team

[TheLearningInstitute@csjpa.org](mailto:TheLearningInstitute@csjpa.org)

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California Schools JPA<sup>SM</sup>



HUMAN  
RESOURCES  
SERIES



## 2022-23 WORKSHOP CALENDAR

Thursday, Oct. 20, 2022 | 11:00-12:00 a.m.

### **Progressive Discipline Documentation for Prevention of Employment Practices Liability**

Presented by John Floyd and Bernadette O'Brian from Floyd Skeren Manukain Lavgeving, LLP

Friday, Nov. 18, 2022 | 10:00-11:00 a.m.

### **Avoiding Liability Litigation Traps; Early Preparations, Depositions, and Document Retention**

Presented by Matthew Soleimanpour, Esq. Soleiman, APC

Thursday, Dec. 8, 2022 | 10:00-11:00 a.m.

### **Diversity, Equity and Inclusion**

Presented by Mark Dundee from AON

Tuesday, Dec. 13, 2022 | 10:00-11:00 a.m.

### **Claims Made for Childhood Sexual Assault: Reporting Requirements**

Presented by Robert Feldhake

Thursday, Jan. 12, 2023 | 10:00-11:00 a.m.

### **ADA/FEHA Disability Compliance: Managing Reasonable Accommodations**

Presented by Rachel Shaw

Thursday, March 16, 2023 | 10:00-11:00 a.m.

### **Hiring Best Practices to Prevent Childhood Sexual Assault**

Presented by Dennis Popka

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## 2022-23 WORKSHOP CALENDAR

Thursday, July 14, 2022 | 10:00-11:00 a.m.

**Workers' Comp Focus Group — WC 101 Reportin Requirements**

Presented by Daniel Rodriguez

Friday, Oct. 14, 2022 | 10:00-11:00 a.m.

**Workers' Comp Focus Group — Fraud Investigation**

Presented by Bob Nagal of RJN Investigations and San Bernardino County District Attorney, Michael Chiriatti

Thursday Feb. 16, 2023 | 10:00-11:00 a.m.

**Workers' Comp Ed Code Update: Benefits and Strategies**

Presented by Daniel Rodriguez

Friday April 28, 2023 | 10:00-11:00 a.m.

**Workers' Comp Focus Group- Coordinating Leave Provisions of the Education Code with  
Workers' Compensation Benefits for K-12 and Higher Education**

Presented by Pat Hamblin

For more information, email

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California Schools JPA<sup>SM</sup>



CSEBA  
Series

## 2022-23 WORKSHOP CALENDAR

TBD | 3:30-4:00 p.m.

**Knowledge in 30 — The Best of Blue Shield**

Presented by Blue Shield

Monday, Sept. 12, 2022 | 9:00-11:00 a.m.

**Planning for Retirement: Navigating Medicare**

Presented by Terri Lynn

Thursday, Sept. 22, 2022 | 3:00-5:00 p.m.

**Planning for Retirement: Navigating Medicare**

Presented by Terri Lynn

Tuesday, Sept. 27, 2022 | 3:00-5:00 p.m.

**Planning for Retirement: Navigating Medicare**

Presented by Terri Lynn

Friday, Sept. 30, 2022 | 3:00-4:00 p.m.

**California Schools JPA Board Member Orientation**

Presented by Teresa Saenz

TBD | 3:00-4:00 p.m.

**Benefits Round Table**

Presented by Sandra Bostick and Francisco Rodriguez

Friday, Oct. 21, 2022 | 3:00-4:00 p.m.

**California Schools JPA Board Member Orientation**

Presented by Teresa Saenz

Friday, Feb. 10, 2023 | 3:00-4:00 p.m.

**California Schools JPA Board Member Orientation**

Presented by Robert Feldhake

Friday, April 28, 2023 | 3:00-4:00 p.m.

**California Schools JPA Board Member Orientation**

Presented by Teresa Saenz

For more information, email

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Register TODAY at

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**CSEBA**  
**Product Offerings and Renewals**  
**2023 - 2024**  
**FAQs**

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## **I. Fundamentals – Renewals**

### **1. Why do CSEBA's renewals happen annually?**

For CSEBA's insurance carriers, renewals happen annually to make sure plans are up-to-date and reflect current rules and regulations. Carriers also adjust pricing to take account of inflation in the health insurance industry and reassess CSEBA's risk. Renewals also give CSEBA an opportunity to tailor employee benefits to align with district members need, pick new plans, or renegotiate district contribution strategies with their union partners.

