



CITY OF COOPER CITY
CITY COMMISSION SPECIAL MEETING
Tuesday, August 12, 2025 at 5:00 PM
City Hall Auditorium | 9090 SW 50th Place

MINUTES

PLEDGE OF ALLEGIANCE

Mayor Curran opened the meeting at 5:00 PM and led the assembly in the Pledge of Allegiance.

ROLL CALL

Present were Commissioners Smith (via Zoom), Mallozzi, Katzman, Shrouder and Mayor Curran.

PUBLIC COMMENTS (3 MINUTES)

TOPIC FOR DISCUSSION

1. Motion to approve the City-wide Medical Insurance Renewal for Plan Year 2025-2026.
- **Administration**

City Manager Rey explained that the objective was to decide on the health insurance provider for employees. As discussed at the Budget Workshop, the quote from our current provider includes an increase of close to 40%. At the direction of the Commission staff has explored options from other carriers. Mark Rodriguez from the Gehring Group provided a presentation.

Mr. Rodriguez advised that the decision is time sensitive. After the determination is completed, paperwork is submitted, and open enrollment plans need to begin. After the open enrollment meetings, the information is then loaded online. If all data is not loaded by September 15th, there are risks of delays. He explained the City's current provider has provided a renewal at an increase of close to 40%. The quotes from Florida Blue do provide a decrease in some categories. The Florida Blue plan has a higher deductible than our current plan, with an increase in out-of-pocket costs. However, the overall four-tier structure of Florida Blue offers a 3.5% cost decrease. A provider analysis between United Healthcare and Florida Blue was completed. There is a difference of 10 providers between United Healthcare and Florida Blue. Quest Diagnostics is the preferred laboratory of Florida Blue as opposed to the two options provided under United Healthcare. Broward Health is currently out of network for Florida Blue. The City's dental and vision plans will each increase by 4%.

Commissioner Smith spoke on his frustrations with receiving out-of-date information. He asked when the report in the presentation was run and what impact Broward Health not being in network would have on employees. Mr. Rodriguez said four members would be affected based on the provider analysis. Commissioner Smith asked about cost differences for out-of-network services. Mr. Rodriguez said out-of-network costs are typically 40% to 50% of the total.

Commissioner Mallozzi asked if Baptist Urgent Care is covered. Mr. Rodriguez said the information provided is from the most utilized providers.

Commissioner Shrouder asked Mr. Rodriguez to speak on emergencies compared to elective procedures. Mr. Rodriguez explained that an employee can visit any hospital for emergency services.

Commissioner Katzman confirmed HCA Florida University Hospital is covered under Florida Blue and explained it is the closest hospital to the City. Commissioner Shrouder stated that there are no out-of-network hospitals when it is an emergency. Commissioner Katzman asked what percentage Mr. Rodriguez sees among clients using the two providers presented. Mr. Rodriguez said the vast majority of his clients utilize Cigna, Florida Blue and United Healthcare. City Manager Rey stated Cigna declined a proposal. Commissioner Katzman asked Mr. Rodriguez if he could recommend either plan based on client satisfaction. Mr. Rodriguez said the renewal rates with United Healthcare are an anomaly. He does not typically see increases so large. Florida Blue is an equivalent carrier, and the savings make it worth entertaining.

Mayor Curran asked why Cigna declined to cover the City. Mr. Rodriguez answered due to the City's loss ratio.

Commissioner Shrouder said the plan we have currently is phenomenal. His biggest fear is an employee in treatment losing a physician who is no longer covered. Based on the plan analysis services no longer covered total close to \$200,000. Commissioner Shrouder explained that this decision impacts him directly as some of his current providers will no longer be in-network. He believes they need to be strategic in making changes to address rising costs. He asked Mr. Rodriguez if there is assistance available to help employees navigate a new plan. Mr. Rodriguez answered yes, they have staff available to assist.

Commissioner Smith asked if we should expect to have a large increase next year with Florida Blue. Mr. Rodriguez said if the City's loss ratio stays the same, there could be a large increase next year. Commissioner Smith asked how providers determine history. Mr. Rodriguez said our current plan is based heavily on claims. Florida Blue does not weigh claims as significantly.

Mr. Rodriguez said he does not typically see such a large increase in rates. The FMIT pool was poor overall.

Commissioner Katzman said the Commission is trying to balance great coverage, minimal disruption and fiscal responsibility. He would have liked to see a list of providers available under Florida Blue. He also asked about the locations noted, as there are some out of state. Mr. Rodriguez explained that those are billing locations.

Commissioner Smith asked about any disruption in services due to a plan change. Mr. Rodriguez said a continuation of care is given to any individual receiving services. Commissioner Smith asked if a medical plan can be cancelled due to a change in providers. Mr. Rodriguez answered no, and there is assistance available to help guide employees.

Commissioner Shrouder said the provider at the highest cost not covered under Florida Blue is his. He agrees they need to address the current loss ratio numbers. Mr. Rodriguez said a hybrid option could assist. Florida Blue's proposal also includes \$10,000 in wellness funds.

Commissioner Shrouder said some employees may be eligible for Medicare services. Mr. Rodriguez said he has discussed providing a presentation for employees.

Commissioner Mallozzi asked Mr. Rodriguez what percentage he receives in commission from FMIT and Florida Blue. Mr. Rodriguez answered that he receives the same rate. Commissioner Mallozzi asked if referrals are needed under Florida Blue. Mr. Rodriguez answered no, as this is a PPO plan. Commissioner Mallozzi said the cost increase is based on claims. The City will pay less per employee

under Florida Blue, but the employees do not see a decrease. Mr. Rodriguez explained that the deductible for the Employee Only plan does not increase. The out-of-pocket costs do slightly increase, but generic medication costs stay the same.

City Manager Rey stated our current Family Plan is \$569 per month. With the renewal, the cost would increase to \$969 per month. Nearly 100 employees are utilizing the City's insurance. He recommended placing \$100,000 in a health savings account to help employees during the transition. Commissioner Mallozzi said the City could find itself in the same position next year with a rise in rates.

City Manager Rey said Florida Blue weighs the experience factor less. He would like to address the employees as a whole, helping them find the correct plan for them.

Commissioner Katzman said renewing with United Healthcare could also come with potential increases next year.

Commissioner Smith said if his goal was to save the employees money, the current provider would cost them \$300 more per month.

City Manager Rey spoke on the rate increases under United Healthcare. The Employee + Family plan has an increase of between \$346 and \$400. Employee + Spouse increases between \$143 and \$66, and Employee Only has an increase between \$95 and \$86. Under Florida Blue, the Employee Only plan has a \$39 increase. Employee + Child is a \$150 decrease and Employee + Family is a \$103 increase.

Commissioner Smith said leaving United Healthcare saves the employees money. He asked HR Director Isis Medina what we can do to prepare for next year. Director Medina said staff could meet with the broker quarterly to discuss the City's loss ratio numbers. Commissioner Smith asked Mr. Rodriguez if he had ever experienced municipalities not receiving quotes. Mr. Rodriguez answered no.

Commissioner Smith said the City Manager stated the Commission could fund a healthcare subsidy plan. He asked what that plan looks like and at what amount. City Manager Rey said \$100,000 in a health savings account could help the employees in the transition.

Commissioner Mallozzi asked about the total costs of the plan. City Manager Rey said Florida Blue will cost \$951 a month per employee.

Mayor Curran stated his biggest concern is the lockout of the hospitals. Commissioner Shrouder explained that emergency services cost insurance carriers more if there is no agreement in place.

Commissioner Smith asked if the City Manager is asking for direction tonight. City Manager Rey answered yes. Commissioner Smith said after reviewing the employee surveys, it's clear the main concerns are keeping a low premium and retaining the same healthcare providers.

Commissioner Shrouder stated this is a two-pronged decision. They need to move to Florida Blue and earmark any savings to address issues in the future.

Commissioner Mallozzi asked if interest could be earned on \$700,000 in savings. The City Manager replied that the savings would be invested and would earn about 4% interest.

Commissioner Katzman asked if the City could offer a high-deductible plan. He would like an incentive in place for employees to go into this type of plan.

Commissioner Smith asked his colleagues if they were also frustrated that this item seemed to be rushed.

Mayor Curran asked to use the \$700,000 in savings to invest in the employees. He also has concerns about the limited hospital availability.

Commissioner Shrouder said the last-minute information is by design from the insurance company. He said an Employee + Family plan will increase by \$400 a month with our current provider.

Commissioner Katzman said that while he wants to provide great insurance to the employees, they also need to be cognizant of the costs to the residents.

Commissioner Shrouder wants to earmark the \$700,000 in savings to address the City's loss ratio numbers.

Commissioner Mallozzi asked if there is a merger of Memorial Health with Broward Health, would they be out of network.

Commissioner Shrouder stated that the hospitals are not merging.

Commissioner Mallozzi agrees they need to save money, but they also need to keep employees. She asked when we received notification of the increase in premiums. City Manager Rey answered in mid-June, and staff had to obtain other quotes.

Commissioner Shrouder asked if contractually, the City can use savings to help employees with out-of-pocket costs.

The City Manager replied that he does not know if it is allowable to give different employees a different level of benefit. An HSA could be created to cover out-of-pocket expenses.

Commissioner Smith said he spoke to a handful of plan participants. He asked his colleagues to share any feedback they received.

Commissioner Mallozzi spoke to five individuals whose largest fear was losing their doctors.

Commissioner Katzman said Florida Blue has great doctors. He does not want to offer assistance to individuals who simply do not want to change doctors.

Commissioner Smith said they do not have specifics on costs that may not be covered.

Commissioner Shrouder asked for the timeframe to develop an HSA account. City Manager Rey said staff would need time to develop a plan.

Mayor Curran called for public comment.

Tena Granit, resident and employee, asked the Commission to consider a calendar year plan, as most other employers have. A calendar year plan will help align employees with their spouse's plan. HR Director Medina explained that a change in coverage is a qualified event that would allow an employee to switch to a spouse's carrier.

Commissioner Mallozzi asked if we could change the renewal date of our current provider. HR Director Medina said the City would have to pay the increased rate until January.

Commissioner Katzman said if there is a qualifying event, such as a change in insurance providers, an individual can then move to a spouse's plan.

Commissioner Smith asked if the Commission could hold off on a decision until they inquire about a possible extension. Mr. Rodriguez said he is not sure if FMIT would extend services until January.

Commissioner Smith asked if the Commission would be willing to extend services with FMIT until January 1st. City Manager Rey asked the Commission to give additional direction if the extension was not granted.

Mr. Rodriguez does not know if Florida Blue will hold the same rates until January 2026.

City Attorney Horowitz has no legal objection to staff developing a policy that provides a mechanism for the City to offset some of the costs for out-of-service providers.

Commissioner Mallozzi asked if a change to medical coverage affects dental and vision. Mr. Rodriguez answered no.

Commissioner Katzman asked about gap policies. Mr. Rodriguez does not recommend gap policies based on experience.

Commissioner Shrouder made a motion to move to Florida Blue as the City-wide medical insurance and earmark the savings to address future increases.

Commissioner Mallozzi asked if her colleagues wanted to look into extending with United Healthcare temporarily.

Mayor Curran said the employees would then pay an increase of \$400 a month.

City Attorney Horowitz clarified that the motion is to implement the Florida Blue policy. Separate and apart from that is the direction to the City Manager to explore options consistent with the Commission's discussion tonight.

Commissioner Shrouder asked staff to work as fast as possible to limit interruptions.

Commissioner Smith said he has the employees' best interests in mind.

MOTION: Commissioner Shrouder moved to approve Florida Blue as the City-wide medical insurance. Commissioner Smith seconded the motion which prevailed by a unanimous roll call vote. (5-0)

Denise Elliot, resident and employee, asked when employees would receive pricing and new benefit costs. HR Director Medina answered by next week.

Commissioner Shrouder asked when the City could expect provider numbers. Mr. Rodriguez said the plan numbers are in the backup provided.

Commissioner Shrouder would like to send out a memorandum to staff that includes a feedback option to report issues. Director Medina will draft correspondence to send to staff. Commissioner Shrouder wants to have an individual available to help staff during the transition.

Commissioner Katzman asked if navigation of the plan is available. Mr. Rodriguez answered that the staff are available to assist employees.

Mayor Curran wants to assist the employees during the transition.

Commissioner Shrouder wants a waiver to be developed to allow employees to have a healthcare advocate look into all their options.

ADJOURNMENT

The meeting adjourned at 7:30 PM.

The minutes of the Special Commission meeting of August 12, 2025, were approved during the regular Commission meeting of August 26, 2025.

Mayor James Curran

Tedra Allen, City Clerk

ADA NOTICE

This meeting is open to the public. In accordance with the Americans with Disabilities Act of 1990, all persons who are disabled and who need special accommodations to participate in this meeting because of that disability should contact the Office of the City Clerk, 954-434-4300 ext. 220, not later than two days prior to such proceeding. One or more members of the City of Cooper City Advisory Boards may be in attendance and may participate at the meeting. Anyone wishing to appeal any decision made by the Cooper City Commission with respect to any matter considered at such meeting or hearing will need a record of the proceedings and, for such purpose, may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. Agenda items may be viewed online at www.coopercity.gov or at the Office of the City Clerk, City of Cooper City, 9090 SW 50 Place, Cooper City, Florida, 33328, 954-434-4300.

DECORUM

Members of the Commission, staff members, citizens, and others are required to use civil and appropriate language when addressing the Commission or anyone present at the meeting and must refrain from using profanity, cursing, or exhibiting aggressive or threatening behavior. All comments should generally be directed to the presiding officer and not to individual members of the Commission, staff, or the audience. No personal verbal attacks toward any individual by either the Commission, staff, citizens, or others shall be allowed during any meeting of the Commission.

Any persons making impertinent or slanderous remarks or personal attacks or who becomes boisterous while addressing the Commission or who otherwise violates the decorum rules set forth herein shall be barred from further audience before the Commission by the Mayor, or by request of any member of the Commission unless permission to continue or again address the Commission be granted by a majority vote of the Commission members present.

WEBVTT

1

00:00:06.090 --> 00:00:07.820

Cooper City Hall: We're gonna go ahead and start this meeting.

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00:00:08.080 --> 00:00:10.580

Cooper City Hall: Everybody please rise for the Pledge of Allegiance.

3

00:00:14.190 --> 00:00:24.549

Cooper City Hall: Pledge allegiance to the flag of the United States of America, and to the Republic for which it stands, one nation, under God, indivisible, with liberty and justice for all.

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00:00:25.690 --> 00:00:27.079

Cooper City Hall: Roll call, please.

5

00:00:29.190 --> 00:00:30.320

Cooper City Hall: Commissioner Smith?

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00:00:30.320 --> 00:00:30.940

Jason Smith: Here?

7

00:00:31.660 --> 00:00:37.270

Cooper City Hall: Commissioner Malozzi? Here. Commissioner Katzmann? Here.
Commissioner Schroeder? Here. Mayor Curran? Here.

8

00:00:37.900 --> 00:00:41.180

Cooper City Hall: Mr. City Manager, any emergencies or changes to the agenda?

9

00:00:41.890 --> 00:00:42.750

Cooper City Hall: No, sir.

10

00:00:43.790 --> 00:00:49.640

Cooper City Hall: Okay, I guess at this time I'm going to turn it over to the City Manager,
correct? Yes, sir. Thank you very much. You're welcome.

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00:00:49.800 --> 00:01:02.320

Cooper City Hall: The, the purpose of today's special meeting is to, make a decision with
regards to our health insurance program.

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00:01:02.580 --> 00:01:03.619

Cooper City Hall: It is on.

13

00:01:04.489 --> 00:01:19.270

Cooper City Hall: Oh, let me get it closer. Yeah. Yeah, so the, the objective today is to make a decision with regards to the health insurance program for our, our employees. As we...

14

00:01:19.420 --> 00:01:25.450

Cooper City Hall: discussed during the budget hearing, we have received a quote from our current provider that

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00:01:25.890 --> 00:01:36.259

Cooper City Hall: raises the current health insurance program by about 40%. At the direction of the Commission, we have also explored options to

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00:01:36.510 --> 00:01:47.709

Cooper City Hall: switch providers, and what we want to do before you guys debate the issue, we want to just recap some of the information regarding,

17

00:01:47.850 --> 00:02:00.219

Cooper City Hall: the different plans that are available, and the benefits under each of the plans. We're going to share with you the results of the survey from the employee, and an analysis that was done

18

00:02:00.350 --> 00:02:16.889

Cooper City Hall: in regards to what the possible impact is on the employees, with regard to their medical providers in case there is a decision to change, and then I'm going to recap some of the numbers and the financial impacts of this. So with that.

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00:02:16.950 --> 00:02:26.010

Cooper City Hall: We're gonna start with our, insurance agent, who's gonna be discuss The timeline and the, ...

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00:02:26.180 --> 00:02:29.940

Cooper City Hall: And the differences between the different programs.

21

00:02:30.620 --> 00:02:32.279

Cooper City Hall: Thank you. Thank you.

22

00:02:32.530 --> 00:02:38.130

Cooper City Hall: Good evening, Commissioners. My name is Mark Rodriguez, Benefits Consultant with the Gehring Group.

23

00:02:43.690 --> 00:02:44.700

Cooper City Hall: Okay, thank you.

24

00:02:45.440 --> 00:02:52.540

Cooper City Hall: So, this first, slide you see here is a timeline of, basically what are the steps

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00:02:52.760 --> 00:03:08.250

Cooper City Hall: from today forward, I will say that typically, we already have final decisions about your plan at this time, so we are in a little bit of a time crunch right now. So, hoping that we, you know, get to some final decisions today. As you can see,

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00:03:08.470 --> 00:03:14.740

Cooper City Hall: it's a pretty crunched timeline. If... assuming we had decisions today, we would then

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00:03:14.780 --> 00:03:28.929

Cooper City Hall: go back to the carriers tomorrow to let them know what the final decisions are, and then there's a whole process that has to take place in terms of, receiving paperwork from them. We'd assume we'd have most of that paperwork in hand by the end of the week.

28

00:03:28.950 --> 00:03:45.379

Cooper City Hall: And then we'd start preparing, for your open enrollment process. Now, your open enrollment does entail a few steps as well. For example, we do come out and we do open enrollment presentations, to your members, so we'd have to prepare all that information.

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00:03:45.380 --> 00:03:55.670

Cooper City Hall: We also do put together an employee booklet, that spells out all of the benefits that are available, so we do have to prepare that booklet as well, based on that information.

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00:03:55.780 --> 00:04:06.119

Cooper City Hall: And then we hold open enrollment meetings. Now, the way we've traditionally done it, here at the city is it's usually a two-week, timeframe for open enrollment meetings.

31

00:04:06.350 --> 00:04:21.810

Cooper City Hall: Meaning, we have our staff coming out, doing education, doing presentations on what's changed with the plan, answering questions to members, and at the same time, members have the ability to start doing their enrollments, filling out their paperwork.

32

00:04:22.340 --> 00:04:33.009

Cooper City Hall: once we get all that information together, and then... so that would typically span into, the beginning of September, so end of Oct... end of August and into the beginning of September.

33

00:04:33.040 --> 00:04:50.479

Cooper City Hall: Once we have all that information together from all your members, that all gets loaded up into Florida Blue's system. If you were to switch to Florida Blue, or if you're staying with FMIT, into FMIT's system, all that information gets loaded up, and so we're looking at,

34

00:04:51.190 --> 00:04:56.149

Cooper City Hall: around September 8th, to have all that information in their systems.

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00:04:56.570 --> 00:04:59.500

Cooper City Hall: Assuming we get to that point.

36

00:04:59.610 --> 00:05:05.689

Cooper City Hall: Then, as of September 11th, the carriers finalize all the information, they finalize your rates.

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00:05:05.820 --> 00:05:18.470

Cooper City Hall: And then the deadline is September 15th to have all... everything, you know, signed, sealed, and delivered. If we do not have everything done by September 15th.

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00:05:18.580 --> 00:05:37.770

Cooper City Hall: The carriers cannot guarantee that your members are going to have ID cards in hand, and they can't guarantee that, all of their information is going to be loaded

into their systems, which could lead to delays in claims processing and things of that nature once we reach October 1st, which is the date that your plan year begins.

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00:05:38.320 --> 00:05:45.630

Cooper City Hall: So, after saying all that, the summary is we need to make a decision as soon as possible for the sake of time.

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00:05:49.450 --> 00:06:02.179

Cooper City Hall: So, this next slide here, this is your renewal, that the city manager just referred to. So you can see on the left-hand side, it's your three current plans with the current rates.

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00:06:02.900 --> 00:06:05.480

Cooper City Hall: And then on the right-hand side of this slide.

42

00:06:05.600 --> 00:06:20.750

Cooper City Hall: It's the renewal. So you'll see that the renewal at the very bottom, equates to, 39.9%, 40%, as the city manager said, renewal. The only change, with the current renewal is that

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00:06:20.900 --> 00:06:27.599

Cooper City Hall: The deductible on the high-deductible health plan does increase a little bit, so you see that shaded in red.

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00:06:27.780 --> 00:06:32.149

Cooper City Hall: As I go through this, presentation, anything you see shaded in red

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00:06:32.360 --> 00:06:37.049

Cooper City Hall: is a benefit that's not as good. Got black and white, so... Oh, I'm sorry.

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00:06:37.890 --> 00:06:40.050

Cooper City Hall: Yeah, it's up on the screen.

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00:06:41.710 --> 00:06:46.880

Cooper City Hall: She just... They just printed it for us because it's kind of small. I can't see it, either way.

48

00:06:47.580 --> 00:06:54.670

Cooper City Hall: Well, I'll highlight... I'll highlight the differences. I'll point out which ones are not good and better.

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00:06:55.980 --> 00:07:08.000

Cooper City Hall: So, on the high deductible plan, which is the one all the way on the very far right, the deductible does increase slightly. It's currently \$1,600 for individuals. It's gonna go up to \$1,650.

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00:07:08.100 --> 00:07:19.030

Cooper City Hall: That's an IRS regulation. Carriers have no control over that. That number changes on an annual basis. That's the only difference, with the renewal, as it currently is.

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00:07:19.640 --> 00:07:21.260

Cooper City Hall: At the 40%.

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00:07:22.870 --> 00:07:27.520

Cooper City Hall: So then the next page... Which is numbered page 3.

53

00:07:28.410 --> 00:07:33.849

Cooper City Hall: So, this is where we have the alternative, quotes that we received from Florida Blue.

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00:07:34.410 --> 00:07:40.320

Cooper City Hall: So, in this scenario, we're looking at a scenario where we would go from 3 plants to 2 plants.

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00:07:41.070 --> 00:07:49.009

Cooper City Hall: And making that change, would actually result in a decrease in your premiums of about 5.2%.

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00:07:49.430 --> 00:07:50.969

Cooper City Hall: Now, of course.

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00:07:51.160 --> 00:08:03.559

Cooper City Hall: There is a little bit of a catch with this, because some of the benefits are not going to be as rich as they currently are. This was Florida Blue's best attempt to match your current benefits as closely as possible. So they proposed one plan.

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00:08:03.730 --> 00:08:10.890

Cooper City Hall: Which matches your, UHC Choice Plus Plan 1, which is where most of your enrollment is right now.

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00:08:11.130 --> 00:08:16.729

Cooper City Hall: And then the other plan that they proposed is as close as they could get to matching your high-deductible health plan.

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00:08:16.890 --> 00:08:21.190

Cooper City Hall: So that's kind of the two-plan model that you would go with, if Florida Bloom.

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00:08:22.850 --> 00:08:28.259

Cooper City Hall: It's the far right, it's two plans on the far right of the page.

62

00:08:28.420 --> 00:08:35.460

Cooper City Hall: It's 4 columns, so each plan has an in-network benefit column and an out-of-network benefit column.

