



## CALAVERAS COUNTY BOARD OF SUPERVISORS AGENDA SUBMITTAL

<b>Short Name/Subject</b> Pan American Life Insurance Agreement	<b>Board Meeting Date</b> August 13, 2019	<b>Agenda Number</b> <b>15</b>
<b>Dept:</b> Health and Human Services Agency <b>Div:</b> The Board of Supervisors acting as the Public Authority <b>Contact:</b> Kristin Stranger <b>Phone:</b> (209) 754-6525	<b>Supervisory District Number</b> Countywide	Consent Agenda
<b>Published Notice Required?</b> No <b>Public Hearing Required?</b> No		<b>Estimated Time:</b> 0 Minutes
<b>Type of Document?</b> Non Resolution Agreement <b>PowerPoint Presentation Included?</b> No <b>Budget Transfer Included (Must be signed by Auditor)?</b> No <b>Complete Agreement Required?</b> No <b>Position Allocation Change?</b> No		

**RECOMMENDATION:**

Authorize the Board Chair to execute an Agreement with Pan American Life Insurance Company for the provision of benefits for In-Home Supportive Services (IHSS) Providers in the amount not to exceed \$230,000.00 for the period of September 1, 2019 through August 31, 2020.

**DISCUSSION/SUMMARY:**

In-Home Supportive Services (IHSS) is an alternative to out-of-home care and an entitlement program for low-income older adults and individuals with disabilities that are recipients of Medi-Cal and meet eligibility criteria.

Under the IHSS program, there are Consumers who receive in-home services, and Providers whom assist with the approved in-home care. The Public Authority (PA) serves as the employer of record for the Providers. The Providers are also part of the collective bargaining unit, SEIU 2015.

Under the bargaining agreement with SEIU, the PA is required to offer Providers supplemental healthcare coverage, which has historically been provided by Symetra Life Insurance. Symetra Life Insurance no longer meets the standards of the CA Department of Insurance FAQ7 requirements. The PA worked with Symetra Life Insurance and Pan American Life Insurance to transition to Pan American Life Insurance in order to offer identical coverage at the same cost and comply with all regulations. The PA is recommending entering into an agreement with Pan American Life Insurance to continue to provide supplemental healthcare coverage to the Providers, without any occurrence of lapse in coverage.

**FINANCING:**

Funding for this agreement is reimbursed by State and Federal allocations. The appropriate expenditures are included in the PA's Fiscal Year 2019-20 Budget 11000010-5412.

**ALTERNATIVES:**

The Board may choose to do any of the following:

Pan American Life Insurance Agreement  
August 13, 2019


---

- A. Uphold the recommendation;
- B. Continue the item to another date for further consideration. This option is not recommended unless the Board specifically requests additional information which cannot be obtained during this meeting; or
- C. Deny the request. This is not recommended since there is no negative economic impact to the County and denying this request could cause a lapse in coverage for the Providers.

**APPROVED BY:**

  
Kristin Stranger, Director of Health & Human Services 7/26/2019

  
Diane Severud, Deputy Clerk of the Board of Supervisors 7/26/2019

  
Albert Alt, County Administrative Officer 7/26/2019

  
Sarah DeKay 7/29/2019