### **2. What does CSEBA's renewal process look like?**

The process has several stages, and it starts with the health insurance providers:

- **Reassessment stage** – Insurance providers assess pricing for the upcoming year and decide on any alterations in premiums and services to CSEBA. Plan premiums typically rise each year to account for inflation, doctor fees, healthcare technology, and new medications (also referred to as specialty drugs).
- **Presentation stage** – Insurance providers present their plans and services to CSEBA which may include innovative new plan designs or recommendations to modify current plan designs. CSEBA reviews the provider plans and recommendations and presents the options to the Finance Committee, the Executive Committee (composed of district members), and the Board of Directors, along with the options that members will have access to and pricing (also referred to as premiums) for the upcoming year.
- **Selection stage** – The Executive Committee and the Board of Directors review the plans, options, change in premiums, and offer the benefit programs to district members. Once plan selections are made, each district negotiates with their union partners the district contribution amount (how much of the cost the district will contribute per plan for each of its members).
- **Member enrollment stage** – After selections are made, the open enrollment period begins for each district's membership. District members can select benefit plans, add or remove coverage

(such as dental, vision, etc.) or switch benefit plans to reflect changing life circumstances and their budgets.

- **Completion stage** – Once members select their plans, coverage is effective on either July 1, October 1, or January 1, as agreed on by each district.

### 3. What is CSEBA's time frame for renewals?

Renewals are generally received, reviewed, analyzed, and negotiated in February by CSEBA, including CSEBA benefit consultants and actuaries. After this process is complete, the renewals are presented to the Finance Committee and Executive Committee and recommendations are presented to the Board of Directors for final approval.

## II. CSEBA's Plan Offerings

### 4. Which plan providers does CSEBA currently offer its members?

- Medical – Kaiser Permanente and Blue Shield of California
- Dental – Delta Dental
- Vision – EyeMed and VSP
- Ancillary Benefits – various carriers specific to each district (including American Fidelity, Voya, etc.)

## III. HMO Offerings

### 5. Which plan providers does CSEBA work with for its HMO offerings?

CSEBA currently provides its HMO offerings through Kaiser Permanente and Blue Shield of California.

## IV. PPO Offering

### 6. Why is the PPO a necessary plan offering?

- Almost all CSEBA districts offer both HMO and PPO benefits:
  - 28 districts have PPO enrollment
  - 13 districts have more than 50% Blue Shield of California membership in a PPO.
- For CSEBA, everything starts with its mission statement: "The Premier Provider of Quality, Cost Effective Employee Benefit Programs, Services, and Resources Tailored To the Needs of Our Members."



- From a district recruitment and retention perspective, members of the younger generation prefer benefit choice and flexibility. It's important for CSEBA and member districts to understand and meet the demands of the emerging labor market.
- Demographically, some of the CSEBA members may not have access to a high-quality HMO network where they live. A PPO must be offered for these members to be able to access services.

#### **7. What is the impact of the un-blending/blending of renewals on CSEBA's population?**

- Un-blending of renewals could mean significantly higher and more volatile renewals.
- From 2017-2018 to the 2019-2020 plan year, high PPO and low HMO renewals drove a significant shift in membership from PPOs to HMOs (dropped by 7% in three years).
- In 2020-2021, enrollment distribution seems to have stabilized slightly after blending renewals with HMO and the offering of more affordable, high-value PPO options such as Tandem and HSA plans.
- For 2023-2024, renewals are being reviewed and analyzed.

#### **8. What does a shrinking PPO population mean to the overall CSEBA trend?**

- As the PPO population is getting smaller, we are noticing higher volatility and a growing percentage of large claims driving up costs for (mostly) the PPO group as employees with more health needs tend to stay in a PPO.
- As PPOs get more unaffordable, employees with high-cost conditions would have to move to an HMO.
- In 2020-2021, we started to notice that the HMO trend was higher than the PPO trend.
- Eliminating PPO is not going to lower the cost trend dramatically for the overall population because the heavy utilizers would simply enroll in HMOs.
- For 2023-2024, renewals are being reviewed and analyzed.

#### **9. Why does capitation not always lower trend?**

- In times of low utilization (e.g., the COVID-19 pandemic) capitated rates are paid out to providers regardless of the services rendered, while a fee-for-service (FFS) plan would see decreased utilization.
- CSEBA has no control over the capitation amounts paid to providers, and these providers could theoretically increase the capitation amount by a figure much higher than the underlying medical trend.

- A global capitation arrangement pays the provider a fixed amount per patient and all services rendered for this patient under medical and hospital are covered under the capitation. In some instances, members would have to use a provider that's not in the global capitation arrangement to get the care they need. Those claimants tend to have complex care needs and, as a result, most of the time have large claims. However, claims are still paid based on a fee schedule to providers, not in the global capitation arrangement.

