



**MINUTES FROM THE MEETING OF THE RETIREE HEALTHCARE BENEFITS ADVISORY SUBCOMMITTEE MEETING  
March 27, 2023**

The Retiree Healthcare Benefits Advisory Subcommittee met at 10:00 a.m. on March 27, 2023.

The meeting was held virtually and in person at 97 Commerce Way, Suite 201 in Dover.

Subcommittee Members in Attendance:

The Honorable Bethany Hall-Long, Office of the Lt. Governor, Chair  
Representative Paul Baumbach, Delaware House of Representatives, Majority Caucus, Co-Vice Chair  
Senator Bryan Townsend, Delaware State Senate, Majority Caucus, Co-Vice Chair  
Secretary Claire DeMatteis, Department of Human Resources (“DHR”)  
Director Cerron Cade, Office of Management & Budget (“OMB”)  
The Honorable Trinidad Navarro, Insurance Commissioner, Department of Insurance (“DOI”)  
Secretary Rick Geisenberger, Department of Finance (“DOF”)  
Representative Michael Ramone, Delaware House of Representatives, Minority Caucus  
Senator Brian Pettyjohn, Delaware State Senate, Minority Caucus  
Mr. Wayne Emsley, State Retiree – New Castle County  
Ms. Denise Allen, State Retiree – Sussex County  
Mr. Jeff Taschner, Executive Director, Delaware State Education Association (“DSEA”)  
Mr. Michael Begatto, Executive Director, Delaware Public Employees Council 81  
Mr. William Oberle, Delaware State Trooper’s Association (“DSTA”)

Subcommittee Members Not in Attendance:

Mr. David Craik, State Retiree – Kent County

Others in Attendance

Director Faith Rentz, SBO, DHR	Pensions (“Open”)
Deputy Director Leighann Hinkle, SBO, DHR	Ms. Carla Cassell-Carter, Director of Budget Development and Planning, OMB
Ms. Nina Figueroa, Health Policy Advisor, SBO, DHR	Ms. Andrea Godfrey, Deputy Director of Budget Development and Planning, OMB
Ms. Marie Hartigan, SBO, DHR	Mr. Charles Simons, Highmark Delaware
Mr. Larry Frank, SBO, DHR	Ms. Wendy Beck, Highmark Delaware
Mr. Chris Giovannello, Willis Towers Watson (“WTW”)	Ms. Lisa Mantegna, Highmark Delaware
Ms. Jaclyn Iglesias, WTW	Ms. Jeanie Carson, Highmark Delaware
Ms. Rebecca Warnken, WTW	Ms. Pamela Price, Highmark Delaware
Mr. Brian Stitzel, WTW	Mr. Ken Bronke, Highmark Delaware
Mr. Eric Poston, Merative	Ms. Julie Caynor, Aetna
Ms. Kristin Short, CoLab Strategies, LLC	Ms. Paula Roy, Roy & Associates
Controller General Ruth Ann Jones, Office of the Controller General (“OCG”)	Ms. Betsy Price, Freelance Writer
Mr. Robert Scoglietti, Deputy Controller General, OCG	Ms. Felicita Diaz-Rivera, LegHall
Mr. Keith Warren, Chief of Staff, Office of the Lt. Governor	Ms. Christy Wright, LegHall
Ms. Jeanette Hammon, Sr. Fiscal and Policy Analyst, OMB	Ms. Matt Clark, AFSCME
Ms. Joanna Adams, Pension Administrator, Office of	Ms. Aimee Holthaus, DNREC
	Ms. Karen Peterson, Retired Senator

**STATE OF DELAWARE STATEWIDE BENEFITS OFFICE**

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Mr. Ray Seigfried, Former Representative  
Ms. Chad Carmack  
Ms. Rebecca Scarborough  
Ms. Lynda Hastings  
Ms. Maureen Keeney  
Ms. Rain Tyler  
Ms. Robin Willey  
Mr. Roger Jones  
Ms. Suzanne Seubert  
Mr. Tom MacPherson  
Mr. Bob Clarkin  
Ms. Mary Graham  
Mr. Steve LePage  
Mr. Tom Pledgie  
Mr. Sam Gaertner  
Ms. Pat Sine  
Ms. Deborah Schrass  
Ms. Becky Breasure  
Mr. Charles Clark  
Ms. Joan Burnside  
Ms. Kathleen Werrell  
Mr. Rich Phillips  
Ms. Bobbie Burtch  
Ms. Denise Schwartz  
Ms. Nancy Schuman  
Ms. Diana Noonan  
Mr. Tery Griffin  
Mr. William Young  
Ms. Elisa Diller  
Ms. Ginny Rulon

