

HEALTH PLAN TRUST BOARD

Michael Allen (Chair)	Bret Waters
Dr. Emily Russell-Kinsley (Vice Chair)	Nikki Simmons
Mark Flutcher	Michael McKenna
Steve Schleiker	Stacie Kwitek
Joseph Roybal	DeAnn Ryberg
Chuck Broerman	Jack Ladley
	Mary Bartelson

EL PASO COUNTY HEALTH PLAN TRUST BOARD

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Meeting Minutes May 13, 2026

Health Plan Trust Board (HPTB) Chairman, Michael Allen, called the meeting to order at 1:03 pm on May 13, 2026. The meeting was held at the Citizens Service Center (CSC) Rooms 1019 and 1020 located at 1675 W Garden of the Gods Road, Colorado Springs, CO 80907.

I. Roll Call

- a. Board members in attendance: County Administrator Bret Waters, Treasurer Chuck Broerman, Public Health Executive Director DeAnn Ryberg, Coroner Dr. Emily Russell-Kinsley, Public Works Executive Director Jack Ladley, Sheriff Joseph Roybal, Assessor Mark Flutcher, Retiree Representative Mary Bartelson, District Attorney Michael Allen, Chief HR Officer Michael McKenna, Chief Financial Officer Nikki Simmons, DHS Executive Director Stacie Kwitek, and Clerk and Recorder Steve Schleiker. A quorum was present.

Other attendees: County Commissioner Carrie Geitner, County Attorney Kenny Hodges, Employee Benefits Division Manager Michelle Martin, Employee Benefits Division Senior Specialist Linda Flores, USI Benefits Consultants Ben Wojchik and Brian Smith.

II. Agenda

- a. **Sunshine Law:** Dr. Emily Russell-Kinsley moved approval of sunshine notices contained in the agenda. Michael McKenna seconded the motion. Motion passed unanimously.
- b. **Introduction:** Board introductions with new benefit consultants, USI.

- c. **Approval of October 29, 2025, Minutes:** Chuck Broerman motioned to approve. Nikki Simmons seconded the motion. Motion passed unanimously.
- d. **Ratification of Contracts/Agreements:** Steve Schleiker motioned to approve. Mark Flutcher seconded the motion. Motion passed unanimously.
 - i. Delta Dental High Option 2026 Rate Agreement
 - ii. Delta Dental Low Option 2026 Rate Agreement
 - iii. Express Scripts 2026 Pricing Terms and Pharmacy Program Fees
 - iv. EyeMed 2026 Renewal Agreement
 - v. Grail-Amendment 1
 - vi. Health Break Amendment 1
 - vii. Quantum Health 2026 Renewal Amendment
 - viii. UHC Stop Loss 2026 Agreement
 - ix. UMR 2026 Administrative Services Agreement
 - x. USI Benefits Consulting Services Agreement
- e. **2025 and 2026 Q1 Health Plan Trust EPC Finance Report:** Nikki Simmons provided the board with a report for the year-end 2025 and 2026 Quarter 1 (January-March). Nikki reported that additional funds had to be appropriated in the middle of 2025. With appropriation, budget was underspent. 2026 Q1 is running about 3% below budget, which is good. Noted that Finance's numbers are based on all full-time employees, whereas broker amounts would be based on enrollment per employee per month (PEPM).
- f. **2025 Plan Performance and 2026-2028 Benefit Strategy**
 - i. **Vendor Overview:** USI provided summaries of EPC's medical and ancillary vendors.
 - 1. Quantum Health: Overall engagement 55%, (target 45%) engaged with 86.8% of members who have claims that they are managing.
 - 2. HealthBreak/Personify Health: 1,172 total members (out of 4,100). with 11,213 total visits. 55% of members are enrolled in RYP.
 - 3. Employee Benefits Corporation: 776 FSA enrollees. 1,288 eligible for HRA.
 - 4. Premise Health: 3,142 members with a visit. 6 successful flu shot clinics, including the Benefits Expo, with 649 vaccines given in October 2025.
 - 5. Lantern: 207 completed procedures (+5% YoY); 28 avoided procedures.
 - 6. Galleri/Grail: 285 Galleri orders; 254 completed. 1 positive cancer signal detected (diagnosed stage 2 cervical cancer).
 - 7. Hinge Health: 201 program participants. Top 3 engagement by focus areas- Women's pelvic: 22.9%; Back: 20.6%; Neck: 14.5.
 - 8. SleepCharge: 389 enrolled; 359 adherent members. 80% of members with sleep disorders have 2 or more chronic conditions.

9. Renalogic: 35 members impacted by acute kidney failure; 1 member impacted by end-stage renal disease.
 10. Delta Dental: 80.4% Loss Ratio. <3.25% of members exceeded their annual max benefit.
 11. EyeMed: 35.2 % exam utilization; 18.4% material utilization; 96.3% in-network utilization.
 12. Unum: 82 STD paid claims; 7 new LTD claims, 19 open cases as of December 31, 2025; 4 paid Life claims; 1 paid AD&D claim.
 13. Lyra: 434 new member registrations; 19% eligible. 289 active members in care, 4.9% of members, 1, 722 sessions.
 14. RetireeFirst: 747 covered members, average age 73 years.
- ii. **Benchmarking Highlights:** The plan was benchmarked against comparable groups based on employer size, industry, and region. Comparison groups included 2500+ employee organizations (229 participants), government employers (176 participants), and Mountain region employers (1,711 participants).
 - iii. **Financial Plan Performance:** Medical and Prescription Plan: Enrollment is averaging 2,750 employees and 5,224 total members in 2026 Q1. Fixed costs are \$322.22 PEPM, medical claims are \$904.65 PEPM, and gross Rx claims are \$369.09 PEPM. One claim has exceeded the \$300K ISL deductible. Overall plan costs are \$1,484.26 PEPM; 13.8% below the \$1,722.77 PEPM budget, resulting in a favorable variance of approximately \$1.97M in 2026 Q1.
 - iv. **2026 Strategic Planning:**
 1. Analyze Current Stop Loss Program
 - a. Appropriate Stop Loss Level
 - b. Market Stop Loss
 2. RFP for Pharmacy Benefit Manager
 - a. 2026 is the last year of a 3-year rate guarantee
 - b. Full analysis of market to identify best partner fit for 2027 renewal
 3. Review all current programs to identify services provided and additional service offerings
 - a. Identify areas of overlapping and duplicate services and see if these can be combined
 - b. See what offerings can be simplified and if there are any ineffective programs to pare back on.
 4. Evaluate Quantum Health partnership
 - a. See areas where communication and service can be improved
 - b. Compare market vendors to see if there is a better fit for El Paso County

g. **The meeting was adjourned at 3:56 pm.**