## **Renewals**

### **10. Why is blending of HMO/PPO renewals necessary?**

- It ensures adequate access to care for all members:
  - Almost all CSEBA member districts offer both HMO and PPO
  - In some remote areas, members only have adequate network access to the PPO network.
- It helps absorb renewal volatility:
  - Renewal will be based on a larger population, which potentially reduces the impact of volatile large claims.
- It is key to the pool's sustainability:
  - It maintains the sustainability of the PPO product in the long term.

### **11. What are some unintended consequences of blending?**

- The HMO population's experience will be blended with PPO experience in years when the HMO is running better. This could mean less competitive HMO renewals.
  - However, it's possible that each year the HMO might have a higher renewal than PPO, especially as the two products' trend is starting to get closer.
  - CSEBA is investing in and promoting high-value plans for the PPO pool to lower and manage overall claims for that plan.
- The first year of un-blending will result in a high PPO renewal because the past two renewals were blended. The impact on individual employees and their families can be significant.

### **12. What else is CSEBA doing to keep plans affordable?**

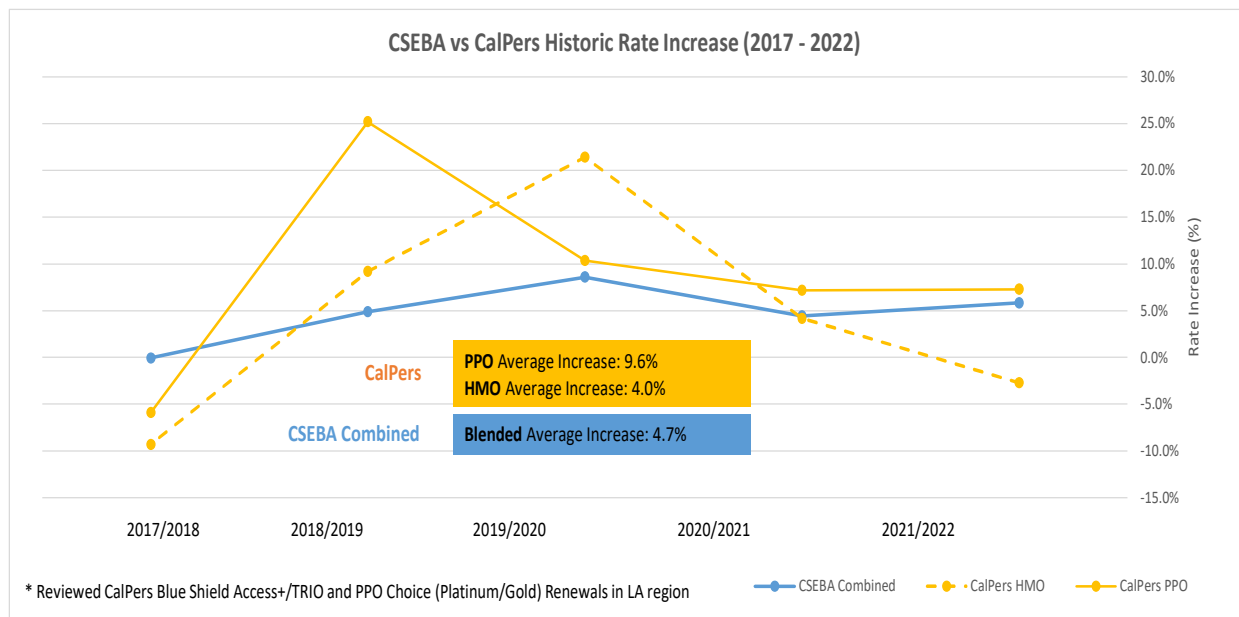
- Since 2019, in addition to blending renewals with HMO, CSEBA implemented many other programs to manage the PPO population's health and utilization trend:
  - Promote Preventive Care and Wellness
  - Lower Fixed Fees through Marketing
  - Lowered HDHP Premium

- Added Tandem ACO PPO Plans
  - Added Premier HDHP
  - Value-Based Drug Tier for HDHPs
  - Added Value-Based Benefits
  - Value-Based Drug for Tandem ACO PPO Plans
  - Promote Virtual Care.
- CSEBA will continue to pursue innovative solutions that differentiate the organization, improve member health, increase access to quality and affordable care, and drive financial stability.

### 13. Are CSEBA products competitive with other pools because of blending?

- Yes, it's not uncommon to see other JPA's do blended renewals across self-funding and fully insured products.
- CSEBA's blended renewals have been in the low single digits. The average blended renewal for the past five years is 4.7%, which is below the national medical/Rx cost trend (around 6%).

CSEBA's HMO renewal after blending was still competitive with CalPERS' HMO renewal for most of the past five years. In addition, CSEBA's renewal has been much more stable than CalPERS products' renewal in the past five years.