Ms. Jean Betley  
Ms. Linda Waltz  
Ms. Linda Thompson  
Ms. Nancy Alteri  
Mr. Jeff Alteri  
Mr. Ted Finley  
Ms. Donna Dossett  
Ms. Debbie Stokes  
Ms. Lois Finley  
Mr. David Moore  
Ms. Mariann Kunzweiler  
Ms. Ann Ryan  
Ms. Gina Mullen  
Ms. Gloria James  
Ms. Joan DelFattore  
Ms. Madison Ferguson  
Ms. Mary Anne Ebersole  
Mr. Fred Willey  
Ms. Nancy Hackendorn  
Ms. Patricia Roberts  
Mr. Quinn Marvel  
Mr. Ray Braverman  
Mr. Russ Larson  
Ms. Sara Russell  
Ms. Sherry Long  
Mr. Taylor Hawk  
Mr. William Hostetler  
L. Foreman  
Ms. Carole Mick, SBO, DHR – Recorder, State  
Employee Benefits Committee and Subcommittees

**CALLED TO ORDER – LIEUTENANT GOVERNOR BETHANY HALL-LONG, CHAIR**

Lieutenant Governor Hall-Long called the meeting to order at 10:05 A.M.

**APPROVAL OF MINUTES – LIEUTENANT GOVERNOR BETHANY HALL-LONG, CHAIR**

A MOTION was made by Representative Baumbach and seconded by Commissioner Navarro to approve the minutes from the Retiree Healthcare Benefits Advisory Subcommittee meeting on March 22, 2023.

MOTION ADOPTED UNANIMOUSLY.

**MEDICFILL SUPPLEMENT AND MEDICARE ADVANTAGE PLANS – MS. JACLYN IGLESIAS, MR. CHRIS GIOVANNELLO & MR. BRIAN STITZEL, WTW**

Ms. Iglesias provided an overview and comparison of Medicare plan options by state to include what states offer Medicare supplements only, Medicare Advantage (MA) only, choice of Medicare supplement or MA, and individual Health Reimbursement Accounts (HRA).

Mr. Giovannello reviewed monthly premium rates and state share contributions for the Special Medicfill Plan currently offered to eligible Medicare retirees. Ms. Iglesias provided a comparison of the states' Medicare supplement plan to the Centers for Medicare & Medicaid Services (CMS) standards along with a comparison of the

states' Medicare supplement plan and the proposed Highmark MA plan. Mr. Stitzel summarized components of the group MA plan that included prior authorization requirements and network access.

**GROUP HEALTH INSURANCE PLAN (GHIP) FY24 PROJECTED COSTS – MR. CHRIS GIOVANNELLO, WTW**

Mr. Giovannello provided details on the GHIP projection data sources and methodology. A review of the GHIP long term health care cost projections was displayed to reflect the fund's estimated future deficit. These projections included the approved premium rate increase for active employees and pre-65 retirees for FY24-FY26. FY24 projections by group type depict the estimated total costs to the GHIP.

**MEDICARE PLAN OPTIONS FOR 2024 – MS. REBECCA WARNKEN, WTW**

Ms. Warnken reviewed Medicare supplement plans and MA plans currently available on the marketplace and compared plan design elements of several individual Medicare supplement plans to Medicfill and the proposed Highmark MA plan. A graph was shown that illustrated age adjusted medical claims cost of Medicfill to average premiums for individual market Medigap plans. A comparison of plan design and premiums on individual MA plans in Delaware was shown.

**PUBLIC COMMENT**

Several members of the public provided comment on the data presented at today's meeting and continued opposition to a Medicare Advantage (MA) plan to include concerns on prior authorizations, having a network of providers, and provisions in the previously proposed MA contract. Additional comments included marketplace options for Medicare members and requesting meeting materials be publicly available sooner.

**ADJOURNMENT**

A MOTION was made by Representative Ramone and seconded by Mr. Emsley to adjourn the public session at 12:11 P.M.

MOTION ADOPTED UNANIMOUSLY.

Respectfully submitted,

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Carole Mick, Executive Secretary, Statewide Benefits Office, Department of Human Resources  
Recorder, State Employee Benefits Committee, and Subcommittees