

Prepaid Health Care Advisory Council Meeting

State of Hawaii
Department of Labor and Industrial Relations
830 Punchbowl Street, Room 209
Hearing room #3
Honolulu, HI 96813

Also via Microsoft Teams

April 24, 2024
1:31 p.m. to 2:17 p.m.

Council members present

Ms. Bonnie Pang, Chair
Mr. Wayne Graves
Mr. Mike Hogan
Dr. John McDonnell
Ms. Lauren Yee

Council members absent

Ms. Winona White
Mr. Derek Kanehira

DLIR/DC Staff present

JoAnn Vidinhar, DCD Administrator
Jodie Murakami
Stacey Hiranaka
Misty Sumida
Adam Rosenberg, Deputy Attorney General

The Council members in attendance identified themselves. With a quorum present, Ms. Pang called the meeting to order at 1:31 p.m.

Approval of minutes

Ms. Pang asked if there were any additions, corrections, or comments to the circulated minutes of the March 28, 2024, meeting.

Ms. Yee commented that the minutes were clear and concise. She corrected “Ms. Nakamura” to “Ms. Murakami” on page 3 to reflect Ms. Murakami’s current name. Ms. Yee also amended page 4 to emphasize that her intent had been on the member’s point of view of the contract language, not to enforce the Insurance Commission mandates. The second paragraph was amended to:

“Ms. Yee commented about the well childcare visits from an employer/member perspective.

A motion was made by Ms. Yee to recommend continued approval of the plan under Section 393-7(a) provided the language KPIC confirmed was erroneously removed regarding at least 12 well-child (preventive) care visits being covered without a deductible for children under age 6

whether services that are received in- or out-of-network be added back in. The motion was seconded by Mr. Graves and carried by unanimous vote.”

Chair Pang amended page 1 regarding the change that had been made to minutes of the August 10, 2023 meeting. “PPO” should be replaced with “NPO”, so item 3 was revised to:

“3. NPO benefit is at least 80% if less than 50% of the physicians/facilities in Hawaii participate in the network;”

As there was no further discussion, Chair Pang called for a motion.

A motion was made by Mr. Hogan to approve the March 28, 2024 meeting minutes as amended. The motion was seconded by Mr. Graves and carried by unanimous vote.

Other Business

UHA Health Insurance – Health Plans

University Health Alliance (UHA) was represented by Alyson Estrella. Ms. Estrella stated that most of the changes made applied to all of UHA’s plans.

UHA 600

Ms. Estrella described the changes made to the plan: area code “808” added to phone numbers, language revisions to comply with the No Surprises Act, language revisions to align with the employer contract language regarding premium payments, updated prior authorization requirement for spinal injections, language revision to align participating and non-participating provider terminology with glossary definitions, language revision to align with processing of non-par claims filing, language revision to align beneficiary terminology with glossary definitions, and an increase in the maximum benefit for orthodontic treatment of orofacial anomalies. Ms. Estrella stated that the plan covers pancreas transplants so that language would be added to the plan document.

Dr. McDonnell inadvertently dropped from the virtual meeting.

Ms. Yee inquired about the coverage for air ambulances to the continental US because the plan document stated it coverage was limited to interisland transportation within the State. Ms. Estrella stated it was covered on an exception basis. Ms. Yee stated the prevalent plan covered it under certain circumstances with a 20% coinsurance in- and out-of-network. Ms. Yee had the same concern on all the UHA plans. Ms. Estrella stated the plan document would be modified to meet the prevalent plan.

Ms. Yee stated the physical and occupational therapy benefit was difficult to understand from a member perspective. The plan stated prior authorization is required after eight sessions so the payment limit of four sessions was confusing. Ms. Estrella explained that the typical billing was 15 minutes per unit and the plan covered a maximum of four units, which was a one-hour session, per day. Ms. Yee asked if there was a limit of four sessions. Ms. Estrella responded that there was not a limit of 4 sessions but there was a limit of four 15-minute units per day.

Chair Pang commented that it was interesting that hospice required prior authorization because typically hospice was provided with attestation from the physician. Ms. Estrella did not have

knowledge on the hospice benefits specifically but stated that the plan had previously changed to label the hospice benefit with concurrent care services. She would get clarification on whether the prior authorization was for only concurrent care services.

As there were no further questions, Chair Pang restated the changes and called for a motion.

A motion was made by Ms. Yee to recommend continued approval of the plan under Section 393-7(a) provided:

1. Pancreas transplants are covered; and
2. Air ambulances to the continental U.S. are covered.

The motion was seconded by Mr. Hogan and carried by unanimous vote.

