



News Brief 2020.03

You are receiving the *News Brief* as an individual who has been identified by your school district as a contact person, either as the Superintendent, Business Official, Union President, or Benefit Administrator.

Periodically email communication will be sent out from the NY44 Trust or from our consultants at Oswald Companies. The communications may include surveys, updates, Board/Annual meetings, or Sub Committee summaries of open forum meetings. We ask that at the district level a process to coordinate the delivery of information to your enrollees is implemented on the best practices you have already developed. Some successful areas used in the past are the internal staff intranet or emailing directly to the enrollee from HR-Benefits, Union Presidents, or depending on the message a mass email to all active and retired employees. The school has available the most current email addresses. We have found that the bswift enrollment system is missing or hasn't been updated with the current contact information. There will be other communication that will be sent from or on behalf of the NY44 Trust to the enrollees too, such as postcards and Newsletters.

The NY44 Health Benefits Plan Trust is a self-funded plan working in partnership with the school districts. As we continue to have the Committee Open forums, we appreciate your participation and ask that you join us. Thank you.

From the March 9, 2020 Trustee Board Meeting:

1. NYS DFS Report on Examination

Finance and Enrollment Manager, Alice Riley, advised that the Report was as of June 30, 2013 and was received by the Trust on January 29, 2020. The examiner's review did not reveal any differences which materially affected the Fund's financial condition as presented in the filed annual statement. In addition, the examiner's review of the Fund's market conduct activities did not reveal significant instance which deviated from the New York State Insurance Law, Department regulations, circular letters and the operating rules of the Fund.

Pursuant to Section 312 of the New York Insurance Law, a copy of the Report on Examination was furnished to each member of the Board of Trustees, and each signed a statement confirming that they have received and read such report.

2. Proposed Operational Administrative Budget

Finance and Enrollment Manager, Alice Riley, advised that the purpose of the Proposed Administrative Budget is to show the operational obligations of the Trust's administrative cost. It is a stand-alone budget entirely made from the Trust Administrative Contribution fees from the districts and is based on anticipated enrollment for July 1, 2020 of 6,000. The estimated revenue of \$864,000 is a 25% decrease from the previous year. It was noted that salaries and benefits include employer taxes and that there was a decrease in the rental of office space and a reduction in technology costs due to the decrease in NY44 staff. The legal portion of the budget is in preparation for litigation. The Misc. Fund includes travel for conferences/presentations, postage and mass mailings of newsletters/creditable coverage letters, etc., and general supplies.



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3. Fiscal Update

Finance and Enrollment Manager, Alice Riley, presented the summary balance sheet and provided an update on revenues and expenses. These documents are available on the NY44 Health Trust website. Alice reported that the Incurred But Not Yet Reported "IBNR" stays static throughout the fiscal year until the actuaries complete the next Reserve Report. Alice indicated that for the 2nd quarter, there was a reduction in enrollment but PBD negotiated better discounts and rebates with their vendors, so the Trust received higher than anticipated Rx rebates. The Trust received approximately \$500,000 in Retiree Drug Subsidy in February from CMS and Alice indicated that there are always at least 3 Trust applications for RDS in play at anyone.

1. Vote on Board Resolutions

- a. Administrative Budget for Fiscal Year 2020/2021 carried unanimously by both the Management and Labor Units of the Board of Trustees.
- b. Sun-Life Stop-Loss Policy Renewal carried unanimously by both the Management and Labor Units of the Board of Trustees.
- c. Great American Insurance Group (Brighton-Pittsford) Fiduciary Liability Insurance Renewal carried unanimously by both the Management and Labor Units of the Board of Trustees.
- d. Dental Pay Representative (Pro-Benefits) Dental Administrative Services Agreement Renewal carried unanimously by both the Management and Labor Units of the Board of Trustees.
- e. Truveris, Inc. Master Service Agreement carried unanimously by both the Management and Labor Units of the Board of Trustees.
- f. "Common Accident or Injury" ER Co carried unanimously by both the Management and Labor Units of the Board of Trustees.
- g. Independent Health Telehealth Coverage carried unanimously by both the Management and Labor Units of the Board of Trustees.



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B. Sub Committee Reports (Oswald & NY44 Trust)

1. **Benefits Committee-** Open call was held on February 24th, topics included how to keep up with formulary changes the ER observation vs. inpatient admission, and what required plan design changes need to be made if any for July 1, 2020.
2. **Communications Committee-** An Announcement Bar has been added to the Home Page of the NY44 website where alerts and news items will be posted. The Open Sub Committee forum will be rescheduled due to the necessary concentration on the COVID-19 developments. Open Enrollment Newsletter finalized.
3. **Financial Committee-** The committee coordinated a presentation with actuary partner BPAS Healthcare Consulting Services on the Rate Development Process. The well-attended presentation was held on Feb 25, 2020. The STAR report was presented to the Trustees on March 9, 2020.
4. **Innovations Committee-** Working on coordination between Truveris and Pharmacy Benefit Dimensions (PBD). Data was reviewed for the savings that the NY44 Trust could realize with Truveris. The committee is continuing it's research.
5. **Population Health Committee-** The committee reported on the recent NY44 employee interest survey results. There were 613 responses from 14 districts. The survey indicated that the top communication preference was via e-mail* (88%) and the most popular wellness topic listed was "fitness/exercise" (58%). In addition, survey respondents indicated that they would be most interested in flu immunizations and were most likely to participate during professional development days. The committee will be utilizing these results to help create a health management communication calendar. There will be a Webex scheduled in July with Districts invited to attend. *challenge is the enrollment software is not kept current, communication from email would need to be done by the school.



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Other Sharing Points:

- Announcement Bar for Alerts on our website
- Video instructions on “How to Register” and use your specific CODE for WellNOW on our website. Receive convenient, quality virtual care from your home, office or any location in New York State — with no consultation fee.
- A link for the Urgent Care locations is now on the Website
- Details to follow about OPEN ENROLLMENT in the month of MAY. There will be a PowerPoint presentation on our website for the Benefit Administrators posted the week of March 23rd.
- In the new landscape we realize flexibility may be needed for Open Enrollment. What are the thoughts from the schools regarding moving Open Enrollment to a future month, what month would work for your benefit department? October for a January 1st plan coverage? Please think about how best we can assist you.
- Rates will be released Wednesday March 25th once approved by the Board of Trustees

Thank you to Everyone for all you do. Wishing Good Health to All.

Best Regards,

**Alice B. Riley, Manager of Finance and Enrollment
NY44 Health Benefits Plan Trust**

Thoughts, comments, feedback? We can be reached at NY44Schools@OswaldCompanies.com