63

00:08:35.690 --> 00:08:39.830

Cooper City Hall: So it's gonna look like 4 columns all the way to the right, but it's really 2 plans.

64

00:08:43.070 --> 00:08:44.590

Cooper City Hall: Yes, exactly.

65

00:08:45.830 --> 00:08:57.259

Cooper City Hall: So, again, little bit of a change on the deductibles. With the high deductible, the deductibles for individuals and families are a little bit higher in this proposal.

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00:08:57.380 --> 00:09:01.870

Cooper City Hall: The out-of-pocket maximum cost For an individual.

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00:09:02.080 --> 00:09:06.860

Cooper City Hall: is a little bit higher than it currently is. It's currently... ...

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00:09:07.550 --> 00:09:12.060

Cooper City Hall: See if I could just see it... 3,750, it goes up to 4,000.

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00:09:12.450 --> 00:09:13.300

Cooper City Hall: ...

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00:09:14.480 --> 00:09:23.320

Cooper City Hall: The coinsurance does go up a little bit as well. Your current coinsurance is 10%. It would go up to 20% under this high-deductible health plan.

71

00:09:23.710 --> 00:09:36.269

Cooper City Hall: And then some of the co-pays for the medications are a little bit higher. So you currently have a \$35 for brand name prescriptions, they would go to \$50. Non-preferred brand is at \$80, it would go to...

72

00:09:36.760 --> 00:09:37.760

Cooper City Hall: 90.

73

00:09:40.070 --> 00:09:42.339

Cooper City Hall: No, is that 60, it would go to 80, sorry.

74

00:09:42.660 --> 00:09:43.500

Cooper City Hall: ...

75

00:09:45.110 --> 00:09:55.000

Cooper City Hall: And as I mentioned, this is at a decrease of 5%, so the rates would actually be a little bit lower than what you currently have. Now, as I go through the rest of these pages, this page

76

00:09:55.450 --> 00:09:56.630

Cooper City Hall: The other...

77

00:09:56.830 --> 00:10:11.150

Cooper City Hall: topic that was up for discussion, is whether or not we want to stick to a current two-tier plan design, which is what you currently have, meaning you have two rates.

You have a rate for employees only, and you have another rate for employees plus families, right?

78

00:10:11.170 --> 00:10:23.720

Cooper City Hall: But you'll see in the next couple of scenarios I'm going to show you, we also have quotes for four-tier rates, because that is a topic that has come up at renewals in the past, whether or not we want to switch to a four-tier rate structure.

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00:10:23.970 --> 00:10:29.509

Cooper City Hall: So, the premiums are a little bit different under that structure, but we'll get to that in a minute.

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00:10:32.730 --> 00:10:33.540

Cooper City Hall: Okay.

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00:10:33.720 --> 00:10:35.910

Cooper City Hall: So, this very next slide, for example.

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00:10:36.220 --> 00:10:53.579

Cooper City Hall: this on page 4. This now shows you the same Florida Blue proposal, but the difference here is that it's a four-tier rate structure. So, not as much savings, a little bit difference in the premiums. It works out to be a 3.5%

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00:10:53.690 --> 00:11:03.229

Cooper City Hall: decrease, as opposed to the 5.2 that I just showed you. But other than that, it's the exact same plans that Florida Blue, had on the other page.

84

00:11:07.170 --> 00:11:13.090

Cooper City Hall: Okay, so now I'm going to jump ahead. So that's the plans that are kind of on the table for consideration right now.

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00:11:13.370 --> 00:11:28.159

Cooper City Hall: On page 5... so, obviously, the question is, if you did decide to Florida Blue, to go with Florida Blue, how would that affect your membership in terms of the providers that are available? Because, right, you're turning to another carrier network now.

86

00:11:28.340 --> 00:11:36.299

Cooper City Hall: So we did an analysis, based on that question. Currently with FMIT, you have,

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00:11:36.800 --> 00:11:45.180

Cooper City Hall: When you consider the top 100 most utilized providers in the FMIT network, You have 97 of them.

88

00:11:45.390 --> 00:11:53.919

Cooper City Hall: that are currently, in-network providers. So that means your membership has 3 providers they're using on an out-of-network basis right now.

89

00:11:54.550 --> 00:12:00.510

Cooper City Hall: If we were to look at the Florida Blue network and compare it, the Florida Blue Network.

90

00:12:00.690 --> 00:12:08.470

Cooper City Hall: That same list of providers, only 87 of them would be in-network, so it's a difference of about 10 fewer providers.

91

00:12:08.600 --> 00:12:09.450

Cooper City Hall: Okay.

92

00:12:09.860 --> 00:12:18.569

Cooper City Hall: ... Percentage-wise, it's a 97% in-network match with FMIT versus an 87% network match with Florida Blue.

93

00:12:18.680 --> 00:12:23.249

Cooper City Hall: And that's just talking about the first, the top 100 used providers.

94

00:12:23.840 --> 00:12:25.760

Cooper City Hall: So... the next...

95

00:12:25.990 --> 00:12:32.809

Cooper City Hall: Bunch of pages after that, summary sheet are the actual providers that have been used over the last 12 months.

96

00:12:33.380 --> 00:12:44.170

Cooper City Hall: And we have this sorted by the number of claimants who have seen these providers, so I think that gives a good indication of what providers your membership are actually using.

97

00:12:46.540 --> 00:12:51.850

Cooper City Hall: So, one of the things I want to point out about this list of providers.

98

00:12:52.030 --> 00:12:58.240

Cooper City Hall: One of the providers that would become out of network under Florida Blue is actually a lab.

99

00:12:59.020 --> 00:13:03.429

Cooper City Hall: So, Florida Blue, their preferred lab partner is Quest Labs.

100

00:13:03.610 --> 00:13:06.120

Cooper City Hall: Who your members do use currently right now.

101

00:13:06.360 --> 00:13:09.479

Cooper City Hall: Currently, your members have a choice of two labs to use.

102

00:13:09.690 --> 00:13:15.609

Cooper City Hall: under Florida Blue, they'd have one Quest, which is pretty much everywhere you can find a Quest Lab, so...

103

00:13:15.910 --> 00:13:25.050

Cooper City Hall: That does, you know, that's one less provider, but in reality, it should be easy for your members to just go to another, another lab, Quest.

104

00:13:25.960 --> 00:13:31.909

Cooper City Hall: ... Another caveat that I'd like to mention about the Florida Blue Network is

105

00:13:32.380 --> 00:13:39.560

Cooper City Hall: As of today, Florida Blue is in negotiations with a couple of their hospital networks.

106

00:13:39.670 --> 00:13:42.210

Cooper City Hall: One major hospital network, ...

107

00:13:42.360 --> 00:13:59.889

Cooper City Hall: Broward Health is actually out of the network out of today. On this report, they appear as in-network because at the time that this report was run, they were in-network, and you have a few members that did go to Broward Health for some services. As of today, they are out of network.

108

00:13:59.930 --> 00:14:03.780

Cooper City Hall: Doesn't mean they'll never be back, negotiations are still ongoing, but...

109

00:14:03.950 --> 00:14:05.899

Cooper City Hall: As of today, they're out of network.

110

00:14:06.040 --> 00:14:14.250

Cooper City Hall: There is another hospital system, Memorial Network, whose contract with Florida Blue is up, as of September 1st.

111

00:14:14.690 --> 00:14:24.119

Cooper City Hall: But I literally just received a call today from Florida Blue saying that they believe they're gonna have an agreement in place by then, so they're not, so worried about that one.

112

00:14:24.230 --> 00:14:27.000

Cooper City Hall: Questions during or after? Oh, I'm gonna wait. After?

113

00:14:31.840 --> 00:14:34.469

Cooper City Hall: So, I'm gonna skip ahead now, ...

114

00:14:35.060 --> 00:14:51.070

Cooper City Hall: If you, in totality, if you look at every single provider that has been used, I was concentrating on just the top 100 used providers, but if you looked at every single provider that's used, your membership have used, 884 different in-network providers.

115

00:14:51.290 --> 00:14:53.930

Cooper City Hall: With 24 out-of-network providers.

116

00:14:54.330 --> 00:15:00.560

Cooper City Hall: Under Florida Blue, that would change a little bit. It'd be 801 in network providers.

117

00:15:00.780 --> 00:15:08.640

Cooper City Hall: With 107 of them being out-of-network. Percentage-wise, it's a 97% match versus an 88% match.

118

00:15:10.020 --> 00:15:13.480

Cooper City Hall: And, you know, I just want to also point out.

119

00:15:13.720 --> 00:15:27.040

Cooper City Hall: all the plans that you currently have, and all the ones that have been proposed by Florida Blue do have in and out-of-network coverage. So it's not like they're not going to have coverage at all, it's just going to be more expensive for them to go to some of these providers that have become out-of-network providers.

120

00:15:31.250 --> 00:15:47.109

Cooper City Hall: So that's the medical part, which is, I think, the gist of what we're here to talk about. But you did have two other lines of coverage that were up for renewal, so just want to go through that real quick. You had the dental, that was up for renewal. The initial renewal came out at a 6.9% increase.

121

00:15:47.350 --> 00:15:57.780

Cooper City Hall: Which equates to about \$7,400 for the year to cover everybody. We negotiated that down a little bit, we got it to 4%, so just over \$4,000 for the year.

122

00:15:57.910 --> 00:16:01.590

Cooper City Hall: That's the dental, and then the vision coverage was also up.

123

00:16:01.760 --> 00:16:15.090

Cooper City Hall: Kind of the same story. It started at a 5.9% increase, which is about \$1,100 for the year. We negotiated that down to 4% as well. It's \$765 extra in total for the year.

124

00:16:18.120 --> 00:16:20.270

Cooper City Hall: That's... that's my presentation.

125

00:16:20.820 --> 00:16:22.710

Cooper City Hall: Yeah, thank you.

126

00:16:22.850 --> 00:16:32.710

Cooper City Hall: Do you want to ask questions from him right now, or you want to complete the entire presentation? Oh, let's break it up, and let's ask him our questions, and then we'll go to the next piece.

127

00:16:32.980 --> 00:16:35.140

Cooper City Hall: Commissioner, Smith.

128

00:16:38.180 --> 00:16:39.910

Cooper City Hall: Commissioner Smith, are you on?

129

00:16:39.910 --> 00:16:41.759

Jason Smith: I am, thank you, Mayor, can you hear me?

130

00:16:42.050 --> 00:16:43.319

Cooper City Hall: Yes, sir, go ahead.

131

00:16:43.320 --> 00:16:57.159

Jason Smith: Maybe it's because of the remote location I'm in. I was trying to pull up for the documentation of what he just showed last. Did any of you have any of the, dental, documents that they negotiated in your, package of information?

132

00:16:57.860 --> 00:16:58.850

Cooper City Hall: No. Nope.

133

00:16:59.060 --> 00:17:14.350

Jason Smith: Okay, so, Mr. Manager, I'm gonna tell you, as I'm going through this, I try to keep my decorum and not interrupt. I am frustrated beyond all intents of the word, frustrated, because I believe that this individual

134

00:17:14.349 --> 00:17:21.890

Jason Smith: that was presenting to us, is this our broker? Is that an understood? Is that... is that correct? Is this the broker of insurance for the city?

135

00:17:22.849 --> 00:17:28.490

Cooper City Hall: He's the agent that, he basically finds, different providers for us.

136

00:17:28.770 --> 00:17:32.550

Jason Smith: Okay, so, so, so, so, ...

137

00:17:32.900 --> 00:17:49.849

Jason Smith: I wish I could see him face-to-face as well as present myself, but sir, I'm sorry I'm unable to do that, so you're only going to need to hear my voice. Whenever, in the future, I get something proposed, I don't want it last minute, I want accurate runs.

138

00:17:50.020 --> 00:17:55.829

Jason Smith: So when we do go ahead and, need to look at face value, because these things

139

00:17:55.960 --> 00:18:08.339

Jason Smith: or record it, and we can reference back, and our residents can see what's going on. Can you please tell me, since this report that was written, or ran, did not include,

140

00:18:08.340 --> 00:18:20.479

Jason Smith: when Broward Health was not in. So, with it not being in, what is the impact outside of what it... you expect it to be? Does that... does that question...

141

00:18:20.680 --> 00:18:22.509

Jason Smith: Makes sense?

142

00:18:24.040 --> 00:18:28.059

Cooper City Hall: Yes, so, they were out of network as of 7-1.

143

00:18:28.630 --> 00:18:33.569

Cooper City Hall: And... Let me... I'm going through the list of carriers.

144

00:18:34.410 --> 00:18:39.209

Cooper City Hall: Individual carriers to try to get you a sense of how many people that affected.

145

00:18:41.050 --> 00:18:42.010

Cooper City Hall: Broward.

146

00:18:46.580 --> 00:18:53.519

Cooper City Hall: So, it's sorted by the number of claimants who have gone to the provider.

147

00:18:55.010 --> 00:19:08.240

Cooper City Hall: So, number 85 on the list, for example, is Broward Health Medical Center. Two members utilize that provider. Number 82 is Broward Health Coral Springs.

148

00:19:08.450 --> 00:19:10.509

Cooper City Hall: And that also had 2 members.

149

00:19:11.190 --> 00:19:13.949

Cooper City Hall: So, 4 members in total were affected.

150

00:19:13.950 --> 00:19:17.770

Jason Smith: And so this... Go ahead, go ahead, one of the commissioners had a question.

151

00:19:17.770 --> 00:19:22.750

Cooper City Hall: I'm sorry, I was wondering, is it... is it for incidences, or for... Individual claimants.

152

00:19:22.890 --> 00:19:27.350

Cooper City Hall: people. Different people. Yeah, they could have gone multiple times, but it's 4 people, yeah.

153

00:19:27.760 --> 00:19:30.490

Cooper City Hall: Well, wouldn't it be... Potentially two people?

154

00:19:31.020 --> 00:19:36.250

Cooper City Hall: It's two different, providers I was mentioning. Right, but if...

155

00:19:38.300 --> 00:19:43.649

Cooper City Hall: Or it could be the same person who went to Broward Health, and then went to Coral Springs, or whatever you're saying?

156

00:19:43.990 --> 00:19:54.019

Cooper City Hall: 4 individual claimants, but, as far as the number of visits for those, let's see, Coral Springs is 5 visits for the 2 that went there.

157

00:19:54.450 --> 00:20:01.060

Cooper City Hall: And then for the 2 that went to the other facility, it's 3 visits. Oh, I see, you have it broken out. Yeah. Sorry, we don't have...

158

00:20:01.210 --> 00:20:03.140

Cooper City Hall: Stuffing. I understand.

159

00:20:03.600 --> 00:20:16.710

Jason Smith: So, so just for purposes of our, recording, this is... am I correct saying that's page 4 of 33, and numbers 82 and 85, correct?

160

00:20:19.350 --> 00:20:22.069

Cooper City Hall: The page number I see is...

161

00:20:22.710 --> 00:20:28.879

Cooper City Hall: Not 4, it's 8, but you have the correct row numbers, yes, 82 and 85.

162

00:20:28.880 --> 00:20:36.130

Jason Smith: Okay, okay, so, so then, next question is, with 107,

163

00:20:36.490 --> 00:20:38.930

Jason Smith: Going to be out of network.

164

00:20:39.140 --> 00:20:47.839

Jason Smith: if we were to switch providers, versus initially only 24 being out of network, are those two numbers correct, that I'm... that I'm referencing?

165

00:20:48.300 --> 00:20:48.860

Cooper City Hall: Yes.

166

00:20:49.110 --> 00:21:04.550

Jason Smith: Then, then what is the ultimate, can you give us one more time, for me, what is the ultimate new cost, where it would go from if we retained,

167

00:21:05.470 --> 00:21:19.969

Jason Smith: what the cost is from in-network versus out-of-network on that. Does that... is that... is that a question? Do you understand what I'm asking? What... what... what is a cost difference based upon where it would be going with blue, with it being out-of-network, since there's an additional cost?

168

00:21:21.430 --> 00:21:27.350

Cooper City Hall: Yeah, it's hard to say, because it depends really on the service that you're having done, but for the most part.

169

00:21:27.520 --> 00:21:39.299

Cooper City Hall: The out-of-pocket cost for a member for an out-of-network service, it's gonna be either 50% or 40%, of the total cost of the service.

170

00:21:40.290 --> 00:21:41.010

Jason Smith: Okay.

171

00:21:42.700 --> 00:21:45.770

Jason Smith: Okay, Mayor, thank you. I'll yield my, time.

172

00:21:46.150 --> 00:21:47.650

Cooper City Hall: Thank you. Commissioner Malosi.

173

00:21:49.250 --> 00:21:55.000

Cooper City Hall: So... I was trying to look at your list, but...

174

00:21:55.770 --> 00:22:01.900

Cooper City Hall: I have paper entered on my computer, so I stole Mr. Katzmman's. Okay, so...

175

00:22:02.840 --> 00:22:10.260

Cooper City Hall: I saw that Baptist is on your list, but that was radiology. So, I'm looking at Cooper City.

176

00:22:10.450 --> 00:22:21.250

Cooper City Hall: and what's closest to us, because we have many employees that live here. And if, you know, you fall and you break something, if you're not going to Memorial West, which may or may not be included, who knows?

177

00:22:21.420 --> 00:22:38.399

Cooper City Hall: your nearest urgent care that's a real urgent care, other than, like, a CVS, is Baptist on, University and Griffin, right over there. Are they covered? Yes, there is... I saw radiology, I did not know if that was a separate entity than the urgent care.

178

00:22:38.570 --> 00:22:46.669

Cooper City Hall: It probably is, but this report is based on what your members have actually used. Right, but so...

179

00:22:46.860 --> 00:22:54.799

Cooper City Hall: And in reference to that, so... and I'm just gonna look at one of our members, Denise, right there, so... just because I see you, sorry.

180

00:22:55.730 --> 00:23:06.180

Cooper City Hall: So let's say she didn't fall down, break anything, or have any middle-of-the-night issues, and she had a good year. It doesn't mean that she's not going to use it next year, and now she can't.

181

00:23:06.380 --> 00:23:19.069

Cooper City Hall: Not everybody uses an urgent care, not everybody will, like, run to CVS because they can't get an appointment with their doctor. Last year was not a big flu year for half the people I know never got it that normally do.

182

00:23:19.070 --> 00:23:32.060

Cooper City Hall: So, that doesn't mean that next year there won't be some crazy who-knows-what name that everybody's gonna be sick and need to run, and now we can't because the closest one is, you know, 20 minutes away, and I'm not saying that's... I'm just...

183

00:23:32.110 --> 00:23:46.370

Cooper City Hall: So, that's something that concerns me, and I want to make sure. I also... the other thing that concerns me is, while you're telling me we're 90, I believe you said percent sure that there's going to be no issues with the memorial system.

184

00:23:46.840 --> 00:24:01.609

Cooper City Hall: they do expire as of September. I have to make this decision beforehand. That's the biggest. Out of everybody that I know, and I've made it a point in the last week to speak to as many people as I know, when you have to go to an ER,

185

00:24:01.610 --> 00:24:10.230

Cooper City Hall: You know, you can't go to a CVS or whatever. They're hoofing it to Memorial. They're not going over to Cleveland Clinic, actually one person.

186

00:24:10.230 --> 00:24:14.479

Cooper City Hall: Went to Cleveland Clinic, so I take that back. But, don't raise your hand.

187

00:24:14.480 --> 00:24:24.830

Cooper City Hall: No, you can have a question when I'm done. So, I'm more than anything concerned about whether or not that's there, and I can't get any guarantees.

188

00:24:24.900 --> 00:24:29.890

Cooper City Hall: And I have to decide beforehand, so then I could potentially be hurting my employees.

189

00:24:29.990 --> 00:24:48.180

Cooper City Hall: And unhappy employees are not going to bode well. I also want to know, go ahead, sorry, Ryan. This, I think, will help with the... Of course you can help. Go ahead. So, I just want to ask you this, because there's a... I think, and I'm not sure, there's a difference if you have emergent

190

00:24:48.800 --> 00:25:00.499

Cooper City Hall: As opposed to something at, like, Memorial for elective, so if you decide to go in there to have a procedure... If you have a true emergency, it's going to be covered as an in-network coverage, yeah.

191

00:25:01.480 --> 00:25:03.730

Cooper City Hall: Well, not really. Yes.

192

00:25:03.930 --> 00:25:11.309

Cooper City Hall: Because they're not allowed to know if it's possible. So that's not... oh, I have it. I do know people. Service, they're not allowed to move you...

193

00:25:11.680 --> 00:25:24.859

Cooper City Hall: they can, and they have. Now, if you're in firm, and it's bad for your health to be moved, then obviously they're not going to move you. But if you're hooked into an in-network provider, you're moved.

194

00:25:26.020 --> 00:25:40.759

Cooper City Hall: No, no. Yes. What do you say? It's possible. If you've been admitted, and yeah, it's possible they can move you out at a later time. Your insurance company would come move you? No, no. So then who would move you? The hospital's getting paid full price?

195

00:25:40.890 --> 00:25:41.700

Cooper City Hall: No.

196

00:25:42.260 --> 00:26:01.569

Cooper City Hall: I know exactly what you're talking... I know what you're talking about. If you're in a hospital, it's very similar. If you're at a hospital, that hospital can move you if they don't offer the service, or if one of their other places have it, but your insurance company doesn't move you. And... and I'll just tell you, I know this because... so it behooves the... when...

197

00:26:01.750 --> 00:26:14.030

Cooper City Hall: Side note, when the insurance company's arguing with the hospital, they have to come up with an agreement, or the physicians there, because if they elect not to take that insurance, the insurance company's paying full boat on anything emergent.

198

00:26:14.030 --> 00:26:29.840

Cooper City Hall: So, like, I have a client who's a nephrologist, right? And the insurance company tried to work him over on prices, so he said, no, too bad, I'm not gonna agree to those prices. 70% of the patients I see is in hospital, so you're paying full boat, then, if you don't have an agreement with me. And yeah, I'll lose out on the 30% in office visits, I'll do it for free.

199

00:26:29.960 --> 00:26:34.069

Cooper City Hall: And so, like, the insurance company's forced to do it. So, it's not emergent care.

200

00:26:34.680 --> 00:26:38.589

Cooper City Hall: And I know this because at one point, my wife's insurance

201

00:26:38.820 --> 00:26:46.760

Cooper City Hall: she worked for HCA, and under their insurance, if they offer the service, you gotta go to theirs, which would have been Plantation General. Her OB didn't...

202

00:26:46.890 --> 00:26:53.740

Cooper City Hall: you know, go to Plantation General and everything. So I was like, I'm gonna call the ambulance if I have to, to ride her in, you know, to Memorial.

203

00:26:53.890 --> 00:27:02.279

Cooper City Hall: Because then it would all be covered, versus if you set up the time to go. Turns out it didn't become an issue, because she got admitted, but...

204

00:27:02.470 --> 00:27:11.090

Cooper City Hall: it's not going to be anything emergent, and once you're in on the emergent, they can't... the insurance company is paying full boat. And again.

205

00:27:11.260 --> 00:27:26.640

Cooper City Hall: I'm going to disagree, because I actually know at least one person that's coming to mind that was in the hospital, it wasn't covered, and the insurance company, or one of the people from the hospital said, you know, as of this day, you are not covered.

206

00:27:26.780 --> 00:27:35.000

Cooper City Hall: So, whether or not they want to hire Orion Shrouder to make sure that they get that changed, I just... I don't want my employees to go through that.

207

00:27:35.370 --> 00:27:36.390

Cooper City Hall: So...

208

00:27:36.650 --> 00:27:55.790

Cooper City Hall: the Memorial West being a gray area at this point is something that is very bothersome to me. Is HCA University Hospital covered? Yes, they're included. So that's technically the closest emergency room. It's not a horrible hospital. It's a horrible hospital. It's a new one? Yeah, I spent...

