

# NY44 Health Benefits Plan Trust Board Meeting

Minutes: Number 108, May 4, 2020

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## Opening of Meeting 03:04 PM

In attendance: Chair Jim Fregelette, Vice Chair Donna Walters, Trustees, Elizabeth Freas, Candace Reimer, John Pope, Deborah Piatek, Michelle Okal-Frink, Kate Huber and Bob Giannicchi. Also attending: Manager of Finance & Enrollment Alice Riley, Darcie Falsioni, Esq., Representatives from Oswald Companies, Steve Baltas, Janet Lukacs, John Kertis, Medhat Kaldas, Cindi Morris, Hollyanne Wetzel and Jose Muniz

### 1. Public Comments and Questions

There were no public comments or questions.

## A. Presentations/ Informational Items

### 1. 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 even though there was a reduction in enrollment with two small private schools leaving in February, 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 3<sup>rd</sup> quarter of 2019. Other enrollment fluctuations occur throughout the year due to life events such as marriage, death, birth, etc.

The full book of business indicates a \$4.2M deficit for March 2020 which is due to the way the TPA's fund their premiums, with IH pulling bimonthly and MVP pulling weekly. Year to date, net revenue is \$14M indicating that the Trust's financial health is improving. Wellness reimbursement sunsetted on 6/30/19, but the Trust will still need to reissue stale checks. 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 any one time. The Trust's Business Financial Plan is posted to the Trust website

### 2. 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 and an outline for notes or to submit questions. The open enrollment window this year is extended from May 1<sup>st</sup> through June 30<sup>th</sup> to give schools time to input data, but schools can determine when their enrollment deadlines will be within this window. 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.

### 3. 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.

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## B. Consultant Report

### 1. Subcommittee Updates

#### a. Financial Committee

Medhat Kaldas reported utilization is based on Per Employee/Per Month. Utilization for the entire year, compared to fiscal year is down 1.4% with the last quarter averaging under 1% difference over annual overall due to March having an extra week and high claim activity which was about 3% higher than expected. The largest claims were from 7/19 – 2/20 with 10 claimants having \$200K or more in paid costs. Extending to March, there were 15 claimants. The 10 claimants through February incurred an additional \$310K and the additional 5 from March totaled \$1.7M. There were no stop loss claims from January to June, but there were two from July to March.

It was noted that everyone is susceptible to COVID-19 and roughly 18% of Trust members are 60 years or older. The Trust will be able to track what happened with claims prior to COVID-19 and what happened after. An infection rate of 1% can decrease claims by 20% and is forecasted to continue due to deferred procedures.

#### b. Communications Committee

John Kertis reported the Trust website relaunched in December 2019. Website activity shows approximately 2500 new visitors and 645 returning visitors, which is up from February 2020. The most visited page for the period 12/19 through 4/20 was the enrollees page. There were a couple of updates to the website including the addition of an announcement bar with updated information on COVID-19 resources, etc. and links to IH and MVP pages for COVID-19 information. A digital newsletter was created and posted to the website in lieu of the annual meeting and included a message from Chair Jim Fregelette and Vice Chair Donna Walters. In addition, an imbedded video was included on page 5 of the digital newsletter, providing an overview of the website.

#### c. Population Health Committee

Cindi Morris reported that the survey results were used to create a wellness calendar, campaigns and incentives. A monthly newsletter would keep the same theme for one full quarter with Q1's focus on mental and physical health. The Committee will hold off on Q2-Q4 topics depending on the state of business due to COVID-19. The first newsletter is scheduled to go out in May via email to district contacts, who will in turn send to their enrollees. The survey indicated that 88% of enrollees preferred email as the best way to communicate. The newsletter will be very user friendly and intuitive and include smart eating ideas, tips for working remotely, mindfulness, etc.

#### d. Innovation Committee

Janet Lukacs reported that they are investigating whether PBD is the best relationship and are moving forward with a full Rx marketing to ensure the best pricing. The Committee has finalized the contracts for the RFP process and have targeted June 2020 for market release with a presentation to the Board in September 2020.

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e. **Benefits Committee**

Steve Baltas reported that at the March 9<sup>th</sup> meeting, the Trustees approved a common accident co-pay whereby a maximum of two copays would be charged per family if they are seen in the ER as the result of a common accident. Steve indicated that the Committee is continuing discussions regarding dental plan rewards and incentives encouraging preventive care.

**C. General Trust Business**

**1. Status of Districts**

The Trust received notification from Maryvale that most enrollees will be leaving 5/31/21, but some units will remain

**2. Update on Trust Annual Meetings**

Information will continue to be shared with enrollees whether by newsletter or via website

**3. Board Approval of Benefit Changes via Email Meetings**

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)**

**D. Approval of Minutes**

**1. Meeting Number 107, March 9, 2020**

The motion to approve the minutes from Meeting 107, held March 9, 2020, was made by Kate Huber, seconded by John Pope and carried unanimously. **CARRIED (by both Management and Labor Units)**

**E. Old Business**

None

**F. New Business**

None

**G. Adjournment**

**1. Next Board of Trustees' Meeting will be on Thursday, June 25, 2020, at 3 PM**

The motion to adjourn at 4:01 PM was made by Michelle Okal-Frink, seconded by Bob Giannicchi and unanimously approved. **CARRIED (by both Management and Labor Units)**

Trustees entered Executive Session at 4:09 PM. Executive Session adjourned at 4:56 PM.

Respectfully Submitted,

Lora L. Schasel  
Secretary to the Board of Trustees