

From the Latest Board of Trustees Meeting

Welcome to the NY44 News Brief for May 2020:

Fiscal Update

Finance and Enrollment Manager, Alice Riley, presented the summary balance sheet and provided an update on revenues and expenses during the May 4th Board meeting. 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 even though there was a 13% reduction in enrollment since July 2019, the Trust received higher than anticipated Rx rebates because PBD was able to negotiate better discounts and rebates with their vendors. The Trust received almost \$1.8M in April in Rx rebates for the 3rd quarter of 2019. Other enrollment fluctuations occur throughout the year due to life events such as marriage, death, birth, etc.

Trustees have been presented the April 2020 financial information at a later date. The information includes the following: The full book of business for April closed the month at a positive \$4,635,138 and the YTD closed at a positive \$19,427,213. Dental claims are significantly reduced due to the COVID-19. Visits during January thru April for WellNow average 50 visits a month. WellNow is currently only available in New York State.

Update on Annual Open Enrollment

Due to COVID-19, the Benefit Administrators’ workshop was not held live this year but was posted on the Trust website with a voiceover, administrators were provided note pages and encouraged to submit questions. The open enrollment window this year is extended from May 1st through June 30th to give schools time to input data, but schools can determine when their enrollment deadlines will be within this window. All schools chose the “passive” open enrollment, which means the current coverage will carry over to the new fiscal year if no updates have entered. Benefit Administrators were instructed to give the new tri-fold to all employees and to advise enrollees that termination of a mail order prescription is the enrollee’s responsibility. New Summary of Benefits and Coverage for the 2020-21 are posted on the Trust’s website.

Stop-Loss Eligibility Changes

Stop Loss Eligibility Changes – the Trust will reach out to all districts to request current eligibility criteria, copies of district eligibility policies, documentation regarding eligibility changes due to COVID-19 and notification of future eligibility changes.

Board Approval via Email Meeting in March, 2020

- a. Waiver of out-of-pocket costs, including emergency room co-pays related to COVID-19 testing **CARRIED (by both Management and Labor Units)**
- b. Telemedicine services with no cost-sharing from eligible providers **CARRIED (by both Management and Labor Units)**

Subcommittee Reports

Benefits Subcommittee

The benefits committee is pleased to report the updated Summary of Benefits and Coverage (SBCs) have been uploaded to the website. The Summary Plan Descriptions (SPDs) are soon to follow.

We continue to develop and review considerations for a rewards-based dental coverage enhancement.

The monthly benefits sub-committee meeting was held May 19, 2020. The focus of this meeting centered around general updates and planning for dental coverage review. **The next meeting will be held in mid-June.**

Communications Subcommittee

The Trust digital newsletter was sent to all members in April detailing the year in review in place of the Annual Meeting. A copy can be found on the Trust website [here](#).

A monthly health and wellness newsletter was sent to all district contacts to distribute to all employees. Each month will highlight a different theme.

The Communications Sub-Committee meeting is scheduled for the end of May to discuss upcoming communication plans and projects.

Financial Subcommittee

Utilization performance through March 2020.

Over the past 12 months, from April 1, 2019 through March 30, 2020, the average cost per employee per month (PEPM) totaled \$1,455. This total derives from all medical and Rx expenses, including claims, stop-loss, TPA charges,



and all carrier rebates. Those expenses are divided by the number of employees on the plan. Measuring these expenses by membership eliminates fluctuations in enrollment throughout the year. Comparing this total to the fiscal year, the plan is running lower by 1.4% in the fiscal year, which started on July 1, 2019. The fiscal total PEPM is \$1,435.

March's experience was high in comparison to an average month. This was due to several high claimants with payments made in March. Measuring claims from July19 to Feb20 against claims from Jul19 to Mar20, there were 5 more claimants with nearly \$2M in claims.

Corona Virus Disease 2019 (COVID-19)

The impact of COVID-19 continues to evolve rapidly. To track usage trends, we created a COVID-19 Dashboard. This baseline report is used to measure age, chronic conditions, place of service visits, and enrollment to name a few. All ages are susceptible to contracting COVID-19, but this age group is considered higher risk for severe cases. As of February 2020, 17.7% of members are 60 years old or older.

To track costs and expenses related to COVID-19, we are measuring out-of-pocket expenses to the members, emergency usage, inpatient admission, all respiratory claims, and charges with utilization codes aligned with the COVID-19 diagnosis, as allowed by the TPAs.

Efforts by state and local governments to encourage providers (and patients) to delay discretionary visits or elective procedures are also being measured and a short-term reduction in Non COVID-19 claims is expected. We are viewing this delay in treatment and expect the utilization to catch up after July, assuming there is not a second wave.

Innovation Subcommittee

The Innovation Committee is happy to report the required contractual agreements have been finalized and executed, so the Prescription Drug RFP process can begin. We will begin working with Pharmacy Benefits Dimensions to obtain the necessary plan information and data to set up the RFP specifications. The target date for release of the RFP is June 2020. Additionally, the target date to present the RFP results and subcommittee recommendations is scheduled for the October 2020 Board meeting. The committee continues to explore specialty drug solutions since this drives over 30% of the prescription drug spend for the NY44 Health Benefits Plan Trust.

Population Health Subcommittee

As COVID-19 continues to be a part of our daily lives, we are focusing on the importance of behavioral health, physical activity, and nutrition. Our first newsletter went out to the districts on May 13th and can be found [here](#). The communication contained information on how to access the NY44 website, SMART Healthy Newsletter, and access to SparkUNPLUG, a weekly mindfulness exercise along with access to at home workouts and healthy recipes. osWell has also released an enhanced Resource Center available to all districts which contains pre-packaged wellness challenges, worksite health toolkits, and a wellness e-library. **The NY44 Population Health WebEx will be held in July with districts invited to attend.**

Other Sharing Points

- 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

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

Best Regards,

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Thoughts, comments, feedback? We can be reached at NY44@OswaldCompanies.com

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 Subcommittee 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.