209

00:27:56.060 --> 00:28:10.620

Cooper City Hall: Four surgeries, though, brother. It's horrible. I mean, everybody else I know who's gone there... so we're all doing anecdotal information here. We are. Yeah, it's by Nova. We are. I haven't heard good things about that either, but... Okay. There are good and bad about everything. Right. So...

210

00:28:10.990 --> 00:28:19.370

Cooper City Hall: You're giving anecdotal information, I've heard great experiences. However, the bottom line is it's the closest emergency room that's

211

00:28:19.520 --> 00:28:31.750

Cooper City Hall: to here is covered. Yeah. ... Any emergency room is covered. Yeah. Regardless of... But it's in-network, let's just say. Yeah. I have a question also regarding... network on emergency.

212

00:28:31.940 --> 00:28:33.160

Cooper City Hall: I don't believe, right?

213

00:28:33.490 --> 00:28:44.700

Cooper City Hall: Is there an out-of-network on emergency? There's no out-of-network, no, it'll be treated as an in-network. Discussing the closest emergency rooms, right? But if you're just in Alaska and you get injured in an emergency, it's all covered. Right. But...

214

00:28:45.010 --> 00:28:45.680

Cooper City Hall: Okay.

215

00:28:45.970 --> 00:28:53.240

Cooper City Hall: University school is covered. Or university hospital is covered. ... the...

216

00:28:54.380 --> 00:29:02.939

Cooper City Hall: providers that you're presenting to us, United and Florida Blue, what percentage do you... C in your business?

217

00:29:03.260 --> 00:29:06.449

Cooper City Hall: Going to those different organizations.

218

00:29:06.760 --> 00:29:20.229

Cooper City Hall: So, in our book, at our agency, the vast majority of our clients are Cigna clients, followed by Florida Blue, and then United would be third after that. I'd say, if I had to break it down.

219

00:29:20.780 --> 00:29:28.970

Cooper City Hall: Probably... I'd say 40% Cigna, 30%, ...

220

00:29:29.170 --> 00:29:32.389

Cooper City Hall: Florida Blue, and then maybe the other 30%.

221

00:29:32.800 --> 00:29:34.240

Cooper City Hall: United.

222

00:29:34.550 --> 00:29:40.380

Cooper City Hall: And if I may add, we did reach out to Cigna as well, and they... Yeah, they declined the proposal.

223

00:29:41.280 --> 00:29:42.820

Cooper City Hall: They did not submit the proposal.

224

00:29:44.030 --> 00:29:50.599

Cooper City Hall: We have a lot of experience. On that, and then... Okay, I'm sorry. Thanks, just one follow-up. ...

225

00:29:50.880 --> 00:29:52.290

Cooper City Hall: Do you have...

226

00:29:54.350 --> 00:30:01.219

Cooper City Hall: Do you rec... do you come in here recommending either plan based on your client's satisfaction with either of them?

227

00:30:03.110 --> 00:30:05.550

Cooper City Hall: So, I will say this, ...

228

00:30:06.220 --> 00:30:14.530

Cooper City Hall: This year, with the FMIT renewal, it's kind of an anomaly. We don't often see, increases that come in that high.

229

00:30:15.270 --> 00:30:20.840

Cooper City Hall: And I think just because of the amount of... that increase

230

00:30:21.230 --> 00:30:25.569

Cooper City Hall: the change to flower blue is not, like, a terrible change. I think it's...

231

00:30:25.780 --> 00:30:34.049

Cooper City Hall: you know, pretty equivalent, and I think for the savings that's available making that move, I... it, you know, I think it's worth entertaining.

232

00:30:36.110 --> 00:30:53.550

Cooper City Hall: I have just one follow-up question. When you said that Cigna, opted not to give a renewal, or opt not to give us a price, is that because of the timing, or is that because of our events? Because of your claims information, they did not want to take on the risk. And that's going forward, or just this year?

233

00:30:53.650 --> 00:30:59.069

Cooper City Hall: this year in particular, doesn't mean that they would never quote you again in the future. Yeah, just ask. Thank you.

234

00:30:59.690 --> 00:31:00.949

Cooper City Hall: Well, no, I wanna go.

235

00:31:01.270 --> 00:31:04.669

Cooper City Hall: Oh, sorry, go ahead. Okay, so, ...

236

00:31:05.300 --> 00:31:07.679

Cooper City Hall: The plan we have now is phenomenal.

237

00:31:08.340 --> 00:31:16.810

Cooper City Hall: you know, it's really probably too good. If you look at the... these...

238

00:31:17.400 --> 00:31:24.550

Cooper City Hall: rates you... or the, the cost you gave us. You said this was top using. Is this by... by, ...

239

00:31:24.840 --> 00:31:28.749

Cooper City Hall: This isn't every claim, but is that by, ...

240

00:31:30.040 --> 00:31:33.819

Cooper City Hall: Just by number of occurrences at these people? Number of people.

241

00:31:33.940 --> 00:31:50.919

Cooper City Hall: to go to the provider. Are there any... okay, so what I'm looking at is, I looked at this sheet where it shows all our claims and prices, and then what would not be covered, right? So my biggest fear would be changing someone who is going to...

242

00:31:51.200 --> 00:32:05.369

Cooper City Hall: you know, they're using, I don't know, they're going through chemo or something, having to change their physician. So I go and I look at the claims on this 33 pages, you got it, and I don't know if you can pull them up on the screen for us.

243

00:32:05.540 --> 00:32:11.919

Cooper City Hall: How do I... And you'll see on the right-hand column where it says, like, red, no, whether it's covered or not.

244

00:32:17.630 --> 00:32:18.790

Cooper City Hall: Do you have any cars?

245

00:32:19.680 --> 00:32:23.909

Cooper City Hall: It was the one that was just on the screen, it's just, it's not up there. Oh. Yeah.

246

00:32:27.780 --> 00:32:28.560

Cooper City Hall: Okay, anyone.

247

00:32:36.010 --> 00:32:47.419

Cooper City Hall: So, while he's trying to pull it up, I basically... There it is. Okay, yeah, so I looked at everything that's red, only in Florida blue, which would mean

248

00:32:47.820 --> 00:32:50.010

Cooper City Hall: It's a service that we've used.

249

00:32:50.130 --> 00:32:57.680

Cooper City Hall: that one of our, employees have used, that would no longer be covered. Exactly. Well, it would be covered in-network.

250

00:32:58.450 --> 00:33:05.889

Cooper City Hall: I'm sorry? It wouldn't be covered as an in-network benefit, it would be out-of-network benefit. Correct. Correct. Which, okay, so I add up...

251

00:33:06.100 --> 00:33:13.329

Cooper City Hall: every one of those reds, where it's just red on Florida Blue, and it comes to, like, ...

252

00:33:13.940 --> 00:33:24.370

Cooper City Hall: a little over \$200,000. So even if we paid Out of pocket, the city It would still be cheaper

253

00:33:24.620 --> 00:33:30.430

Cooper City Hall: to do that, so to say. Because it's... how much is the spread on going to Florida Blue?

254

00:33:30.560 --> 00:33:40.169

Cooper City Hall: How much are you saying over... \$688,000. So, it'd almost be cheaper to do that, right? So, and I take this conversation very serious because, ...

255

00:33:40.740 --> 00:33:43.580

Cooper City Hall: I... use...

256

00:33:43.750 --> 00:33:48.430

Cooper City Hall: the insurance, my... I have a son who's autistic, so when I go through this and add it up.

257

00:33:48.830 --> 00:33:54.169

Cooper City Hall: Of that, the largest one in there is \$125,000.

258

00:33:54.990 --> 00:33:57.020

Cooper City Hall: And I... Ctrl-Find.

259

00:33:57.310 --> 00:34:02.689

Cooper City Hall: And, and, and type it in. Type in, little leaves.

260

00:34:03.350 --> 00:34:05.570

Cooper City Hall: Little leaves? Leaves.

261

00:34:05.760 --> 00:34:22.259

Cooper City Hall: It's... it's on, the top of 26, page 26? Yep, got it up. Okay, and that's \$125,000. That's... that's, I, that's, I imagine, for my son, that's where he goes. Okay? So, out of the \$200,000,

262

00:34:22.400 --> 00:34:29.920

Cooper City Hall: that would be \$125,000, so it would be down to \$77,000. So I just want the employees to know that my decision

263

00:34:30.219 --> 00:34:37.759

Cooper City Hall: impacts me directly, you know? So... I don't think the disruption

264

00:34:38.040 --> 00:34:43.139

Cooper City Hall: in terms of money, is that significant compared to...

265

00:34:43.550 --> 00:35:02.870

Cooper City Hall: you know, the savings. And now, obviously, we also haven't calculated in there the difference in the, out-of-pockets, right? There's the percentages on that that should be a little bit easier to figure out. But I truly believe we have to do something to get our hands around these costs.

266

00:35:02.870 --> 00:35:08.650

Cooper City Hall: That's crazy. But... We have to be strategic.

267

00:35:09.630 --> 00:35:14.890

Cooper City Hall: We could almost pay, the city could almost pay for all those things and still be cheaper than

268

00:35:15.020 --> 00:35:23.920

Cooper City Hall: you know, going to Florida Blue. Now, I also don't know how Florida Blue is, and I'm hoping maybe you can answer this, on pre-auths.

269

00:35:24.350 --> 00:35:33.410

Cooper City Hall: what's gonna happen with our employees if they're already authorized for certain stuff? Now we switch over, do you have to go through all this testing? Do they accept

270

00:35:33.570 --> 00:35:47.399

Cooper City Hall: Is there... No, usually every carrier has their own process for that. And... and is there... is there service that your company or some other company offers that we could, if we did something like that, we could bring in?

271

00:35:47.420 --> 00:36:03.490

Cooper City Hall: To help? Yeah, we have a whole team in the office. That's all they do, is they take member claims issues, or access issues. You just call into our office, and we help, you know, we, on your behalf, will be the in-between with the carriers.

272

00:36:03.530 --> 00:36:18.049

Cooper City Hall: Yeah, and so, I feel like it's a no-brainer. We have to, because of the savings, but I think we need to... we can... we can... we need to understand exactly what the interruption's going to be, and we can...

273

00:36:18.800 --> 00:36:23.689

Cooper City Hall: find a way to limit that interruption, whether it's, you know, signing an agreement with some

274

00:36:23.910 --> 00:36:26.150

Cooper City Hall: His com... somebody to... to help...

275

00:36:26.500 --> 00:36:41.070

Cooper City Hall: you know, the last thing we want to do is next, you know, people have to go through all this work to get reauthorized, but I'm sure if you're in the business, you know how to navigate it better. I'm not worried about emergent things, because I know that's going to be covered.

276

00:36:41.370 --> 00:36:44.820

Cooper City Hall: I'm not worried about... ...

277

00:36:46.030 --> 00:37:00.310

Cooper City Hall: you know, it's not really United or not. It all depends on what's in the plan, because I've had United horrible before. You know, I had United under HCA, which was self-insured. United was just doing, you know, operating the plan for them, and it didn't cover anything. So, ...

278

00:37:00.580 --> 00:37:06.209

Cooper City Hall: Like, I think that's really the decision. It's \$700,000, Commissioner... there is a.

279

00:37:06.210 --> 00:37:07.150

Jason Smith: Commissioner Schroeder.

280

00:37:08.170 --> 00:37:08.960

Cooper City Hall: Yes.

281

00:37:09.130 --> 00:37:26.999

Jason Smith: I only had to interrupt you because I got a question on your statement, but I wanted to ask, if I may, when I use this platform and put my hand up, is someone monitoring this, so if there's going to be discussion or debate like we're doing, I'm just trying to find the decorum. How's the best way to navigate this so I don't interrupt?

282

00:37:27.730 --> 00:37:30.779

Cooper City Hall: Just interrupt. That's what I did.

283

00:37:31.590 --> 00:37:34.940

Jason Smith: Okay. Alright, thank you. I was just asking, thank you.

284

00:37:35.760 --> 00:37:37.480

Cooper City Hall: Do you have a question, Jason?

285

00:37:38.430 --> 00:37:44.750

Jason Smith: Yeah, on... on... on Commissioner Schrouder's statement, my, my...

286

00:37:45.050 --> 00:37:54.929

Jason Smith: I got two... I got two questions on the point. This will probably be for the, the broker, which would be, do you also manage

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00:37:54.990 --> 00:38:06.590

Jason Smith: Like, like you said, that there's somebody in your office that manages, if the decision is to switch providing companies, do you do that currently for our city right now with United?

288

00:38:10.160 --> 00:38:12.549

Cooper City Hall: I'm not sure I understand the question.

289

00:38:12.550 --> 00:38:24.529

Jason Smith: He was saying, like, if in the event we had employees that needed assistance, and you said, yeah, we have a staff full of people that handle that, is that what you do current day for this city?

290

00:38:24.900 --> 00:38:27.370

Cooper City Hall: Yes, it's included in our services.

291

00:38:27.610 --> 00:38:28.130

Cooper City Hall: Currently.

292

00:38:28.130 --> 00:38:38.680

Jason Smith: Okay, okay, currently. And then... and then my... my next question is, that's on Commissioner Schroeder's point, is it's a money saving, so the question is.

293

00:38:38.900 --> 00:38:54.360

Jason Smith: Are we not aware that Florida Blue wants our potential business, since we're seeing that no other provider out there is interested, would we not expect there to be a significant increase the following fiscal year?

294

00:38:55.760 --> 00:38:58.619

Cooper City Hall: So that's a valid point, ...

295

00:38:59.300 --> 00:39:13.779

Cooper City Hall: we call it buying the business in the insurance business. It's very, you know, possible that next year you'll see yourself in the same situation, assuming that you still have the same kind of claims that you currently have.

296

00:39:14.030 --> 00:39:24.230

Cooper City Hall: In a year's time, your claims could improve, you know, we don't know, we don't have the crystal ball, but assuming things were to stay the same as they currently are, yes, I would expect a high increase next year.

297

00:39:24.650 --> 00:39:30.639

Jason Smith: And... and so on that, on his point, on Commissioner Schrober's point, if our concern is

298

00:39:31.560 --> 00:39:43.180

Jason Smith: I'll say minimal disruption, because their belief is that emergencies will be covered. The belief is that your office staff will assist our insurance

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00:39:43.730 --> 00:39:59.660

Jason Smith: employees that need the insurance, you'll assist them through navigating their... whatever exact connections need to be. Then the real question is dollar amount, and as you said, we could see ourselves in the same position here, potentially next year.

300

00:39:59.660 --> 00:40:08.410

Jason Smith: Can you tell us, does the healthcare claims history respond the same way like a

301

00:40:08.410 --> 00:40:21.310

Jason Smith: creditor looks at someone's credit score. Is there... is there... it's a year-to-year visual, but how many of the high-end claims have to drop for there to be a re-evaluation of what the cost is going to be?

302

00:40:23.080 --> 00:40:30.490

Cooper City Hall: Well... I'll say this, if you were to go with Florida Blue, you would then be fully insured?

303

00:40:30.530 --> 00:40:46.619

Cooper City Hall: Even though right now your plan currently, acts as a fully insured plan, the way it's underwritten because you're part of the FMIT pool, it's weighed very heavily on your claims experience, almost 100% based on your claims.

304

00:40:46.710 --> 00:41:00.910

Cooper City Hall: when you're part of, you know, an organization like Florida Blue or any other carrier where you're fully insured, it's not weighted as heavily in your claims. They do also take into account your demographic factors, which...

305

00:41:00.910 --> 00:41:10.519

Cooper City Hall: Depending on, you know, if you have an older population, things of that nature. It could work against you, but, it could also work for you in terms of

306

00:41:10.540 --> 00:41:12.150

Cooper City Hall: If their book of business

307

00:41:12.330 --> 00:41:23.790

Cooper City Hall: overall is running well, your renewals could be a little lower than they would be, if you were on a platform like FMIT's, where it's completely based on your claims.

308

00:41:24.880 --> 00:41:31.850

Cooper City Hall: I don't know if that answers your question, but just wanted to point out that little bit of difference in how, your renewals are

309

00:41:32.060 --> 00:41:35.880

Cooper City Hall: Basically analyzed, and your rates are set by the different carriers.

310

00:41:36.260 --> 00:41:37.490

Jason Smith: Yes, thank you.

311

00:41:38.460 --> 00:41:44.650

Cooper City Hall: The Florida Blues, like... well, to dummy that down, are you saying the Florida Blues setup is more...

312

00:41:45.800 --> 00:41:47.220

Cooper City Hall: a larger pool.

313

00:41:47.330 --> 00:41:58.800

Cooper City Hall: Yes, that's part of it that goes into the calculation, yeah. So, you know, like I said, we don't often see these types of renewal numbers coming out of FMIT.

314

00:41:59.020 --> 00:42:05.450

Cooper City Hall: The fact that they did bring out such a large renewal, they're not willing to negotiate it down.

315

00:42:05.580 --> 00:42:13.479

Cooper City Hall: And we know that your claims are not running well, that says to me that... and I should also say, overall.

316

00:42:13.620 --> 00:42:24.450

Cooper City Hall: We know that the FMIT pool had a poor year, because there are a few other entities much bigger than the city, that also did not

317

00:42:24.740 --> 00:42:33.850

Cooper City Hall: do well, so that brought their particular pool, the performance was poor overall. So, I think what we're seeing here is

318

00:42:33.980 --> 00:42:42.250

Cooper City Hall: Their attempt to try to shed some of the quote-unquote bad risk in order to make their pool more solvent.

319

00:42:43.470 --> 00:43:02.809

Cooper City Hall: If I may, just for your identification, the... we looked at other cities that had FMIT that had very similar number of employees as we did, and when we compare the rates that they're paying for the same plan.

320

00:43:02.990 --> 00:43:16.350

Cooper City Hall: to our plan, they were paying about 20-25% less than we are. So the primary explanation of the differences is just the risk-loss factor that we had versus what they have had.

321

00:43:17.120 --> 00:43:29.360

Cooper City Hall: Commissioner Katzman. Thank you. So, just a couple of things. I think, you know, we're all in a situation where we're trying to balance, you know, we want to make sure there's, like, great coverage and,

322

00:43:30.170 --> 00:43:46.919

Cooper City Hall: minimal disruption for our employees, while our responsibility is also the fiscal side of things, so we're looking to our experts heavily tonight, or I am at least. A couple of things I wanted to sort of point out and see if I'm accurate. Number one.

323

00:43:47.030 --> 00:43:53.830

Cooper City Hall: We're talking a lot about the current providers used, which obviously makes sense.

324

00:43:54.390 --> 00:44:00.240

Cooper City Hall: But we're not talking about providers who... who will be available to ...

325

00:44:00.380 --> 00:44:16.429

Cooper City Hall: people on the coverage, if we did switch. For example, if I go to a chiropractor, or a gastroenterologist, or an OBGYN, or whatever the kind of doctor is, not me personally, but somebody in the... on the staff.

326

00:44:17.160 --> 00:44:26.550

Cooper City Hall: there may be one who's not on coverage now who would be on coverage, is that correct? Yes, you may also gain providers as a result of a change. And they would have to have

327

00:44:27.030 --> 00:44:30.449

Cooper City Hall: ample providers for each specialty, correct?

328

00:44:30.970 --> 00:44:48.409

Cooper City Hall: The network that's proposed here by Florida Blue, it's their Blue Options Network, it's their largest network, so you're not getting, like, a lesser Florida Blue... Right, so if there are 3 cardiologists on UHC, it might be 3 cardiologists on Florida Blue, it'll just be different, potentially different, or one of them might be different. Yeah.

329

00:44:48.410 --> 00:44:51.370

Cooper City Hall: Okay, I just want to be clear. The second thing is the...

330

00:44:51.750 --> 00:45:00.990

Cooper City Hall: the document that's up, obviously, we can't look at all 30 pages at the same time, but I scrolled through, and a lot of... not a lot, a good portion of

331

00:45:01.960 --> 00:45:12.269

Cooper City Hall: These are... in faraway lands? Tampa, California, you know, Pennsylvania, etc.

332

00:45:13.190 --> 00:45:25.440

Cooper City Hall: Can you explain, like, is that a... is that because they're shipping a lab specimen, or is that... are our users going out of state? It may be that they're part of a larger management group, and...

333

00:45:25.710 --> 00:45:37.770

Cooper City Hall: This goes by where the billing center is, basically. So it could be that they're headquartered in Tampa, and that's where all the billing gets processed, but they have a location here in Broward County. Okay, I just wanted to....

334

00:45:38.130 --> 00:45:45.859

Jason Smith: So... so, sir, would this be considered an MSO? Is this wherever the... the MSO is based out of?

335

00:45:46.380 --> 00:45:47.679

Jason Smith: Does that make sense?

336

00:45:49.520 --> 00:45:50.650

Cooper City Hall: MSO....

337

00:45:50.650 --> 00:45:57.610

Jason Smith: Is it... so this is who's paying the bill? This is who's paying, not necessarily where they reside at some form of care, is what you're saying?

338

00:45:58.700 --> 00:45:59.470

Cooper City Hall: Yes.

339

00:46:00.250 --> 00:46:00.800

Jason Smith: So then....

340

00:46:00.800 --> 00:46:05.770

Cooper City Hall: Who, who is billing the, the, the plan?

341

00:46:07.340 --> 00:46:10.520

Jason Smith: So, if we are trying to figure out

342

00:46:12.550 --> 00:46:23.010

Jason Smith: as a group to have minimal disruption, because that's what the actual form is called. It's Disruption report between UHC and Florida Blue. Ultimately.

343

00:46:23.650 --> 00:46:43.439

Jason Smith: the information of the city that was utilized in the state's irrelevant at this point. The focus piece is whether currently in Florida Blue in the future can mirror the same need of, let's just say, the category of provider, an ER, a pathology, that type of stuff. Is that fair to ask?

344

00:46:44.140 --> 00:46:44.740

Cooper City Hall: Yes.

345

00:46:46.650 --> 00:46:47.330

Jason Smith: Okay.

346

00:46:49.020 --> 00:46:56.420

Cooper City Hall: And the reason why we ordered it by the number of claimants is so that you get an idea of, you know, who are the most used.

347

00:46:56.650 --> 00:47:02.329

Cooper City Hall: Providers, and how many people that would impact if that provider happens to not be in the network.

348

00:47:03.870 --> 00:47:16.340

Jason Smith: And I think my colleagues, if... I don't want to interrupt, I can't... all I see is the risk sheet, so I don't know if any of you are trying to get ready to talk, so I'm sorry for, if I interrupt anyone.

349

00:47:17.820 --> 00:47:37.019

Jason Smith: one thing that was asked, but I don't know if it was really identified clearly, you alluded to the fact that if somebody is currently receiving cancer treatment, I use that because I see that as one of maybe the bigger items, to talk about. If there is a cancer treatment needed.

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00:47:37.370 --> 00:47:45.609

Jason Smith: And... and in the event, in that cancer treatment, they're with a certain provider.

351

00:47:46.100 --> 00:47:51.399

Jason Smith: And they are no longer identified in that... in blue, for whatever reason.

352

00:47:52.020 --> 00:48:03.639

Jason Smith: I think Commissioner Schrouder asked, and you said, yeah, each... each sort of system has its own re-vetting process. So what does that do? Then what... what is in, ...

353

00:48:03.640 --> 00:48:20.089

Jason Smith: I don't know if you can speak to it, but would... the question is, there would be disruption in a form of continuing, the care that someone needs if they are in a cancerous state. Is that... do you understand my question? Is that a true statement? Or in that question.

354

00:48:20.440 --> 00:48:21.399

Jason Smith: Where are we at with that?

355

00:48:21.400 --> 00:48:27.219

Cooper City Hall: Not exactly. I believe the commissioner's question was more about prior authorization.