**14. If the district has high HMO enrollment, what are CSEBA's competitive advantages over pools that are not blending their HMO/PPO renewals?**

- In general, employees prefer to have a choice, and by keeping the PPO affordable CSEBA can continue to offer districts a choice of product types.
- CSEBA is continuing to invest in its membership by adding value-based programs to help employees and families better manage their health and chronic conditions.
- CSEBA is continuing to explore innovative programs to manage PPO claims and utilization.
  - \$0 copay for maintenance drugs with Tandem/TRIO
  - \$0 copay for PCP and testing for targeted conditions if enrolled in Tandem/TRIO
  - For long-term members, premier HDHP covers critical illness/accident/hospital policies that can be expensive for individuals to purchase.
  - Reduced HSA pricing.
- CSEBA's vendor partners are also willing to offer innovative programs that are exclusive to CSEBA.
- CSEBA's customer service, the Benefitfocus platform, and the CSEBA Store all add value to the overall district benefit package offering.

## **Other Renewal Considerations**

**15. What is the impact of telehealth on the renewal?**

- The impact of telehealth on CSEBA's renewal has been negligible. While the virtual environment has added member convenience and efficiency to the care delivery models, most healthcare providers were able to use their typical charge schedule for virtual visits, so the cost remained somewhat constant.

**16. Where would COVID claims be reflected and how has that affected the renewal?**

- COVID claims are now embedded in CSEBA's claims experience and will be included in the renewal. There is no explicit adjustment made beyond actual historical claims. Most of the time, higher cost drivers related to COVID will be treatment costs, especially for populations with lower vaccination rates. We tend to see higher COVID treatment costs for members that need hospitalization.

- During the height of the pandemic, we saw a suppression of claims as members were unable or unwilling to seek care. Once lockdown restrictions were lifted, care slowly returned to pre-pandemic levels. There was an explicit adjustment made to normalize those utilization patterns. Since utilization and costs have stabilized for now, COVID-related claims (vaccine, testing, and treatment) are being viewed as the “new normal”.
- One potential impact of COVID on both this year and future renewals, is the possibility that members will emerge with conditions that could have been diagnosed sooner. With members skipping preventive screenings and wellness visits during the lockdown period, there is a risk that new conditions will arise in these members that could have been diagnosed sooner through normal screening channels.

**17. What are the primary factors that are affecting the 2023/2024 renewal?**

- The Blue Shield plan and Kaiser plan are rated separately based on their own experience, so there are different factors driving each of the renewals:

Blue Shield of California

- There has been an enrollment shift from the HMO Trio to HMO Access+. This has the potential to drive future renewals higher, as Access+ does not have the same level of care management built in.
- Total claims have increased at close to market trend, while inpatient claims trended at 39.7%.
- The prevalence and magnitude of high-severity claimants have increased.

**Kaiser Permanente**  
**Frequently Asked Questions (FAQs)**  
**2023 – 2024 Renewal**

**I. Addressing High Care Demands**

Healthcare organizations across the country are struggling to manage the delivery of patient care.

- The healthcare industry is experiencing unprecedented demand for urgent/primary care services as well as surgical procedures. This demand is due to a combination of factors:
  - Healthcare industry staffing challenges (nation-wide shortage, burnout, retirement)
  - Deferral of member care during the pandemic

**Multiple COVID-19 Surges**

Kaiser Permanente acknowledges there have been access challenges and we are diligently working towards resolution. This is a top priority for our organization.

- Leadership is actively recruiting and back-filling positions to ensure timely access to all levels of care
- Increasing capacity as much as possible (increasing in-person and virtual appointments)
- Bringing additional Primary Care and Specialty doctors for the Inland Empire
- An analysis is being conducted to determine where access is most needed
- Looking to resolve using all resources including mobile health vehicle deployment

**II. Kaiser Permanente Model**

**Kaiser Permanente is different because we're an integrated care delivery system**

- We provide both care and coverage — unlike network-model health plans
- Our health plan, medical facilities, and physicians work together to deliver high-quality care and better outcomes for members
- We're better at managing costs and utilization, eliminating unwarranted clinical variation, and reducing redundancies and inefficiencies
- Our budget reflects the largely fixed cost of our delivery system, similar to how a hospital system budgets

**Because of our integrated model, we take a budget-driven approach to setting rates**

At Kaiser Permanente, our budget is established to help ensure:

- Customer and consumer access
- Best-in-class experience
- High-quality care

**Like hospitals and clinics, we budget expenses in advance to help ensure:**

- Operation of our care delivery system
- Contracting of outside services
- Administration of our health plan, including capital expenses

**Our model brings together care and coverage**

- Permanente Medical Group
- Medical facilities
- Health plan

### **III. How We Set Rates**

Kaiser Permanente's unique delivery and financial model requires a unique approach to rating:

1. **Determine** the total amount of revenue required to cover expenses to care for our patients
2. **Calculate** the amount of expected revenue from various lines of business — commercial, Medicare, Medicaid, and other
3. **Set** group-specific rates. Our rating formula allocates rate changes equitably to reflect each group's utilization of health care services (or additional factors as a proxy for utilization) relative to the utilization of the book of business as a whole

**We continue to price for long-term stability and sustainability, despite volatility and upward pressure on costs. It is important to note that because Kaiser Permanente is also the provider of the health care, the timing of these increased cost pressures may be different than the network model health plans who are negotiating contracts every 2-3 years.**

Several factors contributed to increased costs and may continue to do so for the foreseeable future:

- Increased costs for goods and services, persistent supply chain disruption, and historic health care staffing shortages leading to increased labor costs, have created ongoing challenges affecting the entire health care sector.  
\*According to McKinsey, costs for health care supply inputs have grown 15-25% over the past three years

(\*Source: <https://www.mckinsey.com/industries/healthcare/our-insights/gathering-storm> )

- Kaiser Permanente had a 4.5% increase in operating expenses in 2022, while revenue increased by a modest 2.4% for the year
- Factors that drove higher annual operating expenses included:
  - Increased care volume, in part due to care deferred over the 3 years of the pandemic

- Higher costs of goods and services
- Additional outside care costs in contracted hospitals
- An increase in labor costs due to labor shortages and a highly competitive labor market
- Increased COVID-19 care and testing
- In 2022, Kaiser Permanente's costs were substantially higher for contract clinical workers such as travel nurses and respiratory therapists compared with 2021

#### **IV. CSEBA 2023/24 Renewal Drivers**

Total CSEBA Paid Claims:

- Total Paid Claims PMPM increased 13.6% over the prior year's renewal vs. the Southern California Health Plan increased only 6.9%
- CSEBA Claims increase almost double the Kaiser Permanente Regional Average

Drivers for increase in overall claims above:

##### **Inpatient Claims:**

- Large increase in Inpatient increased the PMPM by 13.0% vs. 0.3% for the Kaiser Permanente Health Plan
- Inpatient claims PMPM increased 13.0% vs. the prior year compared to a 0.3% increase for the Southern California Health Plan

##### **Pharmacy Claims:**

- CSEBA's Pharmacy PMPM an increase of 14.8% vs. 6.4% Kaiser Permanente Regional Average. This was more than double the health plan

Note: All FAQs were represented in the Kaiser Permanente "Rate Setting Process" presentation which was reviewed at the CSEBA Finance Committee Meeting 2/8/23 and the Executive Committee Meeting 2/15/2023



## 2021 - 2023 Strategic Action Plan

### CSEBA Mission Statement

Our mission is to be the premier provider of quality, cost-effective employee benefit programs, services, and resources tailored to the needs of our members.

### CSEBA Vision Statement

CSEBA will change the way you feel about employee health benefits. A jointly managed, full-service provider, CSEBA will address your health and wellness needs through personal connection and technological assistance.

### CSEBA Core Values

Committee – Conscientious, creative, integrity, committed, quality  
 Supportive – Strategic, caring, supportive, successful  
 Established – Effective, exceptional, efficient  
 Balanced – Family, caring, trustworthy, transparent  
 Active - Analytical, accomplished, attentive, active participation, progressive, agile, accountable

### Our Goals

A	<b>Financial Performance</b>	<b>Optimize financial resources for long-term stability and sustainability.</b>
B	<b>Member Growth, Retention</b>	<b>Maximize member growth, retention, and satisfaction</b>
C	<b>Operational Excellence</b>	<b>Deliver operational excellence in all areas of our organization</b>
D	<b>People &amp; Culture</b>	<b>Attract, retain and develop a diverse, engaged, and mission-focused team that reflects the communities in which we serve</b>

## A. FINANCIAL PERFORMANCE

Our Objectives						
Optimize financial resources for long-term stability and sustainability.		Baseline	1st Year	1st Year Actual	2nd Year	2nd Year Actual
1	Grow Sustainability Fund	\$0	\$5m	\$5m	\$7m	
2	Return of Delta Dental net assets to member districts	N/A	5%	17% TBD	5%	
3	Have minimum contingency reserve met	\$10.1m	Min	\$10.1m	Min	

Critical Success Factors	Barriers
<ul style="list-style-type: none"> <li>Finance Committee Approval</li> <li>Executive Committee and Board Approval</li> <li>Financial Stability across all programs</li> </ul>	<ul style="list-style-type: none"> <li>Unforeseen economic events</li> <li>Further stability due to the impact of COVID</li> <li>Lack of member district support</li> </ul>

