

NY44 Health Benefits Plan Trust Board Meeting

Minutes: Number 111, October 22, 2020

Opening of Meeting 3:02 PM

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

Not in Attendance: Trustee Elizabeth Freas

1. Public Comments and Questions

None

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 noting that some figures are audited and some are unaudited. 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. The actuaries completed their Reserve Report in September. The estimated accounts and claims payable for September are \$7.8 million due to fluctuations attributable to the pandemic.

Alice advised that the balance sheet is showing a continued favorable equity position for the end of September.

The Trust will receive Rx rebate revenue in November. RDS revenue of \$403,336.67 was received on 9/25/20, and there are currently 2 active applications in play.

The difference in enrollment from 7/1/20 to 10/1/20 is 321 which should not change throughout the 2020-21 plan year with the exception of fluctuations due to life events such as marriage, birth, death, etc.

Patient-Centered Outcomes Research Institute ("PCORI") will continue for 10 more years.

The Morgan Stanley investment account had a small gain, and currently the investment account has \$3.8 million.

The M&T bank accounts include a Pass Thru Account which receives school contributions and rebates for revenue. Claims, TPA Admin Fees, and other claims-related expenses are also paid from these accounts. There are also accounts for operational costs of the Trust and Dental.

The last report shared is strictly Cash Flow of Revenue received against expenses for Medical/Rx Claims. The report is a quick reference for evaluating the contribution rate charged against the expense obligation to pay the third-party administrators for services and claims. The highlighted months contain additional funding requirements as they contain 5 weeks. The end of September positioned the Trust with a positive balance of \$1.5 million for revenue vs. medical claims expenses. The trend of assets to revenue is still strong.

NY44 Health Benefits Plan Trust Board Meeting

Minutes: Number 111, October 22, 2020

B. Consultant Report

1. Subcommittee Updates

a. Financial Committee

Medhat Kaldas reported that there was a 12.9% increase Fiscal year to calendar year due to COVID claims. PEPM is all claims divided by enrollment and some districts left the plan several months ago but their claims runout is included in the figures which is increasing the PEPM for August.

1,880 people were tested or screened for COVID and the reported allowed expense totaled \$142,201. 143 members sought treatment through the plan.

Looking at the access points of utilization chart, the red line illustrates the drop in office visits from approximately 16,000 in February to 13,000 in August. Telehealth increased from 4 in February to 1900 in August. The cost is about the same for an office visit and a televisit.

Average ER visits through March was 409 and dropped to an average of 137 in July, a 66% decrease, with a cost per service that almost doubled to 105%.

b. Communications Committee

John Kertis reported on the website analytics indicating that there were 737 users to the website from 8/15/20 to 10/15/20, with 73.4% of those being new users (646). Page views shows that the majority were for enrollees/western region.

Upcoming communications projects include the ProBenefits carrier change communications and a November Newsletter going out to all members which will include subcommittee updates.

A reminder was given that Liaisons for each school can be found on the website

The committee recently released a communications flowchart to help ensure that necessary information is disseminated through the proper channels to get it out to all members. The Trust doesn't interact with members directly through emails, but it encourages the schools to use the flowchart to get the information to members. For example, wellness newsletter.

c. Population Health Committee

Cindi Morris reported that an open forum is scheduled for next week from 3 to 4 and a real time survey will be available. The forum will review the available wellness tools for HR including a resource library and Spark Unplug which is mindfulness in real time (this is also recorded and posted on the website). Spark Unplug includes workout videos and is open to all employees.

NY44 Health Benefits Plan Trust Board Meeting

Minutes: Number 111, October 22, 2020

The OSWell website is the HR piece which contains tool kits, fliers, promotional calendars, etc. The wellness newsletter is sent out monthly with links to relevant content. The July Open Forum had 4 people in attendance and the Committee is hoping for increased engagement in the future.

d. Innovation Committee

Janet Lukacs reported that the RFP has progressed and has been completed. The results will be presented to the Trustees in Executive Session following today's meeting and then will be presented in open forum district meetings in November with final presentation to the Trustees at the next Trustee Meeting on November 19, 2020

e. Benefits Committee

Steve Baltas reported that the Committee evaluated dental administrators to bring better value to districts. Starting 1/1/21, Guardian will be the new provider. Benefits will not change, enrollees will have an expanded provider network and a maximum rollover benefit has been added as well as a college tuition reimbursement option. Meetings with participating schools were held prior to the final decision to change to Guardian. Any schools currently not on the NY44 dental plan can enroll as well.

C. General Trust Business

1. Status of Districts

No changes to current district population.

2. Board Approval by Unanimous Written Consent in lieu of a meeting:

Approval of Change in Dental Plan Administrators from ProBenefits to Guardian (October 1, 2 and 6, 2020)

D. Approval of Minutes

1. Meeting Number 110, August 20, 2020

The motion to approve the minutes from Meeting Number 110, held August 20, 2020, was made by Michelle Okal-Frink, seconded by John Pope and carried unanimously. **CARRIED (by both Management and Labor Units)**

E. Old Business

None

F. New Business

None

NY44 Health Benefits Plan Trust Board Meeting

Minutes: Number 111, October 22, 2020

G. Adjournment

1. Next Board of Trustees' Meeting will be on Thursday, November 19, 2020, at 3 PM

The motion to adjourn at 3:39 PM was made by Candace Reimer, seconded by Kate Huber and unanimously approved. **CARRIED (by both Management and Labor Units)**

Trustees entered Executive Session at 3:43 PM. Executive Session adjourned at 5:01 p.m.

Respectfully Submitted,

Lora L. Schasel
Secretary to the Board of Trustees