356

00:48:27.520 --> 00:48:45.529

Cooper City Hall: Meaning, getting approval for a service before that happens. For people who are already receiving a treatment or a service, there is a continuation of care that is part of the transition between carriers, so that individual would be allowed

357

00:48:45.530 --> 00:48:55.530

Cooper City Hall: To continue their treatment with whoever their current provider is until, you know, arrangements are made for them to move to someone who's, you know, in-network and

358

00:48:55.690 --> 00:48:59.369

Cooper City Hall: Possibly could do the same service, but at a lower cost, or a similar cost.

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00:48:59.860 --> 00:49:07.800

Jason Smith: And then, if in the event that disruption... okay, I'm using maybe the wrong words, I'll call it disruption, but let's just say they find the...

360

00:49:07.800 --> 00:49:31.309

Jason Smith: the new... the new doctor or the new group that they're gonna transfer to, they have their own medical protocol, which could essentially prolong the continuation of treatment or the plan that they were in. So let's just say... I'm going to give you an example. You may not have the answer. If you don't, say, I don't know, and that's fine. But if I had a 5-step plan, and I'm on step number three of my... of my plan.

361

00:49:31.310 --> 00:49:40.049

Jason Smith: and I tran... and we make a decision to change vendors of healthcare. Now, while... while Blue is figuring out

362

00:49:40.470 --> 00:50:05.419

Jason Smith: what the next group that I can go into that meets my need, I may start plan 4. But once I find my new group, or the new group that meets my need is picked, they may choose a... they may... is it... is it fair to say, could my plan be frozen and I never get to 5 because of the fact the new group gets to go through their protocol, and they may say, hey, that's not what we're doing, and then they totally change the progress that I was

363

00:50:05.420 --> 00:50:06.450

Jason Smith: moving through.

364

00:50:06.990 --> 00:50:10.879

Cooper City Hall: No, it would be more like they would make sure that

365

00:50:11.060 --> 00:50:17.030

Cooper City Hall: they have everything settled so that it would just be a smooth transition to the Step 5. They wouldn't...

366

00:50:17.280 --> 00:50:20.930

Cooper City Hall: They would just let you continue with the same provider if they can't get to that point.

367

00:50:21.380 --> 00:50:28.919

Jason Smith: And your... and your staff out of your office handles those type of hurdles that a member may have to go through like that?

368

00:50:29.250 --> 00:50:36.919

Cooper City Hall: Yeah, if someone does come across an issue like that, where that transition is not so smooth, yes, they should definitely call our office, and we'll advocate on their behalf.

369

00:50:37.770 --> 00:50:38.720

Jason Smith: Okay, thank you.

370

00:50:40.300 --> 00:50:46.710

Cooper City Hall: So that actually made me feel a little bit better when Commissioner Smith clarified. So, there is a...

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00:50:47.680 --> 00:51:01.339

Cooper City Hall: transition of care thing, so you don't have to get reauthorized if you're already getting it. Yeah, if you're already in the process, they will not... they're not gonna put a halt on it, they're not gonna stop a process. Okay, and... and then...

372

00:51:01.680 --> 00:51:14.720

Cooper City Hall: I mean, I guess, and I don't know if this is the right way, but I'm spending most of my time looking at the claims and what's in red, and in my mind, I'm saying, okay, that's, you know, not going to be covered, you know, anymore.

373

00:51:15.040 --> 00:51:18.089

Cooper City Hall: Most of the ones that, ...

374

00:51:18.450 --> 00:51:28.690

Cooper City Hall: Going through, the higher numbers are... items that... I...

375

00:51:29.040 --> 00:51:34.059

Cooper City Hall: aren't cancer-related, you know? A lot of them are not. They are not. Most of them are social workers.

376

00:51:35.200 --> 00:51:42.080

Cooper City Hall: You know, like, you have around, one, one of... the highest, the second highest one, number 141?

377

00:51:42.260 --> 00:51:52.850

Cooper City Hall: It's, like, \$12,000 for the... 141, yeah. Like, \$12,000 for... \$12,880. For PT.

378

00:51:53.640 --> 00:52:00.379

Cooper City Hall: And so what that is, you know, ... you know.

379

00:52:00.580 --> 00:52:11.220

Cooper City Hall: that's, like, the second highest one, because that's what I'm, at least in my mind, saying, that's no longer be covered. The reds are gonna be the ones, hey, you're gonna have to find a new provider.

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00:52:11.900 --> 00:52:16.390

Cooper City Hall: Most of them do not look... very...

381

00:52:17.020 --> 00:52:21.609

Cooper City Hall: challenging. I mean, that, like, the PT's the second highest one. The highest one is mine.

382

00:52:23.020 --> 00:52:35.230

Cooper City Hall: you know, at \$125,000. I agree with Commissioner Smith, like, we can't just go with this plan and then think it's not gonna go up. I mean, the whole, in my mind, the whole thing has to be

383

00:52:35.230 --> 00:52:49.499

Cooper City Hall: We have to change how we address our insurance, and we need to be looking at the claims, finding out, are there ways to not have our experience or our run loss that high?

384

00:52:49.800 --> 00:52:53.480

Cooper City Hall: So that we can prevent it in the future, because otherwise, they're just gonna do the same thing.

385

00:52:53.830 --> 00:53:07.540

Cooper City Hall: you know, maybe this came out cheaper this year because they want to buy the business, and they're spreading us over a bigger pool, and FMIT is doing their version of shedding risk, but, ...

386

00:53:08.680 --> 00:53:12.169

Cooper City Hall: you know, I... when I look at the reds, which is what I...

387

00:53:13.230 --> 00:53:18.010

Cooper City Hall: anticipate as no longer being covered. They're not as scary

388

00:53:18.440 --> 00:53:20.739

Cooper City Hall: as, you know, I'm not seeing...

389

00:53:21.280 --> 00:53:29.230

Cooper City Hall: anything for \$50,000, \$60,000, \$70,000 in red. And I'm almost thinking, How do we

390

00:53:29.890 --> 00:53:37.320

Cooper City Hall: If you keep having... if the city keeps having a certain claim that's expensive, Aren't there other ways to...

391

00:53:39.040 --> 00:53:58.289

Cooper City Hall: you know, hedge against that, whether it's, I don't know, secondary insurance? Yeah, I don't know if it's reinsurance, secondary, or something like that. Like, I

feel like we need to, you know, one, we're having a conversation about a plan tonight, but two, we need to be having, also, what would we be doing going forward to make sure we... Minimize. We're minimizing this.

392

00:53:58.660 --> 00:54:12.189

Cooper City Hall: Yeah, I mean, there are a few strategies, you know, related to what you're bringing up. I mean, what you're talking about is... would be a different funding type, though. You wouldn't be a fully insured plan, you'd have to be a self-insured plan.

393

00:54:12.390 --> 00:54:26.909

Cooper City Hall: Or some kind of hybrid in between, where you can kind of set those parameters, as far as controlling the cost from a financial standpoint. So that's something that could be looked at in the future. Unfortunately.

394

00:54:27.510 --> 00:54:43.610

Cooper City Hall: Cigna's one of the leaders in that kind of hybrid situation, where it's like a cross between fully insured and self-insured. So, you know, maybe in the future we can get them back on board with a quote on that. But that's just the financial part of it. There's also the actual, you know.

395

00:54:43.700 --> 00:55:02.439

Cooper City Hall: health of your members, too. So, with the Florida Blue proposal, they're actually including \$10,000 in wellness funds, so that's something you may want to, you know, take into account as far as using those funds to incentivize people to

396

00:55:02.540 --> 00:55:04.800

Cooper City Hall: adopt healthier habits. I mean.

397

00:55:05.270 --> 00:55:18.299

Cooper City Hall: The one thing I will say about... Yeah, exactly, that's what I was gonna say. That's the one thing I will say about that, and, you know, your claims issues that we're seeing this year are due to, like, chronic conditions that no wellness program was gonna help, so...

398

00:55:18.540 --> 00:55:23.279

Cooper City Hall: But you do have people who have chronic conditions that may qualify for Medicaid.

399

00:55:24.210 --> 00:55:43.650

Cooper City Hall: a Medicaid waiver, which, like I said, I can only speak about personal experience. My child would qualify for a Medicaid waiver, but it's a lot of paperwork, you gotta do it, and... Which he apparently would have done for you. Well, I would have had to have known about it, but, what I'm trying to say is there are times when you can do that to try to get them off of...

400

00:55:45.200 --> 00:56:01.359

Cooper City Hall: our experience. Another strategy that we've already discussed with your staff is having a Medicare expert come in, and do a presentation on Medicare so that some

of your members who are Medicare eligible can make a decision on whether or not it's worth them staying on this plan.

401

00:56:01.360 --> 00:56:07.229

Cooper City Hall: as the costs continue to increase, or perhaps they can get a better deal by switching fully to Medicare.

402

00:56:09.320 --> 00:56:10.350

Cooper City Hall: Bye, you know.

403

00:56:11.820 --> 00:56:13.719

Cooper City Hall: Are you done?

404

00:56:14.490 --> 00:56:17.320

Cooper City Hall: Okay. Mayor? Yes, go ahead. Thank you.

405

00:56:17.490 --> 00:56:18.870

Cooper City Hall: ...

406

00:56:19.020 --> 00:56:35.150

Cooper City Hall: I have several questions, and the first one is a little harsh, and I mean it in the nicest possible way, but I want to ask it. So, you are a broker, or I don't know if that's the proper title, but you are representing insurance companies, so you are receiving a fee from whom?

407

00:56:35.460 --> 00:56:39.529

Cooper City Hall: If we sign with whatever one of the three that you're mentioning.

408

00:56:39.810 --> 00:56:45.810

Cooper City Hall: Who pays you? So I believe our contract with the city is... ..

409

00:56:46.050 --> 00:57:00.350

Cooper City Hall: Are we commission-based, or are we consulting fee? I believe we're commission-based, so all the carriers pay us a percentage. Right, so my question to you then is, in reference to United and, Blue, what percent do you get paid?

410

00:57:00.450 --> 00:57:12.819

Cooper City Hall: For each? It's gonna be the same regardless of who the carrier is. Off the top of my head, I'm not exactly sure. I want to say it's 4% or something like that. So, no different with either or? No. Okay. ...

411

00:57:12.970 --> 00:57:18.199

Cooper City Hall: And I actually... I'm a salaried employee, so it doesn't affect me personally, but...

412

00:57:18.210 --> 00:57:34.359

Cooper City Hall: There are some independent agents that, you know, they would get... And I know some people can potentially get a higher percent if they go with this and this, so that might sway the way things are presented, and I, again, I mean no disrespect in saying that, but that's a question that I needed to ask. ...

413

00:57:34.480 --> 00:57:35.729

Cooper City Hall: If im- if...

414

00:57:36.250 --> 00:57:45.570

Cooper City Hall: Poor Denise is standing there, sorry, we'll use Ryan. So, Ryan's going to the doctor, and then he needs to go to a different doctor. Does he need a referral, if we go with Blue?

415

00:57:46.500 --> 00:58:02.960

Cooper City Hall: You mean, like, if... So he's going to the cardiologist, then all of a sudden the cardiologist says, you need to go to the orthopedic, who knows? And does he need a referral? Can he call whatever orthopedic... These are PPO plans, you don't need to... Just checking? Okay. ...

416

00:58:03.080 --> 00:58:13.670

Cooper City Hall: So, we were told last time we talked, so at the commission meeting, I believe, Isis, you were the one that said it, that in order for us to have lower rates, like, where...

417

00:58:13.820 --> 00:58:26.930

Cooper City Hall: persona non grata. No one wants us because of all the claims we have. And in order for us to have lower rates, we would need to not have the type of claims that we have had for 4 years in order for our

418

00:58:27.830 --> 00:58:31.540

Cooper City Hall: for people to want to insure us. Am I correct in that?

419

00:58:31.770 --> 00:58:37.699

Cooper City Hall: Correct, your claims would have to... Okay, no, I'm just... I want to make sure... Is the time period correct? It's a four-year...

420

00:58:38.300 --> 00:58:50.529

Cooper City Hall: window, or what is it? So, Cigna probably wouldn't touch us for 4 years? Oh, no, no, year to year, it could be... it all depends on, you know, how the carrier's business is doing, and whether they need new business, and...

421

00:58:50.620 --> 00:58:59.210

Cooper City Hall: Right, but so far, Cigna wanted nothing to do with us, so they're out. I have two things with this one. I look at...

422

00:58:59.440 --> 00:59:00.620

Cooper City Hall: this sheet?

423

00:59:01.350 --> 00:59:14.780

Cooper City Hall: Do you have that? Or do you know what I'm... I do. Okay, so when I... oh, here, can you see? Sorry. Tina? Okay, so when I look at that sheet, I look at United Plan 1, United Plan 2, and Blue Cross 1. So what you are currently proposing is the Blue Cross 1?

424

00:59:15.480 --> 00:59:20.189

Cooper City Hall: That... not proposing, but what you're... what we are discussing, that...

425

00:59:20.810 --> 00:59:33.900

Cooper City Hall: Yeah, my understanding is that this... Yeah, this sheet does not include the high-deductible health plan. That's fine. So, but this is the main plan. So, when I look at just this one sheet.

426

00:59:34.130 --> 00:59:40.160

Cooper City Hall: This is going to cost... while it may cost us less, it's going to cost our employees more.

427

00:59:40.500 --> 00:59:58.519

Cooper City Hall: Because when I look at emergency room visits go from \$125 to \$200, hospitalization inpatient, 30% after CYD, goes to 50%, \$35, prescription drugs go to \$50. Can you see?

428

01:00:01.050 --> 01:00:11.280

Cooper City Hall: what is that? ER deductible goes from \$500 to \$750. Deductible out of network single goes from \$500 to \$1,000.

429

01:00:12.090 --> 01:00:32.090

Cooper City Hall: Family goes from \$1,000 to \$3,000, etc. You have it, so you know what I'm saying. So... Cost down. Excuse me? That's how they get the cost down. I understand that. Just like if you're insuring a car, you can have an enormous deductible, but why bother when you have to buy a new car to cover your deductible so you're not making a claim? But here's the thing.

430

01:00:32.560 --> 01:00:39.140

Cooper City Hall: We, again, we might be saving money, but we're gonna have to pay the employees more to afford to get sick.

431

01:00:39.550 --> 01:00:57.870

Cooper City Hall: Because anyone... you're laughing, but it's the... no, no, I didn't say you. Someone else on the day says, they're chuckling, but... and while that might be not a nice

way to say it, it's the truth. So, we just heard someone rant about my employees can't... not... no one in this city, about their employees not being able to afford A, B, and C.

432

01:00:57.950 --> 01:01:05.169

Cooper City Hall: Our employees are going to need more money to be able to afford to be sick, because it's going to cost them

433

01:01:05.430 --> 01:01:07.849

Cooper City Hall: I didn't run the numbers.

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01:01:07.910 --> 01:01:17.819

Cooper City Hall: in my head, I could, but it's probably going to cost them... if you have... let's just say you're a family, and you have children, and children get sick because the schools are

435

01:01:17.820 --> 01:01:37.059

Cooper City Hall: petri dishes, they are hideous, and everything that goes along with that, or your kids play sports, and you're going to the ER or urgent care on a semi-regular basis, it's probably going to cost you, I would say, rough estimate, \$2,000 at least, additionally a year. Do you think that's a...

436

01:01:37.320 --> 01:01:39.979

Cooper City Hall: Fair? That's just off the top of my head.

437

01:01:42.260 --> 01:01:48.629

Cooper City Hall: I think it's gonna depend on who the employee is and how they're enrolled in the plan.

438

01:01:48.920 --> 01:01:52.470

Cooper City Hall: For example, for an employee only.

439

01:01:52.880 --> 01:01:56.259

Cooper City Hall: who's on Plan 1 and would go to the

440

01:01:56.390 --> 01:02:01.440

Cooper City Hall: Florida Blue Plan, their deductible doesn't change.

441

01:02:01.960 --> 01:02:05.070

Cooper City Hall: Their out-of-pocket does go up by \$1,000.

442

01:02:05.460 --> 01:02:09.680

Cooper City Hall: Their generic co-pay on pharmacy doesn't change.

443

01:02:10.000 --> 01:02:19.050

Cooper City Hall: So it kind of depends on what are the services... But I think the majority are going to be... Sure, it goes down. I think I... They're monthly, but they have to pay monthly goes down.

444

01:02:19.190 --> 01:02:23.220

Cooper City Hall: When? If I may? Go ahead, Mr. City Manager. Yeah, two pieces.

445

01:02:23.960 --> 01:02:28.460

Cooper City Hall: So... Under the current plan today.

446

01:02:28.660 --> 01:02:30.130

Cooper City Hall: on family.

447

01:02:30.300 --> 01:02:31.290

Cooper City Hall: M.

448

01:02:32.130 --> 01:02:36.680

Cooper City Hall: People are paying... \$569 per month.

449

01:02:37.270 --> 01:02:44.289

Cooper City Hall: Under the renewal plan, with United, they'll be paying \$969 a month.

450

01:02:44.660 --> 01:02:49.509

Cooper City Hall: Okay. \$500 to \$900? Yes. So, \$400 increase.

451

01:02:49.570 --> 01:03:06.370

Cooper City Hall: Which is \$4,800 a year, if we go to United, because as 40% hits us... If we stay. No, if we stay. So you're basically saying because they're gonna have to pay less coming out of their paychecks, it's gonna be not applicable because they're paying more?

452

01:03:06.500 --> 01:03:10.850

Cooper City Hall: Correct, because it would have been paying \$4,800 if it go to Plan 1,

453

01:03:10.980 --> 01:03:16.949

Cooper City Hall: \$346 a month if you go to Plan 2, and they are...

454

01:03:17.430 --> 01:03:34.640

Cooper City Hall: going... it's only going to cost them \$100 a month more, so they're saving, like, \$300 a month, you know, in the difference between Blue Cross 1 and United Plan 1. That's the difference of what they're going to be paying. So, there is some savings there.

455

01:03:35.100 --> 01:03:43.289

Cooper City Hall: Yeah. The... the other thing that... and I don't want to confuse things, but if you want to make the transition easier.

456

01:03:43.970 --> 01:04:01.459

Cooper City Hall: the... this plan basically saves us from what the current payment is. So if you want... yeah, it's actually even cheaper than what we're paying this year, okay? The Blue Cross Blue Shield plan. So if you, you know, we have about 100 employees in the plan, round numbers.

457

01:04:01.530 --> 01:04:04.330

Cooper City Hall: So if you want to put \$1,000 per employee.

458

01:04:04.530 --> 01:04:20.889

Cooper City Hall: as in the health savings account to help with those co-pays, it will be \$100,000, which is still a lot cheaper than what it would cost to do the one. So there are ways to minimize the impact of the transition between their monthly payments and

459

01:04:20.990 --> 01:04:35.240

Cooper City Hall: whatever you want to do to help, you know, make the transition easier. Okay, last question, until we get more information, and again, I mean this in the nicest possible way, but... so Blue Cross Blue Shield is coming in low, and...

460

01:04:35.400 --> 01:04:51.779

Cooper City Hall: we're going to have claims, and the people that have caused our insurance, and I don't... I'm not allowed to say that, ISIS, let me know, I'm not mentioning names, but if the people that have caused that insurance are still on our plan, and they're still making claims.

461

01:04:51.780 --> 01:05:08.890

Cooper City Hall: then, I mean, I'm gonna take out going to Social Security and, you know, your son and whatnot. Our plan for Blue Cross Blue Shield is gonna go up. It's not a bait and switch, but... so when you come in low, you lull us into a sense of,

462

01:05:08.890 --> 01:05:12.720

Cooper City Hall: And then, boom, we're gonna get hit with massive premiums next year.

463

01:05:13.240 --> 01:05:19.840

Cooper City Hall: You're shaking your head. You would expect that, yes. So, that's the other thing that I'm... so I'm gonna go through disruption.

464

01:05:20.210 --> 01:05:24.419

Cooper City Hall: For, potentially, to be right back here in a year.

465

01:05:24.890 --> 01:05:41.550

Cooper City Hall: Now, I understand that we could potentially spend \$10,000 of incentives and get everybody healthy, but there are some things that we have employees that are sick from that, whether or not they're walking 10 miles a week or not is not going to make them healthy. So...

466

01:05:42.310 --> 01:05:45.150

Cooper City Hall: Two things on that, so...

467

01:05:45.270 --> 01:05:57.150

Cooper City Hall: as he indicated, the way that Florida Blue works is on the larger pool, so your experience is less of a factor than on the FMIT. So, while you'll probably be going up.

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01:05:57.520 --> 01:06:06.460

Cooper City Hall: No, it's less likely that you'll be going out to the same level as you were with FMIT. The second part is that, really, we have a year now

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01:06:07.360 --> 01:06:26.530

Cooper City Hall: knowing the magnitude of what we're dealing with, to develop some strategies to begin addressing this, not by individual, but, you know, globally to all of the employees, and begin offering options to the employees to try to, you know, find the right program for them, which are the

470

01:06:26.530 --> 01:06:34.469

Cooper City Hall: by having in that, having the right results for us as well. But it's got to be done, you know, for all the employees, you know, legally, you cannot...

471

01:06:34.470 --> 01:06:51.920

Cooper City Hall: targeted an individual, you gotta be offering programs to everybody, right? Correct. And I just, FYI, the self-insured, we tried that, or we inquired about it, and it was, as they would say in Japan, nope, not happening. The other thing I just want to raise is, and you brought up some good points about the

472

01:06:51.950 --> 01:06:56.320

Cooper City Hall: you know, Blue could do the bait and switch, or increase the rate.

473

01:06:56.860 --> 01:07:03.460

Cooper City Hall: Presumably, and it's kind of a statement, but a question also, if we had the same use

474

01:07:03.740 --> 01:07:13.970

Cooper City Hall: United would go up as well, based on... even based on the current rate, they would go up more, because year over year, insurance is not going down. They may do what Cigna did this year and not even quote it.

475

01:07:14.130 --> 01:07:22.220

Cooper City Hall: So, you know, I'm just keeping in mind, it's not like United's gonna come back at the rate. I don't know, I'm just....

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01:07:23.140 --> 01:07:35.460

Jason Smith: I have a question, if I may, and it may take, a couple individuals to navigate through this, but just so I have it on the record, and so I have my notes put together appropriately. If... if my goal

477

01:07:36.240 --> 01:07:41.510

Jason Smith: was to... Save my employees money.

478

01:07:41.820 --> 01:07:58.970

Jason Smith: If that was one of my goals, if I had 3 goals, and my first goal was I wanted to save my employees money, is it a correct statement that if I stay with my current provider, it's going to cost them \$300 more a month for healthcare? Is that a true statement?

479

01:07:59.090 --> 01:08:02.360

Jason Smith: If I stay with FMTI.

480

01:08:02.810 --> 01:08:03.470

Cooper City Hall: Growth.

481

01:08:03.780 --> 01:08:12.329

Jason Smith: Will it be a \$300 a month increase to remain with the same healthcare that I have today? It's gonna go up \$300 out of their pocket per month?

482

01:08:12.690 --> 01:08:28.640

Cooper City Hall: Yeah, let me give you more detail on that. So, that was... what I said, that was for the family. The family for United Plan 1 or Plan United Plan 2 is somewhere between \$400 and \$346.

483

01:08:29.000 --> 01:08:30.649

Cooper City Hall: The... More?

484

01:08:30.770 --> 01:08:38.129

Cooper City Hall: Increase, correct. United Employee Charm is almost a break-even.

485

01:08:38.279 --> 01:08:52.720

Cooper City Hall: United Employee Spouse goes out between 60... between 66 and 143, and United Employee Only goes between \$86 and \$95, so about \$90.

486

01:08:52.740 --> 01:09:00.659

Cooper City Hall: I, I, I, numbers that I... they're not in your spreadsheet, they don't. Numbers that I... They're here, they're right here. They're here, they're in the blue.