## A. FINANCIAL PERFORMANCE

Our Strategies		Owner	Status
1	Create a sustainability fund for CSEBA to maintain operation and absorb financial strains brought about in adverse scenarios	Javier/ Yolanda	Finance Committee Meeting approved on April 28, 2022. Executive Committee Approved on May 11, 2022. Board of Directors Approved on June 15, 2022. The Sustainability Fund Administrative Guidelines were presented and approved by the Executive Committee on October 19, 2022 and the Board of Directors on December 6, 2022.
2	Develop a business proposal to present finance committee to get a recommendation of a multi-year delta dental net asset allocation	Javier/ Yolanda	Delta Dental dividend allocation proposal will be presented to the Executive Committee meeting on February 15, 2023.
3	Work with the finance committee to design a protocol to propose the replenishment of the minimum reserve	Javier/ Yolanda	Will be brought forward to the Finance Committee at a future meeting.

## B. MEMBER GROWTH & RETENTION

Our Objectives						
Maximize member growth, retention, and satisfaction		Baseline	1st Year	1st Year Actual	2nd Year	2nd Year Actual
1	Increase number of new medical member districts(includes 5 charters)	33	34	34	35	
2	Retain Districts all lines of coverage (including 5 Charters)	51	51	50		
3	Increase enrollment in Blue Shield HSA Plans	237	1%	292	10%	
4	Increase enrollment in Blue Shield TRIO	7,375	5%	7,830	10%	
5	Increase number of Districts that offer all CSEBA Products	16	17	16	19	
6	Achieve overall high customer satisfaction as measured in the member Survey	90%	93%	TBD	95%	

Critical Success Factors	Barriers
<ul style="list-style-type: none"> <li>Market campaign that highlights CSEBA's Value</li> <li>Strong staff/member relationships</li> <li>Recruit /retain highly qualified employees to support the implementation of the new strategic plan</li> <li>Buy-in from district/associations for employees to receive CSEBA information</li> <li>Effective communication platform</li> <li>Members understand plans</li> <li>Products offered are efficiently designed to meet members' needs.</li> </ul>	<ul style="list-style-type: none"> <li>Competing for buying business</li> <li>Short-staffed Districts</li> <li>Lack of Trust (Perceived or not)</li> <li>Contribution Strategies</li> <li>Lack of direct access to employee</li> <li>Composite Rates</li> </ul>

## B. MEMBER GROWTH & RETENTION

Our Strategies		Owner	Status
1	Create marketing materials that showcase our strengths, focus on what we do, and promote our labor-management partnerships in order to dispel myths, promote the value that CSEBA offers (this should include personal stories and testimonials).	Shoestring/Javier/Ellen	Created a CSEBA pamphlet based on the pitch deck for prospects. Continue to revise. Was handed out at PARMA. The Executive Committee approved a consultant agreement with Raelene Walker to promote labor partnership on September 7, 2022.
2	Provide recap after board meetings so that board members are engaged and take info back to Districts.	Communications/Francisco/Teresa/Sandra	Sent a recap after each Board of Directors' Meeting beginning on February 25, 2022. This will become standard practice after each board meeting.
3	District outreach to labor groups at monthly meetings to build union relationships	CSEBA Account Managers	The account managers have connected with labor groups and attended Chapter Meetings at Bassett, Hemet, VVC, SBCSS, Summit, San Gabriel Valley ROP. The account managers will continue these efforts.
4	Attend CTA/CSEA conferences to build relationships with unions.	Sr. Account Managers	Will focus on reviewing conferences for the 2022-2024 fiscal years.
5	Create standardized CSEBA templates for districts to use for Benefitfocus to streamline employee benefits information to ease access.	Sandra Francisco Denny Sonia	Benefitfocus is updating their Communications Platform to be more user friendly. Sandra has completed a generic template. Goal is to implement by 1/1/2023 renewals.
6	Leverage carrier relationship w/union to increase visibility and reach union leaders and get them engaged.	Francisco/Sandra	Will be working with Raelene Walker on a communication plan template for district engagement. The Executive Committee approved a consultant agreement with Raelene Walker on September 7, 2022.
7	Create marketing materials to showcase the benefits of TRIO/Tandem to increase enrollment and retain current members.	Shoestring/Blue Shield/Francisco	Blue Shield created a digital Rx Spectrum toolkit to promote the new benefits. The toolkit was shared with each District to promote Trio/Tandem benefits for Open Enrollment 2022.