Dr. McDonnell rejoined to the virtual meeting.

UHA 600-S

Ms. Estrella described the changes made to the plan: area code “808” added to phone numbers, language revisions to comply with the No Surprises Act, language revisions to align with the employer contract language regarding premium payments, updated prior authorization requirement for spinal injections, language revision to align participating and non-participating provider terminology with glossary definitions, language revision to align with processing of non-par claims filing, language revision to align beneficiary terminology with glossary definitions, and an increase in the maximum benefit for orthodontic treatment of orofacial anomalies. Ms. Estrella stated that the plan covers pancreas transplants so that language would be added to the plan document. Ms. Estrella also stated that the air ambulance benefit would be included to comply with the prevalent plan.

An additional change on this plan in the Essential Health Benefits (EHB) chapter was the increase in the vision appliance benefit.

Ms. Yee complimented UHA on its generosity in increasing the eyewear benefit from \$150 to \$175.

As there were no questions, Chair Pang restated the changes and called for a motion.

A motion was made by Dr. McDonnell to recommend continued approval of the plan under Section 393-7(a) provided:

1. Pancreas transplants are covered; and
2. Air ambulances to the continental U.S. are covered.

The motion was seconded by Ms. Yee and carried by unanimous vote.

UHA 600-T

Ms. Estrella described the changes made to the plan: area code “808” added to phone numbers, language revisions to comply with the No Surprises Act, language revisions to align with the employer contract language regarding premium payments, updated prior authorization requirement for spinal injections, language revision to align participating and non-participating provider terminology with glossary definitions, language revision to align with processing of non-par claims filing, language revision to align beneficiary terminology with glossary

definitions, and an increase in the maximum benefit for orthodontic treatment of orofacial anomalies. Ms. Estrella stated that the plan covers pancreas transplants so that language would be added to the plan document. Ms. Estrella also stated that the air ambulance benefit would be included to comply with the prevalent plan.

An additional change on this plan in the EHB chapter was the increase in the vision appliance benefit.

Mr. Hogan thanked UHA for amending the air ambulance language to align with the prevalent plan.

As there were no questions nor comments, Chair Pang restated the changes and called for a motion.

A motion was made by Ms. Yee to recommend continued approval of the plan under Section 393-7(a) provided:

1. Pancreas transplants are covered; and
2. Air ambulances to the continental U.S. are covered.

The motion was seconded by Dr. McDonnell and carried by unanimous vote.

UHA 3000

Ms. Estrella described the changes made to the plan: area code “808” added to phone numbers, language revisions to comply with the No Surprises Act, language revisions to align with the employer contract language regarding premium payments, prior authorization requirement for spinal injections, language revision to align provider terminology with glossary definitions, language revision to align with processing of non-par claims filing, language revision to align beneficiary terminology, and an increase in the maximum benefit for orthodontic treatment of orofacial anomalies. Ms. Estrella stated that the plans covered pancreatic transplants so that language would be added. Ms. Estrella also stated that the air ambulance benefit would be included to comply with the prevalent plan.

As there were no questions, Chair Pang restated the changes and called for a motion.

A motion was made by Dr. McDonnell to recommend continued approval of the plan under Section 393-7(a) provided:

1. Pancreas transplants are covered; and
2. Air ambulances to the continental U.S. are covered.

The motion was seconded by Ms. Yee and carried by unanimous vote.

UHA 3000-S

Ms. Estrella described the changes made to the plan: area code “808” added to phone numbers, language revisions to comply with the No Surprises Act, language revisions to align with the employer contract language regarding premium payments, updated prior authorization requirement for spinal injections, language revision to align participating and non-participating provider terminology with glossary definitions, language revision to align with processing of non-par claims filing, language revision to align beneficiary terminology with glossary

definitions, and an increase in the maximum benefit for orthodontic treatment of orofacial anomalies. Ms. Estrella stated that the plan covers pancreas transplants so that language would be added to the plan document. Ms. Estrella also stated that the air ambulance benefit would be included to comply with the prevalent plan.

An additional change on this plan in the EHB chapter was the increase in the vision appliance benefit.

Ms. Vidinhar described the prevalent plan's air ambulance benefit beyond interisland service as being covered in certain situations when treatment for critical care is not available in Hawaii and air ambulance transportation to the continental US with life supporting equipment and/or a medical support team is needed. Services are covered in accordance with the prevalent plan on air ambulance services.

As there were no questions, Chair Pang restated the changes and called for a motion.

A motion was made by Mr. Graves to recommend continued approval of the plan under Section 393-7(a) provided:

1. Pancreas transplants are covered; and
2. Air ambulances to the continental U.S. are covered.

The motion was seconded by Ms. Yee and carried by unanimous vote.