487

01:09:01.270 --> 01:09:09.580

Jason Smith: Okay, so... so that is... that is with United. Now, now, can you give me the same breakdown

488

01:09:09.850 --> 01:09:12.389

Jason Smith: with... with choosing...

489

01:09:12.529 --> 01:09:20.579

Jason Smith: to change healthcare provider, currently our only option being blue. What is the equivalent cost across the board?

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01:09:21.000 --> 01:09:24.570

Cooper City Hall: So, for employee only, it's \$39 increase.

491

01:09:24.710 --> 01:09:28.730

Cooper City Hall: For employee spouse is a \$92 decrease.

492

01:09:28.910 --> 01:09:35.890

Cooper City Hall: For employee child, it's a \$150 decrease, and for employee family, it's a \$103 increase.

493

01:09:36.380 --> 01:09:42.300

Jason Smith: Okay. So, so... So, if... if I just take my first...

494

01:09:42.750 --> 01:09:51.130

Jason Smith: Desire to try to minimize cost off the bat, leaving... Create your first...

495

01:09:51.510 --> 01:10:09.809

Jason Smith: when. So, if I was putting check boxes, I would say, sadly, whether I like it or not, leaving the current healthcare plan saves my employees money per month, based upon where we're at. Second question, or second, deal would be,

496

01:10:10.870 --> 01:10:19.860

Jason Smith: The... the change for us as a... as a city to essentially be preparing for

497

01:10:19.860 --> 01:10:31.509

Jason Smith: next year, meaning when this year's done, like Commissioner Malosi said, we have some individuals that, no matter whether they hit the gym or not, would not change their medical need.

498

01:10:31.510 --> 01:10:52.930

Jason Smith: So, believing that our experience is not going to change, and believing that we'll see an increase, I do want to recall that our HR director, ISIS, said that there's a form of engagement on a quarterly basis that we are, as a city, can engage with to start preparing where we're headed.

499

01:10:52.930 --> 01:11:13.370

Jason Smith: coming up on the end of the fiscal year and preparing for the new calendar year, and what does that look like for us as electeds to start navigating that... that budget piece? What early implementations, Mr, I guess this question maybe goes to the manager, if... what does that look like, and how do... how do we essentially get ahead of that?

500

01:11:15.480 --> 01:11:17.900

Cooper City Hall: And I led IC's, discourse.

501

01:11:20.550 --> 01:11:28.929

Cooper City Hall: I think... I think the, what the city... I suppose. Okay.

502

01:11:29.560 --> 01:11:40.560

Cooper City Hall: What the city needs to do is, they need to review, the experience quarterly to start preparing, at least mentally.

503

01:11:40.960 --> 01:11:50.029

Cooper City Hall: what's gonna happen at the end of the plan year, and that's something that we can do with the broker, to meet on a quarterly basis to review

504

01:11:50.510 --> 01:11:52.669

Cooper City Hall: How the plant is doing.

505

01:11:52.850 --> 01:11:54.649

Cooper City Hall: with the experience.

506

01:11:56.630 --> 01:12:14.759

Jason Smith: Is there a potential chance this question goes through the gentleman who... because I don't want to inappropriately identify his position. So, the gentleman that's presenting and reviewing all this for us, the question is, you made a statement that if we were to,

507

01:12:14.940 --> 01:12:39.800

Jason Smith: there's a chance that our current provider may not quote us next year, is essentially what you said. There's a chance you don't have the crystal ball, so next year we navigate through, we stay status quo, and they go, no, sorry, we're not interested. Have you ever seen it when there is no interest with the current healthcare that you have? Then what does a municipality do if, in the event, Blue says, hey, that was your one opportunity to come into

508

01:12:39.800 --> 01:12:47.440

Jason Smith: or now we're not interested. Have you ever seen municipalities not be able to get some form of a medical quote for their employees?

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01:12:47.940 --> 01:12:51.710

Cooper City Hall: Someone will quote it. It may not be the same

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01:12:51.780 --> 01:13:06.370

Cooper City Hall: entities, but someone will put a quote out there. But yes, some carriers do take that stand. Oh, we tried to win you as a client last year, you turned us down, so we're not gonna quote it this year. That does happen.

511

01:13:06.370 --> 01:13:19.299

Cooper City Hall: But I will say something. I may have misunderstood the previous question. Your incumbent carrier is obligated to give you a renewal. Even if it's 1000%, they have to give you something.

512

01:13:19.980 --> 01:13:20.760

Jason Smith: Okay.

513

01:13:21.140 --> 01:13:22.180

Cooper City Hall: Okay.

514

01:13:24.060 --> 01:13:24.850

Cooper City Hall: Yes.

515

01:13:26.610 --> 01:13:27.790

Cooper City Hall: I have a question.

516

01:13:27.790 --> 01:13:29.140

Jason Smith: Yup, yep.

517

01:13:32.390 --> 01:13:34.149

Jason Smith: No, I'm muting, go ahead, sorry.

518

01:13:35.030 --> 01:13:37.329

Cooper City Hall: Go ahead, Jason. Ask your third question.

519

01:13:39.380 --> 01:13:54.689

Jason Smith: And the statement from our city manager was, even if... so there was \$688,000, I'm going roughly, is what the new cost is, and he's saying that even if we were to...

520

01:13:55.420 --> 01:14:09.650

Jason Smith: transition to a different healthcare provider, that if this commission wanted to even fund some form of, like, a healthcare subsidy plan, which I think Commissioner,

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01:14:09.990 --> 01:14:29.220

Jason Smith: Jeremy Katzmman had spoke about on a prior commission meeting, of some sort of, like, dollar amount that goes in to offset, or allow... I guess we don't have to get stuck on that premise, but the point was, just recently, he said the city manager identified if we wanted to put, like, \$100,000 in there to help with those new

522

01:14:29.220 --> 01:14:33.439

Jason Smith: Co-pays or, you know, out of network costs.

523

01:14:33.440 --> 01:14:37.319

Jason Smith: What is that... what does that look like from the perspective

524

01:14:37.520 --> 01:14:42.180

Jason Smith: of... of you, Mr. Manager. I mean, what is that...

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01:14:42.290 --> 01:14:47.719

Jason Smith: Dollar amount look like that you would even present to us to even consider?

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01:14:50.460 --> 01:14:58.279

Cooper City Hall: I think considering all the changes that the employees are going to go through, having, the city contribute,

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01:14:58.340 --> 01:15:05.419

Cooper City Hall: A health savings account of \$100,000 will be a good effort to, ...

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01:15:05.450 --> 01:15:20.439

Cooper City Hall: to make the employees' transition easier. It is on a case of, you know, year-by-year basis, because if next year we have a 25% increase, then we might not be able to do it, but I think given

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01:15:21.120 --> 01:15:23.530

Cooper City Hall: The savings that, ...

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01:15:24.350 --> 01:15:43.439

Cooper City Hall: we, we will be realizing, vis-a-vis the, the quote from FMIT, you know, for 100 employees, \$1,000 a person is \$100,000. You, you're still way ahead of the game by doing that. How many employees do we have? In the insurance program, a hundred and...

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01:15:43.880 --> 01:15:53.889

Cooper City Hall: 305 or less. What if we did 100 a month? Could we afford that? 100 a month per employee, so it'd be \$12 a year per employee. Get enough point here. We're... we're... Well...

532

01:15:54.010 --> 01:15:59.170

Cooper City Hall: I just wanna... I'm just saying, if we were gonna... Yeah, that would be about... that would be about \$120,000 a year, yes.

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01:15:59.430 --> 01:16:00.919

Cooper City Hall: Can I ask another question?

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01:16:02.590 --> 01:16:04.209

Cooper City Hall: So looking at...

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01:16:04.530 --> 01:16:14.710

Cooper City Hall: your blue line. And I'm just doing easy math. So, for regular, employees, gonna cost, I'm rounding up, 12 grand.

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01:16:14.820 --> 01:16:21.010

Cooper City Hall: Now, that's what they are paying, or that is what we as a municipality are paying? Total.

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01:16:21.140 --> 01:16:38.149

Cooper City Hall: Total? That's... well, yeah, because I did it... I did it, multiplied it by, you know, 12 months. We made \$951, I rounded it up to \$1,000, so 12 months, 12,000, and then as much as, \$36,000 for employee and family. No, that's the employee's portion only.

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01:16:38.370 --> 01:16:45.439

Cooper City Hall: No. No. Well, that's why I'm asking. When you're looking at \$9.59 per month? I'm looking at the top right here, look.

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01:16:47.760 --> 01:17:05.589

Cooper City Hall: Or you could look as well. So I just want to see... Okay. So if you look, if you go all the way to the right, Blue Cross 1, \$9.51 a month. Again, I just rounded up, \$12K. Right. So that is what an employee is paying per year for health insurance for themselves. No, no, no.

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01:17:05.700 --> 01:17:18.360

Cooper City Hall: That's the total, and then the city... the employee pays... Wait, can I ask Alex? Because he... this is his job. Yeah, the first block is both the employee and the employer, so that's the total cost. So when you look at...

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01:17:18.640 --> 01:17:21.840

Cooper City Hall: The first line,

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01:17:22.200 --> 01:17:27.690

Cooper City Hall: Blue Cross Blue Shield is going to cost \$951 a month per employee, so that's...

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01:17:28.030 --> 01:17:33.019

Cooper City Hall: Roughly about \$10,800 a year. I, I, okay. Right, okay. Now...

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01:17:33.020 --> 01:17:56.520

Cooper City Hall: the total family package. Oh, no. What's that... but that doesn't have the division, that is the total cost for the total cost for everybody. No, but you said that's the total cost for the employee. Right, so this is why I want clarification. Now we're even more confused. Start from the beginning, because everybody doesn't understand it. Yes, this is the total cost for both the employee and the employer. So, \$12,000 a year in totality. Yeah.

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01:17:56.520 --> 01:18:07.150

Cooper City Hall: And what is the split? 60-40, 70-30, 80-20? If you go down to the next block, the next block says employee only is 114.

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01:18:07.160 --> 01:18:11.210

Cooper City Hall: Okay? So, of the \$951, the employee will be paying \$114.

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01:18:11.880 --> 01:18:30.480

Cooper City Hall: Oh, I see, so this is the employee cost. The second block is the employee cost, correct. Okay, and then the employee is paying \$672 for a family, \$419 per month, etc. That's correct. And then, so then now let's go down... so when we do... go down to the third block...

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01:18:30.520 --> 01:18:32.100

Cooper City Hall: What is the difference?

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01:18:33.160 --> 01:18:36.570

Cooper City Hall: Because you go from 114 to 469,

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01:18:36.960 --> 01:18:44.109

Cooper City Hall: Right. So that's the additional... that's the additional cost per employee annually. That's if you do the tiers.

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01:18:44.910 --> 01:18:54.879

Cooper City Hall: This first two is how you either have employee only or family plan. No, no. The first line, it's 469 on the third block. So if you take...

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01:18:55.610 --> 01:19:06.740

Cooper City Hall: for example, Blue Cross Blue Shield, employee only, right? You take 114, which is what they're going to be paying... Per month. Per month, minus \$75 that they were paying before.

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01:19:06.980 --> 01:19:08.580

Cooper City Hall: Multiply by 12.

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01:19:08.760 --> 01:19:11.290

Cooper City Hall: Oh, so, okay. Oh, sure.

555

01:19:11.420 --> 01:19:25.080

Cooper City Hall: So you're subtract... okay, so you're subtracting what they were paying, so you're saying that your employee only would pay, for going to Blue Cross, \$469 a month? A year. A year, sorry, I meant that. Correct. A year.

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01:19:25.330 --> 01:19:30.870

Cooper City Hall: The employee... spouse and employee child will be saving money.

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01:19:31.260 --> 01:19:37.350

Cooper City Hall: And the employee family will be paying \$1,235. So that is with this?

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01:19:37.510 --> 01:19:43.720

Cooper City Hall: Might, so this... So, is the last column... Minus... Minus the fourth column.

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01:19:43.860 --> 01:19:50.560

Cooper City Hall: The first column in the block up. That's his current plan. You use that, okay. And then now you go down to your fourth box.

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01:19:50.990 --> 01:19:55.630

Cooper City Hall: That's per pay period. That's... so you take that \$469 and divide it by 26.

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01:19:58.130 --> 01:20:01.450

Cooper City Hall: Okay, because if I get questions from people, I want to be able to

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01:20:01.750 --> 01:20:07.400

Cooper City Hall: Sorry. I have one question. The... the biggest concern I have right now is the...

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01:20:07.880 --> 01:20:16.250

Cooper City Hall: possible lockout of hospitals. That's my biggest one, of all of them. I went and seen my doctors this past week, and...

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01:20:16.630 --> 01:20:25.610

Cooper City Hall: They basically said that the two hospitals are merging, Memorial and Broward, are going to merge. They also said they're bringing out their own insurance next year.

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01:20:25.720 --> 01:20:28.220

Cooper City Hall: And they're gonna self-insure. They're...

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01:20:28.360 --> 01:20:33.800

Cooper City Hall: their whole setup. That being said, UnitedHealthcare has not come out and said they're not

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01:20:34.200 --> 01:20:42.690

Cooper City Hall: being accepted at any of the hospitals, correct? It's still carte blanche the way it is, go wherever you need to go type thing, correct? The biggest fear I have...

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01:20:43.090 --> 01:20:47.770

Cooper City Hall: As the mayor and as a policyholder, is being locked out of the hospitals.

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01:20:47.890 --> 01:21:08.069

Cooper City Hall: I mean, that's my... I mean, it would actually be closer for me to go to Dade. No, no, but you're not, let me tell you why. I'm not talking about emergencies, I'm talking about... Well, I'm gonna tell you why you're not gonna get locked out. So, the... Okay.

No, no, no, no, that's fine, I'd rather... I don't care who says it, I just don't care. So, let me just tell you what. So, what happens is, there's a certain percent that the insurance company pays the hospital for

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01:21:08.160 --> 01:21:18.300

Cooper City Hall: things you would go over there, a memorial doctor and the like, and a certain percent that are emergent. And the emergent's usually more, so if they don't come to a deal.

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01:21:18.300 --> 01:21:39.499

Cooper City Hall: then they have to pay full price on the emergent. So they will come to a deal, because it behooves the insurance company, otherwise, yeah, Memorial would... if they don't come to a deal, they'll lose on their primary care and those other elective services that aren't emergent, they would lose that, but everyone who came in there on an emergent basis, the insurance company would be playing full boat on.

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01:21:39.500 --> 01:21:44.759

Cooper City Hall: So they, they are kind of playing chicken, On where those numbers stand.

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01:21:45.820 --> 01:22:01.470

Cooper City Hall: If that makes any sense. I understand what you're saying. Yeah, but I do understand what you're saying, and you know, I agree. That's why I wanted to make sure that I mentioned exactly what's happening at this time with those two hospital systems in particular. I will say this, though.

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01:22:01.470 --> 01:22:06.549

Cooper City Hall: In any given year, depending on the contracts that the carriers have with the hospitals.

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01:22:06.550 --> 01:22:17.749

Cooper City Hall: It could be another hospital system with another carrier, and we've seen that, actually. A couple of years ago, United did have a couple of hospital systems that ended up being out of network

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01:22:17.910 --> 01:22:31.120

Cooper City Hall: for a very short frame of time, but they couldn't come to an agreement. Last year, Cigna, Broward, they had an issue with Broward Health, so they were out of network for a little bit. Actually, I don't think they ever came back.

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01:22:31.120 --> 01:22:44.650

Cooper City Hall: So, you know, it's not carrier-specific, is my point. In any given year, it can be any carrier with any hospital system, so... but it's definitely a big concern. And one of the concerns about the North and the South

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01:22:44.650 --> 01:22:51.910

Cooper City Hall: Working together is that the hospital's gonna have more negotiating power, so the insurance company's gonna be forced even more.

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01:22:52.150 --> 01:22:55.079

Cooper City Hall: Because now, they're gonna be almost as a block.

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01:22:56.150 --> 01:23:09.389

Cooper City Hall: So, Blue Cross Blue Shield cannot afford to not have any... It's not Blue Cross and Blue Shield, correct? It's just... Or Florida Blue, sorry. Yeah, it's not Blue Cross and Blue Shield, it's gone. Florida Blue cannot afford to not have agreements with any of the hospitals in Broward County.

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01:23:09.500 --> 01:23:23.160

Cooper City Hall: So maybe, if they were... Broward right now? No, they just... Broward knocked them off, and they're probably gonna knock them off on South Broward, and then say, yeah, you're gonna come back to the table. Because they have the same CEO now. Yeah. Trump is running both sides. So, yeah.

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01:23:23.490 --> 01:23:36.080

Jason Smith: So, may I ask, can we pull off on... on the Zoom? Can we pull off what the Cooper City, so I can see the elected officials by chance, can we pull off the risk strategy that we're not following that, that presentation?

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01:23:36.080 --> 01:23:47.279

Jason Smith: And is the desire from our city manager, and is the expectation from the mayor and Commission that we give a direction tonight because of the fact that we are put in this

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01:23:47.280 --> 01:23:58.069

Jason Smith: I'm gonna call it quote-unquote crunch or rush for enrollment periods, because we only have until the beginning of September to do this. Is that the expectation, so I understand?

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01:23:58.500 --> 01:24:04.490

Cooper City Hall: Yes, the expectation is that we need to, especially if we're going to change providers, that we need to give that direction tonight.

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01:24:04.860 --> 01:24:18.680

Jason Smith: Okay, so Mayor and Commission, the only thing I want to tell you all is I was... as I was listening to everything, I was taking down notes, and on page 8, or on... it's on question 8, question 9, and question 10 of the, ...

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01:24:18.810 --> 01:24:23.029

Jason Smith: Of, essentially the survey that we did with our...

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01:24:23.040 --> 01:24:39.569

Jason Smith: with our employees in the city. At the highest level, we had up to, I think, 59 participants answer, but here's what I'm seeing. See if you see it. I'm doing this purposely so that we can have this dialogue if we have to go direction.

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01:24:39.570 --> 01:24:50.839

Jason Smith: Page 8, number 1 and 2 highest were, I like my preferred provider, providers, I'm guessing that meant, like, doctors. And number 2 was the low premium.

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01:24:51.270 --> 01:25:05.600

Jason Smith: The way I'm hearing it tonight, the only way we keep a low premium... the way I'm hearing it is the only way it's a lower premium is if we transition from what we currently have as a medical provider and go to a new system.

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01:25:05.920 --> 01:25:09.969

Jason Smith: If I'm... if I'm understanding this right. Question number 9?

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01:25:10.310 --> 01:25:18.399

Jason Smith: The number one important, for our employees was that they were able to... extremely impactful

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01:25:18.480 --> 01:25:26.689

Jason Smith: to maintain their doctors. Everything that I'm seeing, and that I heard that was talked about

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01:25:26.760 --> 01:25:40.640

Jason Smith: I don't know how confident we feel on it, but it seemed that there was a pivot of capability of keeping treatments and plans and physicians until an equal was found.

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01:25:40.770 --> 01:25:59.570

Jason Smith: And then the final one was on question 10, and it overwhelmingly, the employees answered and said, there was 51 employees that answered and said that their number one concern is to keep the same type of healthcare at the equal cost or cheaper.

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01:26:00.870 --> 01:26:06.070

Jason Smith: So, if... I know it doesn't represent all of our employees, but...

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01:26:06.400 --> 01:26:11.180

Jason Smith: this is... I'll take at least half of the employees participated in this survey.

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01:26:11.400 --> 01:26:24.420

Jason Smith: you know, I'm hearing that cost and having their doctors are their main piece. And if what we see on what was provided, the doctors are a push at the table, they're gonna be there, outside of what the mayor said.

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01:26:24.420 --> 01:26:44.020

Jason Smith: which he is completely correct, which I... I agree, as well as what Commissioner Schroeder said. There's a... there's a negotiating pivot table, but as of right

now, if we make a decision, we 100% do not know if... if the decision is going to be made, and if there won't be further disruption. But if we put that off to the table.

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01:26:44.360 --> 01:26:51.849

Jason Smith: Question number 8 and question 10 remain the same. They want equal or cheaper cost for them out of pocket.

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01:26:52.310 --> 01:27:01.539

Jason Smith: So, as I start preparing to give my direction or vote, I just wanted to let you know that's what the employees, at least 50% of them, were willing to...

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01:27:01.790 --> 01:27:11.179

Jason Smith: go off of on a survey, and I've got to at least hold that strong as a merit when I make my decision. I yield the floor, thank you.

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01:27:13.740 --> 01:27:24.809

Cooper City Hall: Okay, ... So... to me, like I said, this is a two-prong... Decision. The first is... I think, easy.

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01:27:25.070 --> 01:27:34.779

Cooper City Hall: that we need to go to Florida Blue. The second is the harder thing, I would like to see the savings, all the money.

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01:27:35.060 --> 01:27:41.520

Cooper City Hall: Us not necessarily come up exactly with what we're gonna do yet, but kind of wait to see...

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01:27:41.750 --> 01:27:51.449

Cooper City Hall: who... the impact, because you're not gonna know that until... so I don't want to just necessarily give \$100,000 for, you know, ...

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01:27:51.550 --> 01:27:52.560

Cooper City Hall: ...

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01:27:53.070 --> 01:28:05.169

Cooper City Hall: HSA. Yeah, HSA... HSA right away, because we are going to have impacts that we probably aren't going to be able to anticipate, so I would like us to, if we do that, take that \$700,000, or whatever it is.

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01:28:05.330 --> 01:28:11.289

Cooper City Hall: Know that we're gonna put it aside, and you guys are gonna come up with some plans pretty quickly.

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01:28:11.840 --> 01:28:16.210

Cooper City Hall: On how to minimize disruption, And...

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01:28:16.520 --> 01:28:24.119

Cooper City Hall: And just be more strategic on how we're gonna... whether we're gonna use that to, you know, offset costs in the future, whether we hire someone to help...

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01:28:24.280 --> 01:28:38.589

Cooper City Hall: you know, we retain those services, so I don't want to just, like, anecdotally approach this. I think that this... we only have, like, a one-year breathing room to really get our stuff together to start being more competitive, because ultimately, at the end of the day.

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01:28:38.720 --> 01:28:45.419

Cooper City Hall: we have to have some values, and those values then should reflect. So, for example, some...

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01:28:45.630 --> 01:28:51.780

Cooper City Hall: people believe in government that the employee shouldn't pay anything. That's a belief of some people. ...

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01:28:51.880 --> 01:29:00.799

Cooper City Hall: that was... at one time, that was how it was here. It's not like that because of our failure to stay on top of these. So, it would be nice to...

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01:29:00.930 --> 01:29:15.989

Cooper City Hall: take those savings, bank those savings, and come up with some strategic methods on how we're going to deliver. And there's a... there's plenty of different ones, you know, there's the... some people shouldn't cost more than others, there's... there's all kinds of things, but I know there's gonna be...

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01:29:15.990 --> 01:29:23.729

Cooper City Hall: some disruption, and I know if we... we have a major opportunity to use those savings to provide better

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01:29:24.330 --> 01:29:38.389

Cooper City Hall: to get better health insurance and better pricing for everyone eventually, but we have to start thinking that way. It can't just be every year, we wait for the renewal, and we go, do we act this year or not? We have to really think about building out

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01:29:38.940 --> 01:29:42.989

Cooper City Hall: Some type of system where we're monitoring these things.

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01:29:43.090 --> 01:29:58.229

Cooper City Hall: you know, Malozzi talks about plantation having a health clinic or whatever. All these different ideas can come together for actually looking at this with foresight, instead of just each unit. Can we take the \$700,000

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01:29:58.230 --> 01:30:03.710

Cooper City Hall: If we go with it, and we're gonna save the \$700,000, can we take that and put it in a...