## C. OPERATIONAL EXCELLENCE

Our Objectives						
Deliver operational excellence in all areas of our organization		Baseline	1st Year	1st Year Actual	2nd Year	2nd Year Actual
1	Increase survey participation rate	53	+25%	55	+25%	
2	Increase education/training participation at the district level	539	+20%	718	+30%	
3	Increase social media followers <ul style="list-style-type: none"> <li>Twitter</li> <li>Facebook</li> <li>LinkedIn</li> </ul>	66 335 203	.5% 1.5% 1.5%	117 389 287	1% 1.5% 1.5%	
4	Increase number of unique visitors	145	1%	151	1.5%	
5	Increase number bounce rates (time on site)	<1 minute	2 minutes	<2 min.	4 minutes	
6	Increase utilization of wellness services <ul style="list-style-type: none"> <li>Go365</li> </ul>	19%	22%	19%	30%	
7	Percentage of members that indicate they are highly satisfied or satisfied with the level of customer service they receive	N/A	50%	75%	75%	
8	Percentage of members that indicate they were highly satisfied or satisfied with the level of service/support they received during open enrollment	N/A	75%	90%	90%	
9	Percentage of members indicating that CSEBA values Diversity, Equity & Inclusion (DEI)	N/A	15%	TBD	30%	
10	Percentage of members that indicate they are highly satisfied or satisfied with CSEBA Staff on: <ul style="list-style-type: none"> <li>Insurance Committee Meeting Support</li> <li>Health Fair Support</li> <li>Flu Clinic Planning/Support</li> <li>Training they Received</li> <li>Problem Solving Resolution/Assistance</li> <li>Advising Members on Plan Design Changes</li> <li>Contribution Modeling Assistance</li> <li>Legislative Compliance, Training and Information</li> </ul>	N/A N/A N/A N/A N/A N/A N/A N/A	25% 50% 25% 50% 50% 50% 25% 50%	TBD	50% 75% 50% 75% 100% 100% 50% 75%	

- Account team engagement and support to member districts
- High survey response rate
- Highly effective survey campaign

- Time for members to participate and respond
- Competing for members' attention
- Members that don't participate

Our Strategies		Owner	Status
1	Launch CSEBA mobile app to streamline member access to general provider information and services	Javier	Completed. As of 08/12/22 - 990 downloads.
2	Develop a diversity, equity and inclusion (DEI) committee to identify and address gaps in care and services	Javier	Violet Hernandez (San Bernardino County Supt/ Schools) will chair the committee.
3	Utilize vendor technologies to support districts with open enrollment	Denny	Kaiser set-up brainsharks (custom video presentations with an overview of benefits for Districts) for OE. All but Delta Dental create custom microsites with benefits summaries and programs and services highlighted for each District. Kaiser and Blue Shield provide one-on-one virtual consultations during open enrollment.
4	Conduct quarterly member district meetings to increase engagement in health & wellness preventative programs	Account Managers	Benefits Roundtable meetings will be conducted quarterly through The Learning Institute.
5	Introduce a district member portal that contains district-specific information CRM	Melissa's team	Project placed on hold. No need for further continuance.
6	Engage a vendor to deliver a research-based survey to measure customer satisfaction	Javier	Surveys were sent out for CSEBA Customer Service and Benefitfocus. A Customer Service Survey will go out in February, 2023.
7	Partner with Community College Districts to establish a CSEBA Wellness/Fitness Center for members to provide access to a healthier lifestyle	Account Managers	After meeting with VVCD, this is not going to be an option. Too many safety issues, regarding student liability.  Shift direction to look at other ways to partner with gyms like Fitness 19. Leverage CSEBA's 27,000 plus members to obtain discounted membership rates.
8	Equip members with CSEBA branded tools that provide access to virtual/remote personalized in-home fitness/wellness programs	Administration	Fitness Resources on the CSEBA app. We will be adding these Fitness Resources to the CSJPA website.

Our Objectives						
Attract, retain and develop a diverse, engaged, and mission-focused team that reflects the communities in which we serve.		Baseline	1st Year	1st Year Actual	2nd Year	2nd Year Actual
1	Achieve targeted Board Member orientation training completion.	N/A	4 mtgs.	9 mtgs.	75%	2 mtgs to-date
2	Increase percent of Board Member attendance at Board Meetings (average of yearly Board Meetings).	63%	10% Increase	73%	15% Increase	Pending
3	Increase employee retention	78%	93%	98%	100%	85%
4	Percentage of Board Members indicate they are confident in their ability to fulfill their role on the Board (through the survey).	N/A	60%	72%	75%	Pending March

Critical Success Factors	Barriers
<ul style="list-style-type: none"> <li>Multiple opportunities for Board Member orientation and training</li> <li>Board Members are committed to their roles</li> <li>Board Members are highly committed to attending and participating in meetings</li> <li>JPA is a positive work environment of highly satisfied and engaged employees</li> </ul>	<ul style="list-style-type: none"> <li>Other priorities or commitments</li> <li>Districts are short-staffed</li> <li>Excessive distance traveled to meetings</li> <li>Not all communication is shared</li> </ul>