UHA 3000-T

Ms. Estrella stated that this plan had an additional change: the extension for the health care services department's phone number was added.

Ms. Estrella described the changes made to the plan: area code "808" added to phone numbers, language revisions to comply with the No Surprises Act, language revisions to align with the employer contract language regarding premium payments, updated prior authorization requirement for spinal injections, language revision to align participating and non-participating provider terminology with glossary definitions, language revision to align with processing of non-par claims filing, language revision to align beneficiary terminology with glossary definitions, and an increase in the maximum benefit for orthodontic treatment of orofacial anomalies. Ms. Estrella stated that the plan covers pancreas transplants so that language would be added to the plan document. Ms. Estrella also stated that the air ambulance benefit would be included to comply with the prevalent plan.

An additional change on this plan in the EHB chapter was the increase in the vision appliance benefit.

As there were no questions, Chair Pang restated the changes and called for a motion.

A motion was made by Mr. Hogan to recommend continued approval of the plan under Section 393-7(a) provided:

1. Pancreas transplants are covered; and
2. Air ambulances to the continental U.S. are covered.

The motion was seconded by Mr. Graves and carried by unanimous vote.

UHA 3000 90/10 Preferred

Ms. Estrella described the changes made to the plan: area code “808” added to phone numbers, language revisions to comply with the No Surprises Act, language revisions to align with the employer contract language regarding premium payments, updated prior authorization requirement for spinal injections, language revision to align participating and non-participating provider terminology with glossary definitions, language revision to align with processing of non-par claims filing, language revision to align beneficiary terminology with glossary definitions, and an increase in the maximum benefit for orthodontic treatment of orofacial anomalies. Ms. Estrella stated that the plan covers pancreas transplants so that language would be added to the plan document. Ms. Estrella also stated that the air ambulance benefit would be included to comply with the prevalent plan.

As there were no questions, Chair Pang restated the changes and called for a motion.

A motion was made by Mr. Graves to recommend continued approval of the plan under Section 393-7(a) provided:

1. Pancreas transplants are covered; and
2. Air ambulances to the continental U.S. are covered.

The motion was seconded by Ms. Yee and carried by unanimous vote.

One Plan

Ms. Estrella described the changes made to the plan: area code “808” added to phone numbers, language revisions to comply with the No Surprises Act, language revisions to align with the employer contract language regarding premium payments, updated prior authorization requirement for spinal injections, language revision to align participating and non-participating provider terminology with glossary definitions, language revision to align with processing of non-par claims filing, language revision to align beneficiary terminology with glossary definitions, and an increase in the maximum benefit for orthodontic treatment of orofacial anomalies. Ms. Estrella stated that the plan covers pancreas transplants so that language would be added to the plan document. Ms. Estrella also stated that the air ambulance benefit would be included to comply with the prevalent plan.

As there were no questions, Chair Pang restated the changes and called for a motion.

A motion was made by Ms. Yee to recommend continued approval of the plan under Section 393-7(a) provided:

1. Pancreas transplants are covered; and
2. Air ambulances to the continental U.S. are covered.

The motion was seconded by Mr. Graves and carried by unanimous vote.

One Plan T

Ms. Estrella stated that this plan had an additional change: the extension for the health care services department’s phone number was added.

Ms. Estrella described the changes made to the plan: area code “808” added to phone numbers, language revisions to comply with the No Surprises Act, language revisions to align with the employer contract language regarding premium payments, updated prior authorization requirement for spinal injections, language revision to align participating and non-participating provider terminology with glossary definitions, language revision to align with processing of non-par claims filing, language revision to align beneficiary terminology with glossary definitions, and an increase in the maximum benefit for orthodontic treatment of orofacial anomalies. Ms. Estrella stated that the plan covers pancreas transplants so that language would be added to the plan document. Ms. Estrella also stated that the air ambulance benefit would be included to comply with the prevalent plan.

An additional change on this plan in the EHB chapter was the increase in the vision appliance benefit.

As there were no questions, Chair Pang restated the changes and called for a motion.

A motion was made by Mr. Graves to recommend continued approval of the plan under Section 393-7(a) provided:

1. Pancreas transplants are covered; and
2. Air ambulances to the continental U.S. are covered.

The motion was seconded by Dr. McDonnell and carried by unanimous vote.

Adjournment

The next meeting was set for May 28, 2024 at 2:30 p.m.

A motion was made by Mr. Graves to adjourn the meeting. The motion was seconded by Mr. Hogan. Ms. Pang adjourned the meeting at 2:17 p.m.