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01:30:03.960 --> 01:30:07.599

Cooper City Hall: something that's gonna earn us 5%, you know, and...

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01:30:08.130 --> 01:30:21.310

Cooper City Hall: give us a few extra dollars? No, the money will stay in the bank. Yeah, all the money that we... that we have, we invest. And, right now, it's giving us 4% more or less, but yeah. I like 5, but I'll take... Yeah, no.

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01:30:21.420 --> 01:30:39.809

Cooper City Hall: But what we can do is take that amount and assign the fund balance, so it's not part of the general operating fund for expenditures, and keep it aside for future health cost increases. Last time I signed \$200,000, the fund balance never showed up. Remember, Jacob? The CARES Act money? I'm still looking for that.

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01:30:39.810 --> 01:31:00.020

Cooper City Hall: No, this was from CARES Act. I have a question about the plans. So, I see Blue Cross 1, but I don't see... aren't there two Blue Cross plans? One is the high... he said it wasn't on here. Yeah. Okay. He said the high deductible. The high deductible. For

neither... for neither United or Florida Blue are on here. But the high deduct... is that one that we would offer?

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01:31:00.020 --> 01:31:00.680

Cooper City Hall: Yeah.

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01:31:00.680 --> 01:31:02.389

Cooper City Hall: So the high deductible would...

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01:31:02.560 --> 01:31:19.800

Cooper City Hall: cost us less, am I correct? Yeah, it's always going to be a... so I would like to... but I would like to bring up my proposal from the last time that I know Commissioner Smith mentioned, which is, at least, if we're... maybe we're not going to budget \$125,000 for the HSA, but budgeting

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01:31:20.710 --> 01:31:39.170

Cooper City Hall: \$1,000 a month, \$12,000 a year, or \$1,200 a year per person who opts for the high deductible, because that's going to save the city money, but it's also increasing the user's risk by going on that one, because their deductible's higher. So, I think it's an incentive for people who may not be

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01:31:39.240 --> 01:31:44.690

Cooper City Hall: expecting to use a lot of health insurance for the year. Obviously, we don't know what we don't know.

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01:31:45.270 --> 01:31:53.309

Cooper City Hall: to go on that plan, because there's more of an... more of a reason. I mean, concept, I agree with that and everything else. I just want to see it actually...

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01:31:53.310 --> 01:32:05.440

Cooper City Hall: And rather soon, we can figure it out, but just kind of, like, on paper, because, you know, I don't know if it does... if you shift X amount of people over to that, does it raise the other one? Right, but if they're opting now, if they're doing open enrollment now, their incentive

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01:32:05.780 --> 01:32:09.280

Cooper City Hall: would help us next year, too. It would be the incentive now to do it.

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01:32:09.280 --> 01:32:19.019

Jason Smith: Hey, I got a question for all of you. Are any of you frustrated that this seems to be an issue that is... is...

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01:32:19.020 --> 01:32:34.670

Jason Smith: being rushed, and I understand why, but yet we don't have all the documents in front of us. I mean, I... there's some sixth sense in the back of my head saying, why would

we... why are we willing to do something that we also don't have all the documentation in front of us?

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01:32:34.680 --> 01:32:40.900

Jason Smith: You know, the small little voice in the back of my head says, we're taking a very big

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01:32:41.240 --> 01:32:59.369

Jason Smith: topic, which I don't think any of us are taking lightly, and we're about to make a permanent decision when... when, for whatever reason, we didn't get all of the documentation given to us to really be able to stand behind the vote that we've got to cast tonight.

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01:32:59.420 --> 01:33:15.140

Jason Smith: You know, \$688,000 is nothing to act like is not a big deal, but ultimately, in our budget, we have it if we had to absorb one year to sort of make a decision. And I just want that thought to go out to all of us as well, because...

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01:33:15.340 --> 01:33:28.440

Jason Smith: You know, Ryan, I know that you're being a forefront, saying, hey, your kid takes a majority of this, benefit, but it's nonetheless a benefit, and I take your name and your kid's situation out of it.

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01:33:28.620 --> 01:33:36.479

Jason Smith: I'm saying, for the individual in our city that I don't know, I'm getting ready to make a big decision and a push

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01:33:36.650 --> 01:33:41.140

Jason Smith: And... and there's a lot of unknowns, and I'm... and I'm... I'm a little...

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01:33:41.520 --> 01:33:51.009

Jason Smith: I'm not gonna say surprised, but I am, I am curious of how confident we are to be willing to do this, when sometimes when we don't have enough

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01:33:51.170 --> 01:34:09.299

Jason Smith: background on the topic, we table it, or we really beat some people up about this. I think we're being professional, not getting too down and dirty, but I think we, I think this is a big topic to be willing to pivot on with not having everything in front of us, like we just said, you know?

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01:34:10.550 --> 01:34:21.160

Cooper City Hall: And my point to this whole thing right now, and I'm glad you brought it up that way, is this. If we have the \$700,000 put in a savings account, why aren't we investing in the employees and moving forward

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01:34:21.310 --> 01:34:25.760

Cooper City Hall: with... All these implementations and all these plans that we're all talking about.

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01:34:25.930 --> 01:34:30.419

Cooper City Hall: after the ninth inning, or Monday morning quarterback right now.

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01:34:30.500 --> 01:34:49.309

Cooper City Hall: The thing that scares me the most is the uncertainty of the hospitals. And I understand, Ryan, what you're saying, and I get it in the back of my head, but it would be hard to tell an employee that had an 8-month-old baby that wasn't breathing right at that second, and I understand that's an emergency and everything else, but the last thing they want to do is try to remember in their mind which hospital they can go to.

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01:34:49.380 --> 01:35:07.819

Cooper City Hall: that doesn't have the out-of-pocket expenses as much, and I understand that's an emergency and everything else, I got it, or surgery or anything else that goes on. I think the biggest thing that I'm struggling right now with is the fact that we sit up here and we act like we can put the \$700,000 into a separate savings account and draw interest, or we can put it into, the...

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01:35:07.880 --> 01:35:12.440

Cooper City Hall: plan that, Commissioner Katzmann's speaking of, which I fully support.

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01:35:12.640 --> 01:35:26.730

Cooper City Hall: I honestly believe that if there's a way to move people around, and as far as the Medicaid, I would be the first one, if we could move some employees to Medicare, I would be the first one to bring it up to pay their Medicaid until they're 65, no matter how old they were.

651

01:35:26.960 --> 01:35:45.339

Cooper City Hall: Just to get them to move, to look at the other options. What I'm afraid of tonight is that we're gonna make a knee-jerk reaction, we're gonna go with something, there's gonna be some limbo time, or next year Blue Cross is gonna walk in and say, okay, guys, you know, we did you guys a favor, but we're going up 25% this year.

652

01:35:45.360 --> 01:36:00.230

Cooper City Hall: And it just disrupts everything one more time. And I'm not saying that I am sold on UnitedHealthcare. What I'm not sold on is the fact that we're getting ready, or we could be possibly getting ready to change insurance companies without a hospital.

653

01:36:00.440 --> 01:36:16.739

Cooper City Hall: You know, possibly. And I understand that negotiate. If I was Blue Cross right now, or Blue, whatever it is, I would be telling the whole world right now, we're at the table, we haven't left, we're knocking this out, we promise you guys we're not leaving until we come up, and then all of a sudden, everybody signs up, and they go, okay, we're not...

654

01:36:16.770 --> 01:36:27.799

Cooper City Hall: We're not going with Broward, we're not going with Memorial, you know, go out of network and do what you gotta do, and I understand, Ryan, that there's all this pressure, but for the normal, working-class person.

655

01:36:27.800 --> 01:36:38.190

Cooper City Hall: the last thing they want to start stressing with after the beginning of the school year and everything else now is, where am I going to get healthcare? And that's... Can I add anything to that?

656

01:36:38.190 --> 01:36:52.870

Cooper City Hall: Commissioner Schmidt's absolutely right, and that is by design, that this is last minute. That is the name of the insurance company. Like, they do this on everything, and if you try to ask them to shop it quicker, what do they say? Oh, we can't do it within a certain window?

657

01:36:53.400 --> 01:37:10.340

Cooper City Hall: I mean, this is on... you know, my malpractice is the same way, you know, and then last minute, they want to nail you with it, and you're like, okay, who's gonna do all this stuff last minute? So, this is by design, and this is also because we are... we don't have a department, or we're not, you know, we don't have anybody who's...

658

01:37:10.340 --> 01:37:15.990

Cooper City Hall: looking at these things, you know? And so that's what they do. They could pull it over last minute. And it is scary.

659

01:37:16.310 --> 01:37:23.250

Cooper City Hall: And... but I would rather... Figure out exactly what... Those risks are gonna be?

660

01:37:24.200 --> 01:37:33.740

Cooper City Hall: I'm comfortable with them to an extent, and if we, like I said, we could pay that \$200,000 and still be a half a million dollars more. And if we don't.

661

01:37:34.280 --> 01:37:37.840

Cooper City Hall: switch, then the employees are paying more. They're gonna go up on a family plan.

662

01:37:38.170 --> 01:37:40.110

Cooper City Hall: \$400 a month, that's a lot of money.

663

01:37:41.550 --> 01:37:48.340

Cooper City Hall: We also just, you know, and I think it's important that we provide quality healthcare to our employees at baseline

664

01:37:48.640 --> 01:37:57.409

Cooper City Hall: you know, that's where I'm at. But we're talking about \$700,000 here, and we also are stewards of the residents' money, you know, and...

665

01:37:57.960 --> 01:38:03.420

Cooper City Hall: How much... what other things would the residents do with half of that, if we were to...

666

01:38:03.870 --> 01:38:12.019

Cooper City Hall: give a portion back to the employees for a health spending account, save some of it, and then... I mean, we... we haven't set the millage.

667

01:38:12.450 --> 01:38:24.729

Cooper City Hall: we set the top number, we didn't set the bottom number. So, you know, if we could refund our... I mean, how much money are we talking about? How much money is \$500,000 to the residents? It's .10 of a mil.

668

01:38:24.990 --> 01:38:33.940

Cooper City Hall: That's a lot of money. I mean, I'm... and I will be honest, I'm not interested in saving in terms of...

669

01:38:34.820 --> 01:38:46.890

Cooper City Hall: like, to me, that's... that savings has to... all that \$700,000 goes to the insurance, whether it's we build a fund for future... I mean, I want to make it better, and I want to be smarter about our insurance. I want to get better insurance.

670

01:38:46.910 --> 01:38:54.219

Cooper City Hall: And be, you know, for less, not just... you know, so I'm not looking to, like, cut it and just diminish the benefit.

671

01:38:54.220 --> 01:39:11.229

Cooper City Hall: I want to look and see if there's better ways where, if you have the Tier 2 plan, you can, you know, get your HSF or health saving... you know. So, like, I... personally, if we voted that, I wouldn't want to save the money. I would want all of that to be built into

672

01:39:11.400 --> 01:39:19.309

Cooper City Hall: the whole insurance in general. Understood. I'm just making the point that this is the resident's money, and this is almost 1% of our operational budget.

673

01:39:20.110 --> 01:39:21.040

Cooper City Hall: Question.

674

01:39:21.620 --> 01:39:22.840

Cooper City Hall: So...

675

01:39:26.000 --> 01:39:32.630

Cooper City Hall: we were told, or you had said it, that, or someone, that Memorial...

676

01:39:32.840 --> 01:39:45.740

Cooper City Hall: or Broward Health was... was merging? They are. With Memorial? They are. Okay, they are. That's not a fact. It's gotta go be approved, but it's a... it's a done deal. Okay, so...

677

01:39:45.960 --> 01:39:52.240

Cooper City Hall: you... Blue does not... work with...

678

01:39:52.710 --> 01:39:57.149

Cooper City Hall: Broward Health. It's not really merging. Wait.

679

01:39:57.630 --> 01:39:59.029

Cooper City Hall: It's not? Yes or no?

680

01:39:59.950 --> 01:40:08.000

Cooper City Hall: operating the same network. Because you had said that the contract, as of now... They're currently out of network. Correct. So, if...

681

01:40:08.410 --> 01:40:10.600

Cooper City Hall: The merge happens.

682

01:40:10.940 --> 01:40:17.840

Cooper City Hall: does that, even if you're with Memorial, and they merge, would that then make Memorial...

683

01:40:18.080 --> 01:40:23.240

Cooper City Hall: Not apply, because they are now... Broward Health?

684

01:40:25.380 --> 01:40:32.170

Cooper City Hall: Good question. I'm not sure, to be honest with you. If you put a gun to my head, I'd say that

685

01:40:32.820 --> 01:40:46.999

Cooper City Hall: because they would be a much bigger entity and have a lot more negotiating power, they would... they may possibly... But they've already negotiated, so you're done. So when that contract ends, whether they merge or not, you now have to wait until they...

686

01:40:47.000 --> 01:40:56.410

Cooper City Hall: redo, whatever. That's just... that's not gonna happen, like, oh, we merged, and tomorrow, now we're going to renegotiate it. That's not how the world works. So then my second part is.

687

01:40:56.410 --> 01:41:02.050

Cooper City Hall: And I have several doctors that are... that have their offices over at Memorial West.

688

01:41:02.210 --> 01:41:18.860

Cooper City Hall: I don't know where their operating privileges are, I've never had a comment, you know, never had to find out, but if I have a doctor that's at Memorial West, and I know I'm not the only one that, you know, has offices over by, you know, in the Memorial complex over there on Flamingo.

689

01:41:19.140 --> 01:41:27.630

Cooper City Hall: We know that they're obviously affiliated with Memorial West because they're in that complex. So now, is my doctor now not covered?

690

01:41:28.980 --> 01:41:46.869

Cooper City Hall: They're part of the memorial system, so no, they wouldn't be. So, yeah, don't know, no. He's saying... That's totally... because the way you phrased it, that's totally wrong. It's not totally wrong. That is absolutely wrong. Memorial rents out to doctors. They're not necessarily part of the memorial system, so that's not accurate. So, like...

691

01:41:46.980 --> 01:42:06.050

Cooper City Hall: My wife's office is over... one of them is in Weston, out of the North Broward Hospital District, owns the building, but they're not part of them, and they're covered, and North Broward's not, so it's... that's totally different, it's not... I could help me... I mean, logically, if I was a doctor, and I had my office at Memorial West, in that complex.

692

01:42:06.050 --> 01:42:25.670

Cooper City Hall: I would think that I would have privileges at that hospital. But it's not privileges. Well, that's what I'm... that's how I'm phrasing it, because they are. They're privileges to... to perform surgeries. Yeah, but that doesn't affect the billing, it's totally... It's if their practice is owned by Memorial Prevention Group, they would be part of Memorial. If their practice is a separate practice that rents out the facility.

693

01:42:25.670 --> 01:42:32.140

Cooper City Hall: then they're on their own. But then we could, in theory, be losing a lot more people if they are with that.

694

01:42:32.220 --> 01:42:56.990

Cooper City Hall: You have to agree to that. On the website that they gave. But that would not apply at this point, because at this point, Memorial is still in network, but if Memorial merges... They're not merging. They're not merging. Okay, call it what it is. Because there's... so there's bonds... no, Jamie's saying that they're gonna be... they're controlled by one person, but they're not merging entities, because there's billions in bonds on the North Broward Hospital District, which would have to be paid off. It's like the... it's like the thing that happened with Ready Creek.

695

01:42:57.140 --> 01:43:11.770

Cooper City Hall: Where the governor wanted to disband it, but then the counties would have to pick it up, so they can't actually merge. So, yes, it's going to be operated by the same person, so they're going to have the ability to strong-arm the insurance company with both, but you're not going to have a merger of an entity where

696

01:43:11.920 --> 01:43:14.389

Cooper City Hall: that thing applies. You know.

697

01:43:14.960 --> 01:43:27.600

Cooper City Hall: Do you have the lotto numbers, too? Because you seem to have it all. No, it's billions, you just couldn't do it. So they tried passing a bill just to allow them to operate, and then not be, like, you know, ... Monopoly. Yeah, monopoly, and that got struck down.

698

01:43:27.880 --> 01:43:30.949

Cooper City Hall: by the governor. So that will... if that got passed.

699

01:43:31.330 --> 01:43:40.590

Cooper City Hall: That's gonna help us more than hurt us if they're bigger, because they're gonna have more negotiating power with the thing. But you're right, there's a trend for the hospitals to start buying doctors' practices. Yes.

700

01:43:40.590 --> 01:43:59.999

Cooper City Hall: Right. And they're bringing them on and stuff. But then that is bad for us if where the insurance that we are looking at using is not going to be able to be used, and nothing against the university hospital, but... We don't own it, I'm just... No, no, I'm just saying, nothing... I just... I mean, that's not enough... those are not...

701

01:44:00.460 --> 01:44:16.999

Cooper City Hall: The majority that everyone goes to is... is Memorial West, so I were... and again, I completely agree with you, Commissioner Katzmann. We are fiscal stewards to our residents, but...

702

01:44:17.220 --> 01:44:40.849

Cooper City Hall: if everybody's unhappy, and because of A, B, and C, the city is not going to run as smoothly, so there's got to be a balance. I want to save money, but I don't want to have to pay extra money in the long run, because I'm going to have to switch insurance, or I'm going to have to subsidize, because this is a huge cluster. And Commissioner Smith is 1000% right.

703

01:44:41.140 --> 01:44:50.310

Cooper City Hall: That was my other question. When, and I don't know to whom I directed to, when were we told that our premiums were going to be what they were?

704

01:44:52.680 --> 01:45:00.249

Cooper City Hall: I would say May? June. Yeah, the renewal didn't come out till mid-June. Right, and then... Mid-June. And then we had to get quotes.

705

01:45:00.250 --> 01:45:19.370

Cooper City Hall: from the other providers, and we... so, it's not that things have not been happening since then. We did a survey of the employees, we got quotes from the other

providers. That took... took a while and everything else. So, yeah, it's... it's been a lot of action, a lot of work between the time that that happened and today.

706

01:45:20.750 --> 01:45:32.389

Cooper City Hall: Alright, because, again, alright, so I understand that, but we have to make a decision, and he's quoting things that I don't have.

707

01:45:33.700 --> 01:45:43.780

Cooper City Hall: That's not fair. I have a, like, a contractual question on the thing. So, if something doesn't become covered, and it's out of network.

708

01:45:43.950 --> 01:45:51.809

Cooper City Hall: Is there anything in the agreement with the insurer that would prevent the city from using that \$700,000 to...

709

01:45:51.940 --> 01:45:56.529

Cooper City Hall: Contribute towards out-of-network coverage that would have previously been covered?

710

01:45:56.970 --> 01:45:57.780

Cooper City Hall: What?

711

01:45:57.910 --> 01:46:09.609

Cooper City Hall: So, say, right now, you... Broward... no, no, Broward Health, Memorial's covered, and then it turns out it's not, so now you can still go there, but it's out of network, and it costs more money.

712

01:46:09.820 --> 01:46:18.050

Cooper City Hall: So I'm asking, contractually, in the thing, does it prevent the city from using our savings to contribute that to the employee?

713

01:46:18.620 --> 01:46:30.810

Cooper City Hall: That would be a separate question. Yeah, what I don't know... wouldn't that more be an Erwin question? No, no, it's more of a legal question, actually, because, I don't know that we can give...

714

01:46:30.860 --> 01:46:41.539

Cooper City Hall: different employees, a different level of benefit, because you can create an HSA, and the HSA can be covered for out-of-pocket expenses, but I don't know that you can...

715

01:46:41.720 --> 01:46:51.530

Cooper City Hall: provide coverage for... for you, not for you, and you know... It's not for me, it's for things... it would have... so, two questions. It would be for things that would... would have been...

716

01:46:51.590 --> 01:47:10.599

Cooper City Hall: covered under the old plan, that's not, and then the question is, sometimes the insurance company doesn't, like, they don't let you waive a copay, you know? Their contract requires the doctor, because they take that into whatever they're... so I'm not sure if there's a thing that allows us to contribute towards a coinsurance. Wouldn't we then be giving

717

01:47:11.640 --> 01:47:20.469

Cooper City Hall: residence money to employees. I mean, I know we do that for pay, but this is not pay. This would be taxed different.

718

01:47:20.600 --> 01:47:25.870

Cooper City Hall: Wouldn't it? No, no, it's benefit. It's not taxed differently. Benefits are taxed differently.

719

01:47:26.430 --> 01:47:30.659

Cooper City Hall: Depending on how it's... Qualified plan is, non-taxable, right, Aaron?

720

01:47:31.410 --> 01:47:33.720

Cooper City Hall: Yeah, I think it qualified, yeah.

721

01:47:33.720 --> 01:47:40.990

Jason Smith: May I ask you guys a question? I talked to a handful of... are...

722

01:47:41.210 --> 01:47:51.049

Jason Smith: Plan participants, have any of you, and would you be willing to share where our employees maybe have, engaged with you and where their position is?

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01:47:52.150 --> 01:47:54.239

Cooper City Hall: I spoke to 5 employees.

724

01:47:54.410 --> 01:47:55.430

Cooper City Hall: Can I go?

725

01:47:55.700 --> 01:48:07.579

Cooper City Hall: You're already going? Oh, well, just checking. I spoke to 5 employees, and the fear in general is whether or not they're going to have coverage. Whether or not the doctors that they have

726

01:48:07.600 --> 01:48:18.599

Cooper City Hall: are covered, and whether or not they're going to be able to go to Memorial. That's a big... because while, again, while the university is closer, the majority

727

01:48:18.690 --> 01:48:24.360

Cooper City Hall: go there. If you're in this area, you're not going to university, the majority are going to Memorial West.

728

01:48:24.790 --> 01:48:26.830

Cooper City Hall: So, that's a big...

729

01:48:27.290 --> 01:48:35.929

Cooper City Hall: question mark for the... only, again, only 5, but... When we run those numbers, though, there's 200,000 that's not in the network.

730

01:48:36.170 --> 01:48:37.329

Cooper City Hall: when we switch.

731

01:48:37.600 --> 01:48:42.469

Cooper City Hall: 200,000, of which 125,000 is Jackson.

732

01:48:42.740 --> 01:48:50.510

Cooper City Hall: So, I don't know... you can't break Memorial out the way it's on there, because it's not... I don't think it's differentiated between...

733

01:48:50.650 --> 01:48:56.549

Cooper City Hall: ... Like, emergency versus, you know, an office visit?

734

01:48:57.240 --> 01:48:59.149

Cooper City Hall: On the... is it... do you have it on there?

735

01:49:00.290 --> 01:49:06.840

Cooper City Hall: Well, if we do, we could tell right now. If we're under \$700,000, then we could always say, we'll do it and still cover.

736

01:49:08.010 --> 01:49:26.539

Jason Smith: So, so, I like what Commissioner Schroeder is saying, because there's... there's definitely a difference. The number that the... the subject matter expert told us tonight is that we're going from 884 in-network and 24 out of network.

737

01:49:26.750 --> 01:49:34.590

Jason Smith: To going... that if we make a change, it goes to 801 in-network and 107 out of network.

738

01:49:34.880 --> 01:49:42.639

Jason Smith: So, those are his numbers, not mine, so these aren't hypotheticals. So now we know that that increase...

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01:49:43.510 --> 01:49:45.990

Jason Smith: Has an additional cost.

740

01:49:46.660 --> 01:49:51.310

Jason Smith: So when they do go to... They're out of network.

741

01:49:52.760 --> 01:50:01.849

Jason Smith: if we make a change, there's gonna be an additional substantial increase. And then, what I like about what Commissioner Schroeder is saying is

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01:50:01.960 --> 01:50:13.969

Jason Smith: Do we know, and is this the meeting that we could identify to offset that cost if the decision of this commission is to change? Are we able to make that lateral, ...

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01:50:14.420 --> 01:50:17.129

Jason Smith: fix, I guess, for lack of better terms.

