

**MINUTES OF THE
CSURMA AORMA BENEFITS COMMITTEE MEETING
March 26, 2025
IN PERSON & VIRTUAL ZOOM LOCATION
10:00 AM**

MEMBERS PRESENT

Raven Tyson (Chair) – Associated Students, San Diego
Rosa Hernandez- Beach Shops, Inc., CSU Long Beach
Stephanie Moreno – California State University Long Beach Research Foundation
Jennifer Campbell - University Enterprises, Inc., California State University Sacramento
Kathryn Weeks – The University Corporation, CSU Northridge
Leah Mercer – Associated Students CSU Chico
Maddison Burton – The University Corporation at Monterey Bay

MEMBERS ABSENT

None

STAFF, GUESTS, AND CONSULTANTS

Chloe Smith - Alliant Insurance Services, Inc.
Heather McCarthy - Alliant Insurance Services, Inc.
Tom Quirk - Alliant Insurance Services, Inc.
Jonathan Lawrence – Alliant Insurance Services, Inc.
Stephanie Tashman – Associated Students Inc., CSULB
Jacquelyn Bryden – Anthem
Tod Lamb – Anthem
Sherrill Ballesteros – Anthem

A.

CALL TO ORDER

The meeting was called to order by Maddison Burton at 10:02 AM
Motion: Maddison

1.

Approval of the agenda

Motion: Maddison Burton
Moved: Stephanie Moreno
Second: Leah Mercer

B.

1.

PUBLIC COMMENTS

None

C.

1.

Approval of Meeting Minutes- June 27, 2024

The committee approved the June 27, 2024, minutes.
Motion: Maddison Burton
Moved: Leah Mercer
Second: Jennifer Campbell

2.	CSURMA Benefits Program Pre-Renewal Executive Summary: • Total premiums were 23 million and there is a 5.5% increase over 2024. The PRISM pool has helped keep costs down year over year. • In 2024 the AOA benefits survey was completed to help members better understand what other auxiliaries are doing from a benchmarking perspective. • Voluntary long-term care was implemented with a 1/1/25 effective date. • The program has continued to grow, and new benefits have been added as needed. • Administrative trainings have been ongoing and will continue to provide support to CSURMA HR teams. Successes: • The Alliant service team has assisted in coordinating and attending meetings, benefits fairs, and conference for the CSURMA program. • Program renewals were provided to program members along with communications • Program members were kept up to date on the most up to date compliance topics. • 12 members participated in the client satisfaction survey and overall there was a lot of positive feedback. The majority of participants felt that the Alliant service team met or exceeded their expectations and that they would recommend Alliant to others. Market Trend: • Healthcare inflation is at an all time high, although inflation is coming down nationally, there are several factors from a healthcare perspective that continue to drive premiums up. Including infertility & maternity benefits, long-term care, carrier negotiations, and pharmacy costs. • With medical costs on the rise and expected to increase 8%, being a member of the PRISM pool helps to insulate members from some of these impacts. • Trends were dropping down over around a 13-year period, but you can see an uptick over the last few years. This is why it is so important to be proactive in our strategies to try to mitigate some of these costs. CalPERS: • CalPERS replaced Anthem with Blue Shield. They also included a navigation vendor last year, like Anthem Total Health Select which we will review later today. • CalPERS is considering a possible pharmacy change for 2026. • Auxiliaries interested in joining the CSURMA program from CalPERS would need to review the calendar and also would join at program rates for all plans excluding Kaiser.
----	---

