

PROPOSED MINUTES

LOUISIANA CLERKS OF COURT INSURANCE TRUST BOARD OF TRUSTEES MEETING THURSDAY, AUGUST 20, 2026 9:00 AM TEAMS MEETING

A meeting of the Board of Trustees of the Louisiana Clerks of Court Insurance Trust was held on Thursday, August 20, 2026, by Teams Meeting.

The meeting was called to order by Chairman Randy Briggs.

MEMBERS PRESENT:

Randy Briggs, Chairman	Connie Desselle, 6 th District Member
Annette Fontana, 1 st Vice President	Mark Graffeo, Retired Member
Jeff Skidmore, Past President	Debbie Hudnall, Executive Director
Jeremy Williams, 1 st District Member	
Susan Racca, 3 rd District Member	
Melissa Morris, 5 th District Member	

ABSENT:

Chelsey Richard Napoleon
Kim Turlich-Vaughan
Jill Sessions
Steve Andrews
Bridget Hanna

ALSO PRESENT: Kim Breard, Lana Labourdette, Magan Babin, Charlie Groves, Chris Kershaw, Davis Silk and Olivia Hymel.

The meeting was held to review some of the 2027 renewal proposals.

The Gallagher consultants discussed United Healthcare Medicare Advantage Renewals. They reported the initial renewal was with an 18.2% increase for 2027. After further negotiations, they received a negotiated flat rate based on decoupling Health Insurance from Pharmacy Insurance. This would also require the retiree to have two separate cards - one for health insurance and one for pharmacy insurance. The premium would be \$198.99 for medical and \$137.51 for pharmacy for the same total of \$336.50. A motion was made by Mark Graffeo to approve the renewal at a flat rate and decoupling the medical and pharmacy. Motion was seconded by Connie Desselle. **MOTION CARRIED.** They informed the Board that CMS was increasing the drug out-of-pocket max amount from \$2,100 to \$2,400. This increase is for all Medicare recipients nationwide. They also reported that Medicare Part B premiums withheld from Social Security would increase to \$209.50 effective January 1, 2027. This amount is income driven.

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The Gallagher consultants discussed the renewal of Life Insurance with The Hartford. The Board had previously approved the renewal of The Hartford at the July Board meeting with an increase of premiums of 34.6% with no changes in the life insurance coverage for all current members. The Gallagher group reported that The Hartford had recommended renewals for any new hires only, effective January 1, 2027, that their life insurance coverage would be reduced by 50% of the active amount at retirement and a further 35% reduction at age 75. After further discussion, Susan Racca moved that the Board accept The Hartford's recommendation to reduce the life insurance coverage for new hires only, effective January 1, 2027. Motion was seconded by Connie Desselle. **MOTION CARRIED.**

Kim Breard discussed two legislative Acts of 2026 that affect the Clerks' Insurance program. Act 913 which requires PBM's to be reimbursed \$9.00 per script filled at independent pharmacies. It requires that our plan be billed the \$9.00 retroactive to January 1, 2026, through June 11, 2026. Beginning June 12, 2026, the plan would be billed \$11.81 per script. These monies will be paid to the independent pharmacies.

Act 474 which will be effective January 1, 2027, which requires all PBM groups to provide transparency and eliminate the spread pricing. A transparency per script administration fee will serve as the carrier's compensation; this is in addition to the dispensing fee.

Gallagher also announced that Ochsner will be terminating their digital medicine program effective December 31, 2026.

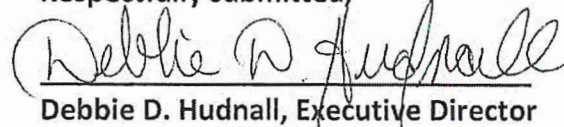
Kim Breard informed the Board there has been a shift in pharmaceutical rebates and that rebates are beginning to level out. She said that rebates will decrease along with the list price of drugs decreasing.

There being no further business, the meeting was adjourned.

APPROVED:


Randy Briggs, Chairman

Respectfully submitted,


Debbie D. Hudnall, Executive Director