744

01:50:20.200 --> 01:50:38.640

Cooper City Hall: In the interim, what would be the category that we would look on here to see what memorial is? Yeah, so I tried searching for Memorial ER or Emergency. The only

thing that came up close to that was... it looks like it's actually urgent care. For some reason, it's categorized as emergency, but there's no

745

01:50:38.960 --> 01:50:45.790

Cooper City Hall: ER room, or anything like that. I only see urgent care for... Well, you have acute care, which would be, ...

746

01:50:47.290 --> 01:50:49.100

Cooper City Hall: ... ER.

747

01:50:50.320 --> 01:50:57.680

Cooper City Hall: And, yeah, acute care is ER, and then... let's see... Oh, Jesus.

748

01:50:58.230 --> 01:51:09.780

Cooper City Hall: And... okay, okay, here we go. Memorial Healthcare Systems... Hematology, saver, like, \$1,200, ... Well...

749

01:51:10.760 --> 01:51:17.520

Cooper City Hall: Yeah, General Acute Care Hospital in Miramar, 36,574. Yeah, it's low.

750

01:51:20.030 --> 01:51:24.480

Cooper City Hall: So, acute is basically the opposite of chronic or emergent, right?

751

01:51:24.840 --> 01:51:29.679

Cooper City Hall: So that's the big numbers. When you look at Memorial without that acute care.

752

01:51:30.220 --> 01:51:36.039

Cooper City Hall: even the 136,000 was acute care. So, Memorial Healthcare Systems Urgent Care.

753

01:51:36.340 --> 01:51:45.160

Cooper City Hall: \$350, same-day surgery center, \$4,000. Hematology and oncology, that's, like, less than \$2,000.

754

01:51:45.440 --> 01:51:50.300

Cooper City Hall: Memorial Cystic Fibrosis, 50, 60 bucks.

755

01:51:51.290 --> 01:51:55.279

Cooper City Hall: It, it, it looked as rehab, 85...

756

01:51:55.460 --> 01:51:58.280

Cooper City Hall: Yeah, it looks like the actual, ...

757

01:51:58.640 --> 01:52:09.930

Cooper City Hall: payments to the non-acute care is very low, like, less than \$50,000. Well, and a lot of this is, like, LabCorp. I wouldn't support paying people who want to go to LabCorp because they don't want to go

758

01:52:10.200 --> 01:52:16.630

Cooper City Hall: No, I agree, no, I... no, no, I agree. But I'm just saying, like, a lot of the ones that are not covered... Yeah.

759

01:52:16.850 --> 01:52:17.640

Cooper City Hall: You know?

760

01:52:17.860 --> 01:52:23.259

Cooper City Hall: But we're still... even if you added those in, so if we assume Memorial's out.

761

01:52:23.530 --> 01:52:27.669

Cooper City Hall: I would say we're at, like, under \$300,000.

762

01:52:30.230 --> 01:52:41.359

Jason Smith: Yeah, but... but I'm still... so let's just say your numbers are correct, and then I still not have heard how we do what's called, like, a stopgap, then how do we protect

763

01:52:41.410 --> 01:52:54.079

Jason Smith: our employees that... it sounds like that's ultimately where we are all on. I don't think that we're not looking out for the best of the employees. I think we're concerned for them for this decision. So the question is.

764

01:52:54.180 --> 01:52:56.510

Jason Smith: Mr. Manager, what....

765

01:52:56.510 --> 01:52:59.779

Cooper City Hall: That's the intent of the HSH, Commissioner Smith.

766

01:53:00.240 --> 01:53:13.080

Jason Smith: Well, that could be, but what... I have not heard that that is... all I heard was \$100,000, and then that... that doesn't... that's not... that's not enough stopgap. There's not enough wiggle room in there, so do we....

767

01:53:13.080 --> 01:53:14.170

Cooper City Hall: Some of it's...

768

01:53:14.590 --> 01:53:26.949

Cooper City Hall: Some of it's gonna be presumably... so, if you have... if you're, you know... Commissioner Malozzi was talking about a dermatologist... can I talk? She was saying, like, her dermatologist is on here that she likes.

769

01:53:27.160 --> 01:53:39.909

Cooper City Hall: And, you know, there would be a chance that, you know, maybe her dermatologist... in this case, he is on both plans, but if he's not, Florida Blue has some very good dermatologists on the plan. I'm on Florida Blue, so I can tell you that.

770

01:53:40.990 --> 01:53:47.220

Cooper City Hall: I'm just saying, like, it's not... I don't think we should just say, like, if you... if you feel like going to the same person.

771

01:53:47.260 --> 01:54:01.669

Cooper City Hall: That you should get to go to the same person, if it's a necessary expense. No, correct. But what I'm saying... no, no, I'm with you, and that's why I didn't want to vote on that. I wanted just to agree that we will use that money to come up with these principles. Like, you can't just... it has to be...

772

01:54:02.190 --> 01:54:06.579

Cooper City Hall: You know, not your therapist, but, you know, you're getting cancer treatment.

773

01:54:06.580 --> 01:54:24.599

Jason Smith: So what you're bringing up completely makes sense, because now what we're doing is we're trying to figure out how to create a policy for stuff that we don't know will happen, and we don't know what threshold we should put on it, because it could be different for each

774

01:54:24.920 --> 01:54:26.480

Jason Smith: individual silo.

775

01:54:27.090 --> 01:54:40.349

Jason Smith: So, it's very unique right now, as our ultimate goal is to not affect the employee and to be fiscally responsible. So that's the pendulum that we're swinging right now. And it's a big decision.

776

01:54:40.650 --> 01:54:43.200

Jason Smith: Because it ultimately affects you guys.

777

01:54:43.610 --> 01:54:48.329

Cooper City Hall: What would be our timeframe to come up with a concept on an HSF?

778

01:54:48.650 --> 01:54:53.599

Cooper City Hall: Yeah, I would say that we can have that for the first meeting in September.

779

01:54:53.720 --> 01:55:12.000

Cooper City Hall: No, I'm saying, legally, when would we... or practically speaking... Yeah, we want to have it in place by October 1. That's where this insurance program begins October 1, and it should be in place by then. No, no, I understand, but we've got to figure out all the different variables. Can you add an HSA in midterm if you had to?

780

01:55:12.810 --> 01:55:14.300

Cooper City Hall: I...

781

01:55:14.850 --> 01:55:26.350

Cooper City Hall: Don't know, I... no? IT's just saying no. But I think we can probably get to find a way to fund the out-of-network expenses.

782

01:55:26.430 --> 01:55:36.199

Cooper City Hall: through a pool of money that was the city reserves. We need a little bit of time to, in the next couple of, you know, weeks, to present you that.

783

01:55:36.920 --> 01:55:52.540

Cooper City Hall: But it might be a combination of an HSA or, you know, a pool of money to cover our network expenses. But we can find ways to have the employees to do that. Up to

a certain amount, and for a certain period of time, so you can provide some way to offset some of that cost as a result of a loss of coverage. When is open enrollment?

784

01:55:53.130 --> 01:56:05.200

Cooper City Hall: So, it's usually the end of August, going into the very beginning of September. The tentative dates we had was, I believe, August 21st to September 5th or so.

785

01:56:05.700 --> 01:56:13.640

Cooper City Hall: Alright, I'm gonna... I'm gonna go off-topic for just a second. I'm gonna ask if there's any residents that want to speak on this, and if so, they can come to the microphone now.

786

01:56:17.130 --> 01:56:17.920

Cooper City Hall: Comment.

787

01:56:18.290 --> 01:56:21.519

Cooper City Hall: So... Need your name.

788

01:56:21.790 --> 01:56:23.060

Cooper City Hall: Pina Granite.

789

01:56:23.350 --> 01:56:25.390

Cooper City Hall: And...

790

01:56:25.760 --> 01:56:38.119

Cooper City Hall: Yes, I am an employee. I am not on the plan, though. I'm on my husband's plan, just to put that out there first. I'm just wondering if the Commission would consider

791

01:56:38.350 --> 01:56:47.360

Cooper City Hall: And I don't know if this is possible, but most employers are on a calendar year plan. So, for a lot of employees.

792

01:56:47.560 --> 01:56:59.280

Cooper City Hall: that have to make a decision now. They may not know what their spouse's plans are going to be, because their open enrollment may not be till mid-end October.

793

01:56:59.570 --> 01:57:02.989

Cooper City Hall: So, if the Commission can consider

794

01:57:03.240 --> 01:57:08.120

Cooper City Hall: If it's possible, I don't know if it is, extending the plan

795

01:57:08.880 --> 01:57:18.360

Cooper City Hall: and start in changing it to a calendar year plan. This would give employees the opportunity to move to their spouse's plans.

796

01:57:18.490 --> 01:57:21.850

Cooper City Hall: Which would also potentially save the city money.

797

01:57:22.070 --> 01:57:34.570

Cooper City Hall: It also allows more time to ensure that Florida Blue extends with Memorial Healthcare, which may ease some of the employees' concerns.

798

01:57:35.190 --> 01:57:42.430

Cooper City Hall: ... And then... I think that was...

799

01:57:43.940 --> 01:58:02.189

Cooper City Hall: I think I had another point, but... yes, I did. And if the city does decide on changing, I think... and this... maybe ISIS can answer this question now. I'm pretty sure I know the answer, but I think it'd be good for the employees to know, and maybe education can get out to the employees.

800

01:58:02.280 --> 01:58:08.749

Cooper City Hall: If the city does consider and, well, is changing the plan come October 1st.

801

01:58:09.020 --> 01:58:21.460

Cooper City Hall: don't employees have the opportunity to switch to their spouse's plans, because it would be a change in cover, or... A life change. Life change, yes. Life change event.

802

01:58:21.590 --> 01:58:38.420

Cooper City Hall: So, qualified event, yes, thank you. I'm not an insurance expert, obviously. But this way, just education, I think, to the employees would be invaluable, gives them that opportunity to change.

803

01:58:38.530 --> 01:58:41.660

Cooper City Hall: Maybe the city can also look at...

804

01:58:41.980 --> 01:58:46.760

Cooper City Hall: Again, I don't know if this is something that's possible to do under the

805

01:58:46.910 --> 01:58:58.239

Cooper City Hall: the city staff, to have, like, a plan committee that works with the broker on, let's say, a quarterly basis, to come up with, education.

806

01:58:58.450 --> 01:59:07.089

Cooper City Hall: To the employees, which would hopefully reduce costs in the future for the city, such things as, you know.

807

01:59:07.300 --> 01:59:10.300

Cooper City Hall: The opportunity for virtual visits.

808

01:59:10.500 --> 01:59:22.019

Cooper City Hall: And so forth, that saves the employee money and the city money, and hopefully would reduce the experience costs for the city going forward. That's all I had to say. Thank you.

809

01:59:22.550 --> 01:59:23.580

Cooper City Hall: Anyone else?

810

01:59:26.340 --> 01:59:28.300

Cooper City Hall: Can I ask a question? Sure.

811

01:59:29.960 --> 01:59:36.060

Cooper City Hall: So, in reference to, What our resident just said, slash employee.

812

01:59:37.100 --> 01:59:44.989

Cooper City Hall: About maybe buying a few months, so that way everybody can look to see if they need to go to a...

813

01:59:44.990 --> 02:00:03.439

Cooper City Hall: the spouse's plan, or what have you. The only question I have is, like, I know, one city does open enrollment in April, one state... not... there's not always open enrollment at the same time. So, how does that... that would potentially not necessarily work for everyone? Or maybe, yes? What? You can.

814

02:00:05.410 --> 02:00:13.749

Cooper City Hall: some... some municipalities and other companies, they do change the plan year, because our...

815

02:00:14.550 --> 02:00:20.890

Cooper City Hall: Premiums are going up now. Probably the insurance company and, Mark, you...

816

02:00:20.980 --> 02:00:22.949

Cooper City Hall: Can, verify this for us.

817

02:00:22.960 --> 02:00:42.719

Cooper City Hall: They would require for the city, if the city agrees to change the plan year from October to January 1st, is we would have to, as a city, pay the higher premiums that have already been quoted for October, November, December, and then have the open enrollment in January. At least that's the way I've done it before.

818

02:00:42.720 --> 02:00:53.719

Cooper City Hall: So... That's correct, I've done this before, and you would have to extend at the renewed rates, the renewed higher rates for that span of time. If they even allow it.

819

02:00:53.720 --> 02:01:11.620

Cooper City Hall: FMIT operates a little differently than your traditional carrier. I've done that with traditional carriers. I'd have to confirm with FMIT if they would even be willing to extend it. And I understand that, and that would be logical. I mean, I wouldn't even need that explained to me. My question was, let's say, and I'll just use Plantation. Plantation is open enrollment in April.

820

02:01:11.900 --> 02:01:30.360

Cooper City Hall: So, we have open enrollment in January, but what if I was... I, you know, my... I wanted to go to Plantation, then I've got a gap. So what, I would go with you and then transfer to there in April, if that worked that way? I mean, do you understand what I'm saying? I understand what you're saying.

821

02:01:30.490 --> 02:01:34.050

Cooper City Hall: if... You enrolled with the city.

822

02:01:34.790 --> 02:01:38.350

Cooper City Hall: pre-taxed, you cannot drop the CD insurance.

823

02:01:39.150 --> 02:01:53.690

Cooper City Hall: Because you're locked in. If you enrolled with the city after taxes, then you can drop the insurance with the city. Now, you would need to... some other... some employers

824

02:01:54.360 --> 02:02:06.379

Cooper City Hall: require the employee to prove that their significant other that wants to move over to their insurance proves that they don't have insurance, and then they don't make it possible.

825

02:02:06.580 --> 02:02:20.219

Cooper City Hall: So, you have to be careful with that, because that... because you change the date, and you allow employees to enroll into their significant other's insurance, doesn't mean that they will automatically be allowed to do that.

826

02:02:20.670 --> 02:02:22.710

Cooper City Hall: So...

827

02:02:23.390 --> 02:02:42.470

Cooper City Hall: then that's not going to apply, in theory. I just have a question. Okay. Are you... the way I interpreted the question was different, so I'm just wondering if... Okay, give me how you... Were you... you're talking about just if someone decides, based on the new rate, if open enrollment is October, or now for October 1st, right? Right.

828

02:02:42.660 --> 02:02:51.749

Cooper City Hall: So my understanding, and I'm looking to you for validation, and you, but is as long as there's a life event or qualifying event.

829

02:02:52.610 --> 02:02:59.310

Cooper City Hall: It can occur during either open enrollment. So... so I've had... I've personally dealt with this where...

830

02:02:59.520 --> 02:03:02.580

Cooper City Hall: My open enrollment at my employer is in April.

831

02:03:02.800 --> 02:03:10.940

Cooper City Hall: Cooper Cities is in... well, starts October. At either point, if I decide I want to switch plans, I can.

832

02:03:12.790 --> 02:03:26.160

Cooper City Hall: You can. If the other... let's say your spouse's open enrollment is after yours, but theirs is less expensive, you can move to their insurance. As long as you're enrolled here.

833

02:03:26.280 --> 02:03:28.340

Cooper City Hall: After taxes, not pre-taxed.

834

02:03:30.510 --> 02:03:41.959

Cooper City Hall: Do you know what I'm saying? If your premiums are taken out of your paycheck before your taxes, that's pre-tax, it blocks you in. Only during open enrollment, though.

835

02:03:43.040 --> 02:03:49.689

Cooper City Hall: But it's still not true. So during open enrollment, I could say, I don't want this. Exactly. During open enrollment, you can't. Because of October 1st.

836

02:03:50.870 --> 02:03:59.750

Cooper City Hall: my... I'm gonna get a letter from Cooper City that says, as of October 1st, you are no longer covered, that I present to the other employer that says.

837

02:04:00.990 --> 02:04:06.559

Cooper City Hall: Jeremy doesn't have coverage on October 1st, and they're gonna say, oh, that's a qualifying event, we're gonna cover him now.

838

02:04:06.870 --> 02:04:07.680

Cooper City Hall: Right.

839

02:04:08.310 --> 02:04:10.960

Cooper City Hall: But... Can I interject?

840

02:04:11.070 --> 02:04:17.649

Cooper City Hall: But technically, Jeremy does have coverage, gonna use you, because he...

841

02:04:18.360 --> 02:04:25.589

Cooper City Hall: still works here, but he's opting to not take that coverage. So, with what you're saying.

842

02:04:26.030 --> 02:04:29.199

Cooper City Hall: If you were the new employee... the spouse's employer.

843

02:04:29.200 --> 02:04:47.629

Cooper City Hall: you, then, don't have to take him. Like, how do you... how do you, as my HR, because this would really fall on your shoulders, so I'm gonna... okay, so Jeremy

decides that he doesn't want to be on our insurance, and he's going to go on his wife's insurance, and you're that... you're the HR person for his wife.

844

02:04:47.630 --> 02:05:06.569

Cooper City Hall: do you then research? Is Jeremy allowed? Like, do you call... is this something standard? Like, do you call the insurance company or the HR at the other place and say, hi? Is this... do you no longer offer coverage? Are they no longer employed, or did they just opt to not have it? Because whether we're affordable or not.

845

02:05:06.680 --> 02:05:17.569

Cooper City Hall: that was not a qualification of whether you're getting insurance or not. You said, if I have insurance that's available to me, then I... my spouse

846

02:05:17.990 --> 02:05:26.599

Cooper City Hall: doesn't, you know, their employer doesn't insure me. Does that make sense? If he... if he decides not to take our insurance because of cost.

847

02:05:28.140 --> 02:05:42.349

Cooper City Hall: it would be acceptable for the other employer to enroll him into his wife's insurance. Why? Because I don't care if it costs him a lot or a little, because now you're going to cost me... And I'm playing devil's advocate. That's qualifying.

848

02:05:42.350 --> 02:05:51.879

Cooper City Hall: So, all he would need is a letter from us saying that he no longer has insurance, so the other employer has proof that he no longer has insurance here. Got it.

849

02:05:53.220 --> 02:06:08.319

Cooper City Hall: But that doesn't address the other question about the January. The January question? So I had asked Alex before we went, can we extend? Because that would be the best bet, right? Like, extend a couple months? To actually get all the data that we're supposed to get. And I think you told me no, but...

850

02:06:09.480 --> 02:06:11.610

Cooper City Hall: Can we extend 2 months?

851

02:06:11.850 --> 02:06:17.349

Cooper City Hall: No, he will have to check with everybody. I think we could.

852

02:06:17.680 --> 02:06:19.949

Cooper City Hall: Wait a minute, you didn't know.

853

02:06:20.400 --> 02:06:22.450

Jason Smith: Hey, may I ask a question?

854

02:06:24.140 --> 02:06:24.940

Cooper City Hall: Go ahead.

855

02:06:25.520 --> 02:06:35.580

Jason Smith: So, our next commission meeting is within the time frame that... that they would need to know in order to begin open enrollment. Is that a correct statement?

856

02:06:36.450 --> 02:06:42.990

Cooper City Hall: No. Yes. No. No. I think it would be too late, right? It would be too late, right.

857

02:06:42.990 --> 02:06:51.530

Jason Smith: Okay, okay, so our next commission meeting in August is not enough time to meet the deadline of September?

858

02:06:53.480 --> 02:07:06.140

Cooper City Hall: No, because they have to then give everybody all the information they need, they also need to educate everybody and do all the paperwork, and there's not enough time for that. They had said that we do it August.

859

02:07:06.260 --> 02:07:30.320

Cooper City Hall: mid-August, and where everything's... all the ducks are already in the row, before they even do the paperwork and whatnot, then they have to, he had said earlier, they

have to send forms, and we have to fill out paperwork to say, hi, Florida Blue Cross number one, we want your coverage, and all that takes time as well. That has to be done before we can do everything else. You can go back to the first slide where you had the schedule.

860

02:07:33.660 --> 02:07:37.510

Cooper City Hall: Did I interpret that improperly? I just noticed. No, that's correct. Thank you.

861

02:07:39.010 --> 02:07:56.620

Jason Smith: So, so while you're going to the slide, you had mentioned, the gentleman that's navigating, I guess, the slide, the broker, you had mentioned that, you didn't know if they would allow that. Am I understanding correct? You would have to ask? That's where we're at with the answer being able to extend?

862

02:07:56.860 --> 02:08:04.109

Cooper City Hall: Yes, I have done it with other carriers, but I'd have to check with FMIT, because they don't operate like traditional carriers do.

863

02:08:04.110 --> 02:08:12.490

Jason Smith: So, so understood. So, could this commission Make a decision on... on...

864

02:08:12.500 --> 02:08:18.890

Jason Smith: We want to extend, based upon you coming back and this carrier allowing us to.

865

02:08:18.890 --> 02:08:37.940

Jason Smith: then it would be irrelevant. Is that... Mr. City Manager, is that an option that we can take? And then the question is, if in the event he were to come back and say, no, that's not... we can't do it, do we have to make a additional provision tonight, or could we create a... so that's the question.

866

02:08:38.270 --> 02:08:56.899

Cooper City Hall: Yeah, so I would say that if that's the will of the Commission, that we do a motion that provides for both. The option one... option one will be to try to extend with FMIT until January 1st of 2026, if that

867

02:08:57.340 --> 02:09:06.890

Cooper City Hall: proves to be, something that cannot happen because they don't provide for that, then a separate motion then says that we are...

868

02:09:07.250 --> 02:09:19.090

Cooper City Hall: moving forward with, Florida Blue, no, Blue Coast, no, yeah. Florida Blue. Florida Blue, yeah. beginning October 1, of 2025.

869

02:09:19.750 --> 02:09:26.319

Cooper City Hall: So, two separate mushrooms. Okay, I think that makes sense. Just one other thing, though, I want to interject.

870

02:09:26.520 --> 02:09:27.490

Cooper City Hall: ...

871

02:09:27.950 --> 02:09:37.109

Cooper City Hall: I'd have to check with Florida Blue, also, to make sure that their rates will hold if you change the date to January. No, well, yeah, oh...

872

02:09:37.240 --> 02:09:43.120

Cooper City Hall: I think we just... we... bite the bolt on Florida Blue.

873

02:09:43.820 --> 02:09:53.259

Cooper City Hall: Yeah, true. And then we... we... and, and sorry, Jacob, or Jason, you didn't get to hear some of my side talk with Jacob.

874

02:09:53.450 --> 02:09:58.340

Cooper City Hall: He said that he believes that this statute does allow for us to

875

02:09:58.950 --> 02:10:02.689

Cooper City Hall: Take that savings and come up with some type of system to offset

876

02:10:02.930 --> 02:10:12.000

Cooper City Hall: Yeah, can we say it? Yeah, and generally speaking, that's right. I mean, the statute allows for the city, clearly, and requires the city to provide group health insurance and health insurance options.

877

02:10:12.000 --> 02:10:24.150

Cooper City Hall: There's some opinions of the Attorney General that allow the City to provide for compensation in lieu of group health, and under Chapter 166, which the AGOs cite, under the Home Rule Authority of the City, it wouldn't be prohibited

878

02:10:24.150 --> 02:10:42.139

Cooper City Hall: for the city to craft a policy, adopted like any other HR policy, that provided a mechanism for the city to offset some of those costs for out-of-service carriers, or excuse me, out-of-service providers. So we can come up with a policy, we could cap it on the dollar side, we can cap it on the timeframe so there's a transition.

879

02:10:42.410 --> 02:10:58.520

Cooper City Hall: We can limit it, so issues like what Commissioner Katzman raised, whereas if somebody has options, like LabCorp versus Quest, they're required to use the in-service covered option when there's another one that they may just prefer. So we can all craft that into an HR policy we can bring back for the Commission to consider.

880

02:10:58.770 --> 02:11:05.889

Cooper City Hall: And essentially, almost our own version of a self-insuring, to an ex... To a limited extent. Yeah.