	• Preliminary CalPERS rates are released in June and those are typically final rates. CalPERS entities need to give 60 days' notice if they intend to leave the CalPERS program. CSURMA AORMA Program: • There are almost 45,000 participants in the medical PRISM pool, almost 100,000 for dental and 55,000 for dental. • In the direct market there has been a lot of ups and downs and that is why the long-term averages are so important in the CSURMA AORMA program. • For 2025 the program had a 5.7% increase for medical and dental was 3.9%. All other lines of coverage had a rate pass. • The largest enrollment is in the vision plan • Outreach has been done to auxiliaries who only offer one ancillary line to provide information on the other lines of coverage. Hartford Life and Disability can be matched to current plan design with a 10% reduction in premium. • Menu offerings have remained pretty steady in terms of medical, dental and vision, but additional offerings have been added such as Anthem EAP, Talkspace buy-up options, and pet insurance, and long-term care to make this a more attractive program. We rely heavily on feedback to determine which new benefits should be added. • CSURMA as a whole received a dividend check for the dental PPO plans again this year. • PRISM will be hosting a symposium in Long Beach and two members of CSURMA are welcome to attend if you would like more information please reach out to our team. • PRISM health will have a new pharmacy benefit manager for 2026, Navitus was selected, and more information will be coming on this and next steps. The biggest difference with Navitus is the transparent pass-through model which will reduce costs for the pool as a whole. There will likely be some difference in experience, and it will be important to communicate those with employees during our next steps. • Point solutions available to CSURMA members help keep cost down and increase member health and experience. They include Carrum, Digbi (new), and Hinge. • GLP1 use has increased over the CSURMA program over the last few years. Carriers have different requirements for GLP1 coverage for weight loss. • Digbi will replace Livongo January 1st, 2026, they offer a customized approach for each person. They offer microbiome testing and base their approach on the individuals needs. They offer coaching, nutritionist support, coaching, and other digital tools to help members reach their goals.
--	---

	Experience & Utilization: • Delta dental still has low out of network usage at 8.1%, the Alliant team is monitoring this to ensure that we do not see larger numbers on an annual basis to be sure that member experience remains a priority. Most members are not meeting their calendar year max which is a good sign for the plans currently being offered. • CSURMA members who participate in Anthem EAP are utilizing their benefits at higher than the benchmark which means that they use the benefit on average more than Anthems overall book of business. • Pathwise had good utilization and member feedback for 2024. 82 participants completed the financial wellness assessment and of those 35 booked a one-on-one meeting. CSURMA also had 74 participants who attended one of Pathwise webinars. • The AOA benefits survey executive summary is complete and will be shared with auxiliaries.
3.	Anthem Total Health Select • Anthems pillars are around simplicity, experience, and affordability. The goal is to simplify healthcare and meet our members at all stages of their health journey. • Anthem Total Health Select uses real time data and analytics as well as an expanded clinical team to provide a deeper relationship. • Through listening to clients and market feedback Anthem Total Health Select was created to be more proactive, personalized, and predictive. • A family advocate is assigned to an employee or family and be their primary point of contact. These advocates are tenured and seasoned help guides. They can address all areas of the member's healthcare journey. They address things like community resources, address the members benefits, educate and collaborate. • If a member is high risk, they would be assigned a clinical advocate which is our registered nurse. • Anthem Total Health Select is designed to really provide rapid response for escalated or high important issues. Including claims, authorizations, grievances, appeals and even troubleshooting through our digital tools. • Family advocates, clinical advocates, and rapid response teams all work together for a true marriage of service. • Advocacy plans can be created so that everyone on the care team is aware of next steps that need to be taken. • Advocates can help members find a provider and even call and assist with scheduling the appointments if needed. • Advocates use data to understand drivers of health and leverage those factors to provide support to the member.

	• Total Health Select is integrated with the Sydney mobile app and brings the solution front and center. Members will be reminded to connect with their family advocate, and they can chat or call with them. • Includes a comprehensive behavioral program, with 24/7 inbound support for crisis. • Inclusive care provides care and navigation to our LGBT community. • Once implemented, members will receive an email where they will be matched with an advocate, and they will have one phone number to call with an advocate who is familiar with their goals and needs. Where in a traditional model they would call into customer service and would not be guaranteed to speak to the same person who is familiar with their situation each time.
D.	ADJOURNMENT A motion to adjourn the meeting was submitted at 11:30 AM. Motion: Raven