



**MINUTES FROM THE MEETING OF THE RETIREE HEALTHCARE BENEFITS ADVISORY SUBCOMMITTEE MEETING
April 3, 2023**

The Retiree Healthcare Benefits Advisory Subcommittee met at 12:00 p.m. on April 3, 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
Mr. David Craik, State Retiree – Kent 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”)

Others in Attendance

Director Faith Rentz, SBO, DHR	Ms. Stephenie Tatman, Deputy Pension Administrator, OPen
Deputy Director Leighann Hinkle, SBO, DHR	Mr. Charles Simons, Highmark Delaware
Ms. Nina Figueroa, Health Policy Advisor, SBO, DHR	Ms. Wendy Beck, Highmark Delaware
Ms. Marie Hartigan, SBO, DHR	Ms. Jeanie Carson, Highmark Delaware
Ms. Samantha Mountz, SBO, DHR	Ms. Pamela Price, Highmark Delaware
Ms. Cherie Dodge Biron, Director, Financial & Administrative Services, DHR	Ms. Katherine Impellizzeri, Aetna
Mr. Chris Giovannello, Willis Towers Watson (“WTW”)	Ms. Leah White, Aetna
Ms. Jaclyn Iglesias, WTW	Ms. Margaret Tempkin, Cheiron
Ms. Rebecca Warnken, WTW	Mr. Sam Haut, Delaware Live
Mr. Brian Stitzel, WTW	Ms. Felicita Diaz-Rivera, LegHall
Mr. Eric Poston, Merative	Ms. Christy Wright, LegHall
Mr. Walter Mateja, Merative	Mr. Lester Johnson, ARDSP
Ms. Kristin Short, CoLab Strategies, LLC	Ms. Aimee Holthaus, DNREC
Mr. Robert Scoglietti, Deputy Controller General, OCG	Mr. David Kohan, Christina SD
Mr. Keith Warren, Chief of Staff, Office of the Lt. Governor	Ms. Taylor Hawk, DSEA
Mr. Thomas Brackin, Executive Director, Delaware State Troopers Association (“DSTA”)	Ms. Karen Peterson, Retired Senator
Ms. Joanna Adams, Pension Administrator, Office of Pensions (“OPen”)	Mr. Ray Seigfried, Former Representative
	Ms. Rebecca Scarborough
	Ms. Lynda Hastings
	Ms. Rain Tyler

STATE OF DELAWARE STATEWIDE BENEFITS OFFICE

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Mr. Tom Pledge
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. William Young
Ms. Elisa Diller
Ms. Ginny Rulon
Ms. Jean Betley
Ms. Linda Waltz
Ms. Linda Thompson
Ms. Nancy Alteri
Mr. Jeff Alteri
Ms. Donna Dossett
Ms. Lois Finley
Ms. Gloria James
Ms. Joan DelFattore
Ms. Mary Anne Ebersole
Mr. Fred Willey

Mr. Russ Larson
Ms. Sara Russell
Ms. Sherry Long
Mr. Dan Maher
Mr. Larry Bray
Mr. Dale Swan
Ms. Nancy Benner
Ms. Mariam Muller
Mr. William Wright
Ms. Ann Marie Johnson
Ms. Annette Shine
Ms. AnRea MacDonald
Ms. Audrey Noble
Ms. Barbara Philbin
Ms. Becky Evaristo
Mr. David Taylor
Ms. Deanna Killen
Ms. Elaine Mundy
Ms. Janet Smith
Ms. Janet Cates
Ms. Joanne Friend
Mr. John Philips
Ms. Linda Bucher
Ms. Lourieann Wheatle
Ms. Marian Coker
Ms. Mary Darby
Ms. Mary Jane Wilkins
Ms. Natalie McKenny
Ms. Regina Mullen
Ms. Sandra Lewis
Ms. Shirley Voss
Mr. William Mullin
Ms. Carole Mick, SBO, DHR – Recorder, State
Employee Benefits Committee and Subcommittees

CALLED TO ORDER – REPRESENTATIVE PAUL BAUMBACH, CO-VICE CHAIR

Representative Baumbach called the meeting to order at 12:00 P.M.

APPROVAL OF MINUTES – REPRESENTATIVE PAUL BAUMBACH, CO-VICE CHAIR

A MOTION was made by Senator Pettyjohn and seconded by Representative Ramone to approve the minutes from the Retiree Healthcare Benefits Advisory Subcommittee meeting on March 27, 2023.

MOTION ADOPTED UNANIMOUSLY.

Lieutenant Governor Hall-Long arrived to the meeting.

INDIVIDUAL MEDICARE MARKETPLACE AND MEDICFILL – MS. JACLYN IGLESIAS & MR. CHRIS GIOVANNELLO, WTW

Individual Medicare Marketplace

Ms. Iglesias reviewed the components of Medicare Part A, B, C, D and Medicare supplement insurance. Additionally, Ms. Iglesias summarized employer subsidization and how the individual Medicare marketplace works. Ms. Iglesias detailed the employer’s role in a group plan versus a Health Reimbursement Account (HRA) and marketplace approach which included considerations for employers in establishing an HRA.

Individual Marketplace vs. Medicfill Cost Comparison

Mr. Giovannello conducted a cost comparison of the individual marketplace versus Medicfill and provided an illustrated comparison of retiree costs in the 10th, 50th, and 90th percentiles.

OTHER POST-EMPLOYMENT BENEFITS (OPEB) PRESENTATION – SECRETARY RICK GEISENBERGER, DOF

Secretary Geisenberger provided an overview of other post-employment benefits (OPEB) to include OPEB liabilities, pre-funding, funding history, valuation, and estimated growth.

Commissioner Navarro left the meeting.

DISCUSSION BY SUBCOMMITTEE MEMBERS

The Subcommittee continued discussion on retiree health benefits and the agenda for the next meeting. Mr. Emsley presented Subcommittee members with a draft report of potential options on retiree health benefits.

PUBLIC COMMENT

Members of the public provided comment on Medicare Advantage (MA) especially with concerns over prior authorizations and having to use a network. Several members shared details of articles written on state retiree healthcare and MA plans. A member requested that all meeting materials be publicly available prior to each meeting. Additional concerns from members of the public include comments on OPEB, concerns with data presented by WTW, previous Medicfill contracts, HB75 still containing language on MA, HRA concerns, and having no recommendations to provide comment on at the next meeting.

ADJOURNMENT

A MOTION was made by Mr. Emsley and seconded by Senator Townsend to adjourn the public session at 2:09 P.M. MOTION ADOPTED UNANIMOUSLY.

Respectfully submitted,

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