881

02:11:06.250 --> 02:11:08.169

Cooper City Hall: With that, we're also...

882

02:11:08.370 --> 02:11:19.369

Cooper City Hall: keeping the dental and the vision as is, because that was a minimal... Yeah, that's gonna stay FMIT. Correct. And is that also allowed? Yeah.

883

02:11:19.620 --> 02:11:27.259

Cooper City Hall: So if we say we no longer want FMIT for our healthcare coverage, and we go with

884

02:11:27.330 --> 02:11:36.190

Cooper City Hall: Blue Cross, or whatever you want to call it, Flora Blue, but we want to keep FMIT for vision and dental. You don't have them for vision and dental?

885

02:11:36.190 --> 02:11:48.769

Cooper City Hall: It's a different carrier. Well, but, alright, so whomever we have, is that allowed? Yeah, it doesn't affect your... your medical doesn't affect your vision and dental in

this situation. So we're gonna keep... we've decided, or is that a motion that we need as well, to keep...

886

02:11:48.770 --> 02:12:00.049

Cooper City Hall: the medical and dent... the dental and the... You're not changing anything. So, we're good with that? You're good. Okay, just want to make sure... Another question. I apologize, I just thought... I have a question. Do we have any options for gap insurance? I have a question.

887

02:12:00.600 --> 02:12:01.919

Cooper City Hall: One second, Jason.

888

02:12:02.920 --> 02:12:20.840

Cooper City Hall: You know what I'm talking about, right? Gap insurance? Yeah, so there are gap insurance policies that you can purchase, and you can decide whether it's something the city wants to contribute, whether you want it to be completely something that's paid by the employees.

889

02:12:21.430 --> 02:12:29.610

Cooper City Hall: The one thing I will say about GAAP policies and the way they're implemented With medical coverages, is that...

890

02:12:29.950 --> 02:12:47.110

Cooper City Hall: it has not been a good experience when we've implemented them with some of our other clients. It's very confusing to the membership, because they sometimes get a separate card, and if you guys already have an HSA with one card, and now you have a GAAP policy with another card, and then they have their regular Florida Blue or FMIT card.

891

02:12:47.110 --> 02:12:56.720

Cooper City Hall: it gets very confusing. You know, because I have... I have it, personally. What is it? Can you explain? App insurance is like... so it's... it's almost like insurance on your insurance. So if you go...

892

02:12:56.720 --> 02:12:58.880

Cooper City Hall: If I have to take my kid to urgent care.

893

02:12:59.680 --> 02:13:12.459

Cooper City Hall: then... and this plan pay... makes me pay \$300 out of pocket to go to urgent care. That's not the number, I'm just making it up. Then my gap insurance says, well, we'll pay you

894

02:13:12.560 --> 02:13:13.760

Cooper City Hall: 200.

895

02:13:13.870 --> 02:13:22.969

Cooper City Hall: Oh, okay, like reinsurance, almost, okay. Yeah, it's fine. Yeah, it's like Aflac. Yeah, so it limits my...

896

02:13:23.460 --> 02:13:35.939

Cooper City Hall: Out of pocket. Liability, so if I get the high deductible plan and the gap insurance, it's... I personally use it. For me, it is, but everybody's different. I just was wondering if it was an option, you know? It is an option, yes.

897

02:13:36.210 --> 02:13:44.700

Cooper City Hall: So we could look at that as just a side policy, like AFLAC, like Commissioner Milozzi said. I want to look at everything with that \$700,000 if we do that.

898

02:13:45.510 --> 02:13:48.539

Cooper City Hall: You know, everything to make it better.

899

02:13:49.290 --> 02:13:56.730

Cooper City Hall: Are we looking to entertain a motion? Yeah, if you guys are okay with it, I want to make the motion to go to the Florida Blue.

900

02:13:57.070 --> 02:14:01.159

Cooper City Hall: And... To take the savings from that.

901

02:14:01.790 --> 02:14:10.960

Cooper City Hall: And to immediately start developing and looking at all these options, you know, that we're talking about. But when you say immediately, can you explain immediately to me?

902

02:14:11.150 --> 02:14:29.110

Cooper City Hall: Yeah, like... 60 days? Are we doing it? Are we doing it, or are we just gonna forget about it? No, no, no, no. March or April next year, and... No, no, anything with a... has this conversation to work on a policy consistent with the conversation? So, anything with an HSA, which Commissioner Katzmann brought up, has to be done

903

02:14:29.380 --> 02:14:44.150

Cooper City Hall: at the same time as the insurance, because it has to be during open enrollment. So, obviously, you're gonna have... you have to have a benefit to go on the second tier plan. Like, that... nobody's gonna do that unless you're offering something. But I just know that we're... we're not thinking of every scenario, so...

904

02:14:44.460 --> 02:14:49.189

Cooper City Hall: Immediately, a lot of those things...

905

02:14:49.420 --> 02:14:51.300

Cooper City Hall: Like, within the next few months.

906

02:14:52.010 --> 02:15:03.169

Cooper City Hall: So that it coincides with the starting of the insurance. I would say within the next few weeks. Yeah, within the next few weeks, so we can start the insurance. We're not delaying this until March. So the timeline, per the mayor's.

907

02:15:03.850 --> 02:15:10.660

Cooper City Hall: Great idea is time it with the open enrollment. It has to be ready by open enrollment. Right, right. Okay.

908

02:15:13.490 --> 02:15:18.370

Cooper City Hall: All right, so that would be... let me give you a separate motion. No, did we also want to all... did...

909

02:15:18.480 --> 02:15:20.740

Cooper City Hall: Were we also going to look at

910

02:15:21.510 --> 02:15:27.989

Cooper City Hall: if we can, the cost to extend it for 3 months to do for January.

911

02:15:28.600 --> 02:15:35.089

Cooper City Hall: So that way, people have a chance to see if their spouse has coverage that's better, or what have you?

912

02:15:35.230 --> 02:15:40.389

Cooper City Hall: that you conflated a different issue, ... But you realize by doing that, just so you know.

913

02:15:40.450 --> 02:15:55.580

Cooper City Hall: the employees start paying that \$400 additional dollars a month starting next month. Yeah, I'd rather not increase it on their pay, and then I, you know... Just so you know, I mean, they're gonna get it... they're gonna be stuck with \$1,200, whether they want it to be or not. Right, okay. Because the insurance is going up \$400 a month. I didn't think about that.

914

02:15:57.880 --> 02:16:01.190

Cooper City Hall: That could hurt a lot of people. Also, can I....

915

02:16:01.190 --> 02:16:05.090

Jason Smith: So, can I, can I hear the, the motion, please?

916

02:16:05.090 --> 02:16:11.440

Cooper City Hall: Ryan's gonna just say it right now. Yeah, the motion would be to adopt the... the Florida Blue.

917

02:16:12.540 --> 02:16:24.260

Cooper City Hall: And to take the savings from that, adopt it as proposed with your different, you know, tiers you went through, and this one paying that, and take the 700-something thousand dollar savings.

918

02:16:24.430 --> 02:16:28.240

Cooper City Hall: And... Continue to commit that to...

919

02:16:29.040 --> 02:16:33.999

Cooper City Hall: Health insurance benefit, and come up with several different options

920

02:16:34.379 --> 02:16:43.290

Cooper City Hall: By open enrollment for us to be able to offset any... dis... disruption or cost.

921

02:16:43.969 --> 02:16:55.070

Cooper City Hall: come back to us with some plans, like we talked about, if it's just because you don't want to use a different lab, no, but if it's your, you know... Cancer doctor. Cancer doctor, or, you know, come up with some policies for us to consider.

922

02:16:55.370 --> 02:17:01.830

Cooper City Hall: And... and some legal ways we could do that, whether it's through HSA or whatever. By the next meeting.

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02:17:02.299 --> 02:17:20.649

Cooper City Hall: Whatever you have to do to get it going. Well, the HSA has to be by that, so you can have open enrollment done, but, you know, you might come up with a different plan on something else that doesn't... could be done by October 1, but not necessarily... Yeah, it doesn't have to be part of the, you know, open enrollment. It could be a plan.

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02:17:21.510 --> 02:17:26.309

Cooper City Hall: You know... That was a long motion. Hi, Jason, did you understand it?

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02:17:26.590 --> 02:17:30.250

Jason Smith: Is Jacob gonna wordsmith it back to us?

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02:17:30.250 --> 02:17:48.470

Cooper City Hall: Really, if I could, Commissioner, the motion is to implement the Florida Blue Policy. Separate and apart from that is the direction to the City Manager or the City Attorney's Office Administration to explore all the different options consistent with the Commission's discussion, bring it back either at the next meeting or as soon as practicable to ensure that it's implemented by the time of open enrollment.

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02:17:48.910 --> 02:17:51.870

Cooper City Hall: Yeah. And that's... does that make sense, Commissioner Smith?

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02:17:51.870 --> 02:17:55.279

Jason Smith: It does, and on... and on that, I can second that motion.

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02:17:57.219 --> 02:17:59.380

Jason Smith: For discussion, Mayor, may I....

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02:18:01.339 --> 02:18:02.209

Cooper City Hall: Right.

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02:18:02.519 --> 02:18:03.669

Cooper City Hall: ... Bless you.

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02:18:04.859 --> 02:18:09.509

Cooper City Hall: We have a second, so we're going to start with Commissioner Schrouter, is there anything you want to add to this, or...?

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02:18:09.989 --> 02:18:18.859

Cooper City Hall: No, I just asked staff to get on this right away so we can try to minimize any disruption we might encounter. Commissioner Smith.

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02:18:19.930 --> 02:18:38.120

Jason Smith: I will tell you that I, ... I don't think it matters that I'm not a plan participant, but I take this vote as if I am, and it seriously has me very concerned and sick, and the last thing I would like to do is effectively hurt our employees, who I know each one of us value.

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02:18:38.120 --> 02:18:56.589

Jason Smith: So I don't take this lightly. I like the fact that we are looking to not necessarily, save \$688 to take away for healthcare, but that we're looking to implement savings and new capabilities to offset and make it even better. So, ...

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02:18:56.900 --> 02:19:09.330

Jason Smith: I think we had a lengthy discussion, and I hope that the employees and everyone that's essentially a plan participant understands the weight of the decision. Thank you.

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02:19:11.030 --> 02:19:12.660

Cooper City Hall: Commissioner Milosi?

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02:19:13.440 --> 02:19:19.420

Cooper City Hall: Oh, wait a minute, Ryan, do you have something you need to add? Yeah, I just wanted to... sorry, to clarify. So...

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02:19:19.660 --> 02:19:28.110

Cooper City Hall: How's... if we go forward with this motion, how soon would you be able to come up with... well, I know you have the prices for each of the four tiers, but...

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02:19:29.000 --> 02:19:38.739

Cooper City Hall: Are those gonna... are you gonna... is this census? How are you... how soon are you gonna be able to come up with a census? Who's gonna pick what when we do open enrollment? Okay. Alright.

941

02:19:39.660 --> 02:19:41.450

Cooper City Hall: So, alright, no problem.

942

02:19:43.180 --> 02:19:46.059

Cooper City Hall: I'm okay. I think I've said everything.

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02:19:47.260 --> 02:19:49.569

Cooper City Hall: Follow the vote. Commissioner Smith?

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02:19:50.430 --> 02:19:51.280

Jason Smith: Yes.

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02:19:52.030 --> 02:19:56.810

Cooper City Hall: Commissioner Malozzi? Yes. Commissioner Gatzman? Yes.
Commissioner Schrouder?

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02:19:57.230 --> 02:20:04.510

Cooper City Hall: Yes, I just want to verify this. So, hold on, on this document... You're killing me, dude. Okay, one second. So it's...

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02:20:06.140 --> 02:20:18.290

Cooper City Hall: you're gonna have... you're gonna be able to pick employee, employee spouse, employee, employee family, employee, kid. Employee and child, then employee and family. Okay, alright, yeah. It does it right here. Yes.

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02:20:20.020 --> 02:20:21.770

Cooper City Hall: Mayor Curran? Yes.

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02:20:26.420 --> 02:20:27.400

Cooper City Hall: That's it.

950

02:20:28.050 --> 02:20:29.910

Cooper City Hall: Any other public input?

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02:20:32.160 --> 02:20:32.860

Cooper City Hall: Come on.

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02:20:38.770 --> 02:20:53.600

Cooper City Hall: Hello, Ms. Denise. Hi, Denise Ellett, City Employee and Resident. I just want to know how fast the turnaround will be when we'll get the pricing, so that we can compare what we have

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02:20:53.850 --> 02:21:04.200

Cooper City Hall: Versus what we're going to get, you know, as far as benefits and things like that, and the breakdown. How quick are we gonna be able to get that information?

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02:21:04.450 --> 02:21:07.649

Cooper City Hall: Is ISIS? ISIS, could you help with that, please? Yeah.

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02:21:07.930 --> 02:21:14.469

Cooper City Hall: We can prepare a document listing all of the prices, and you can get it as early as next week.

956

02:21:14.890 --> 02:21:22.220

Cooper City Hall: Because especially if our doctors are not in the new plan, we've got to scramble to make

957

02:21:22.460 --> 02:21:34.809

Cooper City Hall: appointments, we've got to find additional doctors, and we've got to, you know, we've got to make some plans. It's not just filling out paperwork, you know, it's, it's a... it's a big undertaking.

958

02:21:35.530 --> 02:21:42.029

Cooper City Hall: Yeah, but say you're out of network, and, you know, you're not gonna change... it takes, months to get in.

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02:21:42.110 --> 02:21:59.430

Cooper City Hall: you would go through, and now it's gonna be out of network, and hopefully, within the next few weeks, we're gonna come up with some plan to be able to offset that cost, or cover that cost. But that's subjective, so, I mean, I'm not counting on that. I wouldn't be counting on that. What I'm counting on is the doctor that I have now.

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02:21:59.590 --> 02:22:14.650

Cooper City Hall: I want to make sure I can get in to see them before this change, especially if I know he's not going to be on the new plan. You know, I... and so I need to... I need to be able to get on the website. All these things are in my mind that I'm going to need to do

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02:22:14.690 --> 02:22:27.439

Cooper City Hall: just to pre-plan for not only myself, but my spouse and my child. Okay, so same... I have the same question. The exact plan we're gonna get, when can we get that and go to our... because I want to do it with

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02:22:27.690 --> 02:22:32.479

Cooper City Hall: my child, if they... can you run this insurance? This is what we're gonna have.

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02:22:32.660 --> 02:22:34.389

Cooper City Hall: And am I covered?

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02:22:34.710 --> 02:22:52.790

Cooper City Hall: when can we, and maybe this is for the broker, I'm sure there's a plan number eventually, or there's something that equates to that, that we can give our providers. I know whenever I use anyone new, I say, I have this insurance, whether it's PPO, are we in network?

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02:22:52.790 --> 02:23:00.149

Cooper City Hall: And my co-pays, and my... you know, and I'm sure it's probably in what we've gotten, but I need to be able to see that. Oh, agreed. I need to plan out.

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02:23:00.150 --> 02:23:08.449

Cooper City Hall: you know, for what I need to do for my family. Yep, so we should have the actual plan numbers on the documents that you have, actually.

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02:23:08.610 --> 02:23:11.620

Cooper City Hall: They are on there, I believe, for Florida Blue.

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02:23:13.470 --> 02:23:29.630

Cooper City Hall: They are there. Yeah, and then the... actually, the first step is, you have the network name. It's the Florida Blue Options Network, which is the PPO, so you could start there by asking your provider, do you accept the Florida Blue Options, network? And...

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02:23:29.850 --> 02:23:33.599

Cooper City Hall: They'll let you know whether or not they're a part of that network.

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02:23:33.790 --> 02:23:35.970

Cooper City Hall: So you start with the... you could start with the...

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02:23:36.910 --> 02:23:52.249

Cooper City Hall: network name, which is Blue Options, and then if you want to try to figure out what a cost of an actual service is, that's when you would give them the plan number.

So, so could we come up with a form or something that we send out to our staff, and then we also have some type of link.

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02:23:52.250 --> 02:24:00.320

Cooper City Hall: email something, so that if you run into an issue, that HR can start categorizing these problems and working through it. So, like, the...

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02:24:00.910 --> 02:24:18.820

Cooper City Hall: thing we don't want is... She's gonna need help. We can... we can do a preliminary memorandum to the staff, letting them know the change coming up, the website, where they can go to find out if their current providers are in Blue Cross Blue Shield, and, or Florida Blue.

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02:24:19.020 --> 02:24:36.420

Cooper City Hall: and list the, the numbers of the plan so they can look them up. And then if there's an issue, and there's an issue, so I'm gonna tell you right away, I want to know the plan, I'm gonna call my kid's ABA place, do you accept it? They're gonna run the plan, and they might say, oh, we need, all these things.

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02:24:36.420 --> 02:24:40.310

Cooper City Hall: And I want to be able to come back to HR and say, look, this is the thing I'm running into.

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02:24:40.340 --> 02:24:44.770

Cooper City Hall: So that we could deal with every employee, and we can have... we could start

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02:24:44.860 --> 02:24:52.919

Cooper City Hall: figuring out, okay, this is how we get through it, or this is going to be a problem with our money, we're going to come, you know... so I want to be able to categorize the issues.

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02:24:53.180 --> 02:24:54.790

Cooper City Hall: Or, or...

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02:24:54.870 --> 02:25:13.570

Cooper City Hall: I think you know what I'm talking about, but... I know what you're talking about. And we've had the same insurance since I've been here almost 20 years, so this is a big learning curve, and it's like, I can do UnitedHealthcare website, like, the back of my hand, so this is going to be a new thing, not just for myself, but for other employees that have been long-term employees.

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02:25:13.570 --> 02:25:16.320

Cooper City Hall: So, it's gonna be a lot of work

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02:25:16.390 --> 02:25:21.240

Cooper City Hall: You know, to go through it and figure it out. You know, especially...

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02:25:21.320 --> 02:25:36.349

Cooper City Hall: In light of... we got a very short window. This is a crunch. Is there, like, a service from his company that we could pay for of a... of a representative, that... that does this? To help ISIS get all this done.

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02:25:36.410 --> 02:25:54.949

Cooper City Hall: And I'll be honest, I've never known that we ever... that was a resource. In all the years that I worked here, I never knew that that was a resource for me. If I have a problem, I've always called UnitedHealthcare, you know, and that might be benefit to the other employees to know that we have that extra resource, because it was never presented, you know, to us.

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02:25:54.950 --> 02:26:02.550

Cooper City Hall: Yeah, I will coordinate with Mark and his team to make sure that we have all the resources available, because this is a big change.

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02:26:03.230 --> 02:26:12.129

Cooper City Hall: Yeah, especially when there's a change in plans, we usually recommend... some of our groups make, you know, open enrollment meetings mandatory.

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02:26:12.130 --> 02:26:30.049

Cooper City Hall: So everybody has to attend, and we have representatives that'll come out from our office and do a presentation and educate them in all... No, but I'm saying, even if

we have to pay a contract with you to have one of your persons available to work... During open enrollment to enroll people? I think...

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02:26:30.190 --> 02:26:33.349

Cooper City Hall: Maybe what we're looking for is almost like a health navigator type?

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02:26:33.520 --> 02:26:41.909

Cooper City Hall: Does that... is that what we're looking for? Like, some... somebody who helps... Our... our employees determine

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02:26:42.130 --> 02:26:46.800

Cooper City Hall: how to navigate the system. Like, how do I find...

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02:26:47.270 --> 02:26:54.380

Cooper City Hall: You mean, like, once you're already on the plan, and the plan's going? In preparation of getting on the plan, and then through the plan.

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02:26:54.380 --> 02:27:08.619

Cooper City Hall: Yeah, I mean, there'll be someone here during open enrollment that can actually help you enroll and ask any... answer any questions, and then during the year, you can always contact our office. Included in our service. Yeah, it's included, yeah. 100%.

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02:27:09.570 --> 02:27:11.200

Cooper City Hall: So, we just have to make sure we...

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02:27:11.570 --> 02:27:23.599

Cooper City Hall: tell everybody. Yeah, but I... I think we're gonna need more. We gotta look at maybe being more robust, even if it's a staff member of ours, because I'll tell you, like, I've tried to do... my son.

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02:27:23.740 --> 02:27:43.379

Cooper City Hall: to get him authorized, they... oh, you're on the phone, you know, it's like a... and I'm sure there's some type of position that does that, you know, and then once you're in, you're good, but then every so often they want you to go for re-auth, and there's got to be some type of...

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02:27:43.540 --> 02:27:57.390

Cooper City Hall: Benefits, yeah, yeah, exactly. Benefits advocate, that whether we hire them, or something... Even if we have them for the 10 days, or whatever it is that we have open enrollment for this time, like Ms. Denisha said, it's 20 years for these people.

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02:27:57.710 --> 02:28:10.879

Cooper City Hall: you know, nobody, nobody likes change. Nobody. So for the couple thousand dollars, or whatever it's going to cost to bring somebody in to sit at the roundtable and explain to each employee, and we have to make it

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02:28:10.880 --> 02:28:20.080

Cooper City Hall: We have to make it employee-friendly. We have to give them the time to get here and get this done, especially if it's a rush like this meeting is tonight.

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02:28:20.110 --> 02:28:29.869

Cooper City Hall: employees should be able to come in and find 4 or 5 tables set up with people there to help them. Not one person in ISIS that's doing 4 or 5 other things and still trying to do this.

999

02:28:29.870 --> 02:28:43.750

Cooper City Hall: It's gotta be all hands on deck, focused on getting everybody into the smooth transition the easiest way possible. It has to happen this way. Like, what if you could... I don't know, if you could sign a waiver, right, to allow...

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02:28:43.830 --> 02:28:58.060

Cooper City Hall: Jeremy looked, told me the name of a person is called, Healthcare Nav... Health Navigator. Health Navigator, but sign a waiver, and they can, and you authorize them to look at all your providers and claims, and then go compare it and tell you what issues, you know...

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02:28:58.060 --> 02:29:08.669

Cooper City Hall: Maybe that's gotta exist, something like that. That's usually our process. But it usually comes up when someone has an issue, but they'll call our office.

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02:29:08.670 --> 02:29:19.909

Cooper City Hall: the person they're talking to will ask them to fill out a form to give them permission to speak on their behalf to the carriers, because the carriers won't do it because of HIPAA, so you need that in place. You could have employees here that are overinsured and not even know it.

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02:29:20.650 --> 02:29:40.179

Cooper City Hall: You know, I mean? You know what I mean? They just grab the richest plan, but realize that Plan B may do everything they need to do for the next 3 or 4 years, and maybe they don't need that extra expense right now. They could actually put money back in their pockets. I just think it's time that, like, when you guys do open enrollment, and you have the health fair here and everything else, that's a great thing. It is great.

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02:29:40.640 --> 02:29:57.479

Cooper City Hall: But nothing is more important right now for the employees than this transition comes up. So that would be neat if we can authorize the manager, however he's gonna do it, to get a healthcare advocate or navigator or something, so we can preemptively allow the employees to ask for a review.

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02:29:57.600 --> 02:30:03.370

Cooper City Hall: of what they're getting now compared to what they're gonna be getting. Okay. Does that make sense? Yeah.

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02:30:03.570 --> 02:30:10.210

Cooper City Hall: And obviously, you have to do whatever, you know, to allow... release that information, but then they can say, hey, you know.

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02:30:10.430 --> 02:30:11.620

Cooper City Hall: This and that.

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02:30:16.140 --> 02:30:17.560

Cooper City Hall: Any other questions?

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02:30:17.950 --> 02:30:19.119

Cooper City Hall: Mr. Beecher?

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02:30:19.500 --> 02:30:21.790

Cooper City Hall: Okay, so just asking.

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02:30:22.030 --> 02:30:24.100

Cooper City Hall: Motion to adjourn. Motion.