Our Strategies		Owner	Status
1	Continue with virtual and hybrid <u>Board Meetings</u> to provide Board Members flexibility in attendance and participation.	Javier/Teresa	The current meeting calendar includes hybrid meetings scheduled for the foreseeable future.
2	Continue with virtual and hybrid mandatory <u>orientation</u> for Board Members to provide flexibility in attendance and participation.	Javier/Teresa	Teresa has established a working schedule for orientation webinars. Conduct quarterly webinars scheduled for the 2022-2023 year. Plus one-on-one webinars as requested.
3	Utilize (Vector Solutions) portal to include orientation, legal training, and Board Meetings.	Javier/Kimberly	Continue discussions with Vector Solutions to create a module for Board orientation.
4	Create a Board Member toolkit to increase awareness and understanding of Board Member roles and responsibilities.	Javier/Teresa	Teresa created a packet consisting of the following: roles and responsibilities, JPA governance, CSEBA meeting calendar, TLI calendar, JPA contact list, Form 700 info., and travel/reimbursement guidelines. Provided at orientation. A hyperlink was added to the CSJPA website with the same toolkit information.

5	Host annual CSEBA Staff retreat focused on building trust, collaboration, communication among the team (For Staff).	Javier	Teresa has scheduled a date in April, 2023 to host a leadership meeting. Meeting for staff is scheduled in May-to be held at the JPA conference.
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## CSEBA APPROVED AMENDED 2022-2023 Calendar

### EXECUTIVE COMMITTEE MEETINGS

DATE	LOCATION	SUITE	TIME
Sept. 7, 2022	JPA Office, 1950 South Sunwest Lane, San Bernardino	102	9:00 a.m.
Oct. 19, 2022	JPA Office, 1950 South Sunwest Lane, San Bernardino	102	9:00 a.m.
Nov. 16, 2022	JPA Office, 1950 South Sunwest Lane, San Bernardino	102	9:00 a.m.
Feb. 15, 2023	JPA Office, 1950 South Sunwest Lane, San Bernardino	102	9:00 a.m.
March 29, 2023	JPA Office, 1950 South Sunwest Lane, San Bernardino	102	9:00 a.m.
May 10, 2023	JPA Office, 1950 South Sunwest Lane, San Bernardino	102	9:00 a.m.
TBD	Strategic Plan Review		

### BOARD OF DIRECTORS MEETINGS

DATE	LOCATION	SITE	TIME
Dec. 6, 2022	Hybrid Meeting (Virtual & In-Person)	HM	9:00 a.m.
Feb. 24, 2023	Hybrid Meeting (Virtual & In-Person)	HM	9:00 a.m.
June 14, 2023	Virtual Meeting	VM	9:00 a.m.

### JPA EVENTS

DATE	EVENT/LOCATION		TIME
Nov. 7, 2022	California Schools JPA Conference - Day 1 (full-day)	DGC	TBD
Nov. 8, 2022	California Schools JPA Conference - Day 2 (half-day)	DGC	TBD

### AD HOC / COMMITTEE MEETINGS

DATE	LOCATION	SITE	TIME
Sept. 30, 2022	Board Member Orientation - Virtual Meeting	VM	3:00 p.m.
Oct. 21, 2022	Board Member Orientation - Virtual Meeting	VM	3:00 p.m.
Feb. 10, 2023	Board Member Orientation - Virtual Meeting	VM	3:00 p.m.
April 28, 2023	Board Member Orientation - Virtual Meeting	VM	3:00 p.m.
TBA	Finance Committee Meeting	TBA	TBA
TBA	Finance Committee Meeting	TBA	TBA
TBA	Finance Committee Meeting	TBA	TBA
TBA	Governance Committee Meeting	TBA	TBA
TBA	Governance Committee Meeting	TBA	TBA
TBA	Governance Committee Meeting	TBA	TBA

**DISCLAIMER:** Calendar meetings and events are subject to change or cancellation per the CSEBA President and JPA CEO

[CSEBA Meeting/Events Calendar approved by Board of Directors February 25, 2022](#)

[CSEBA AMENDED Meeting/Events Calendar approved by Board of Directors June 15, 2022](#)



## NON-JPA EVENTS/CONFERENCES

DATE	LOCATION		
Sept. 13-16, 2022	CAJPA Annual Conference, South Lake Tahoe, CA		
Oct. 12-14, 2022	CPHCC Annual Conference, San Diego, CA		
Dec. 1-3, 2022	CSBA Annual Education Conference, San Diego, CA		
Apr. 4-7, 2023	CASBO Annual Conference, Long Beach, CA		

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[CSEBA Meeting/Events Calendar approved by Board of Directors February 25, 2022](#)

[CSEBA AMENDED Meeting/Events Calendar approved by Board of Directors June 15, 2022](#)