

The Latest from the NY44 Health Benefits Plan Trust

Welcome to the NY44 News Brief for May 2021:

Open Enrollment News: Open Enrollment is active until May 31, 2021. Some schools have earlier deadlines for change submissions to update the enrollment system. The Open Enrollment file will be processed on June 2, 2021 by the third-party administrators for any enrollee plan changes. Remember enrollees will receive new cards for medical and pharmacy.

Team News: It is with much pleasure that I inform you Stacey Porter has joined our NY44 Health Benefits Plan Trust team as the Benefit Specialist. Stacey comes to us with many years of experience working with benefits and health insurance. She will work closely with the schools, vendors, and various Trust Committees. Stacey's area of customer service will include medical, pharmacy, dental programs, and the bswift enrollment system.



Subcommittee Reports

Benefits Subcommittee

The benefits subcommittee regularly evaluates our benefits/partners and programs to be certain we are bringing the greatest value to our members and the balance we need to be fiscally responsible. We are currently evaluating:

- Network Discount and Access
- Virtual Health Programs

The committee met on May 19, 2021, and our next meeting will be June 15, 2021.

Communications Subcommittee

We have created numerous materials for the Rx transition to Capital Rx! Visit the Trust website for all the latest materials:

- Dedicated resources page: www.ny44.e1b.org/capitalrx
- FAQ document
- Postcard (mailed to all members)
- Introduction video
- Rx Mail Order video: *Coming soon!*

Financial Subcommittee

Utilization performance through March 2021.

Most Recent	1 Month	3 Months	12 Months	9 Month(s)
	March 2021	January 2021 - March 2021	April 2020 - March 2021	July 2020 - March 2021

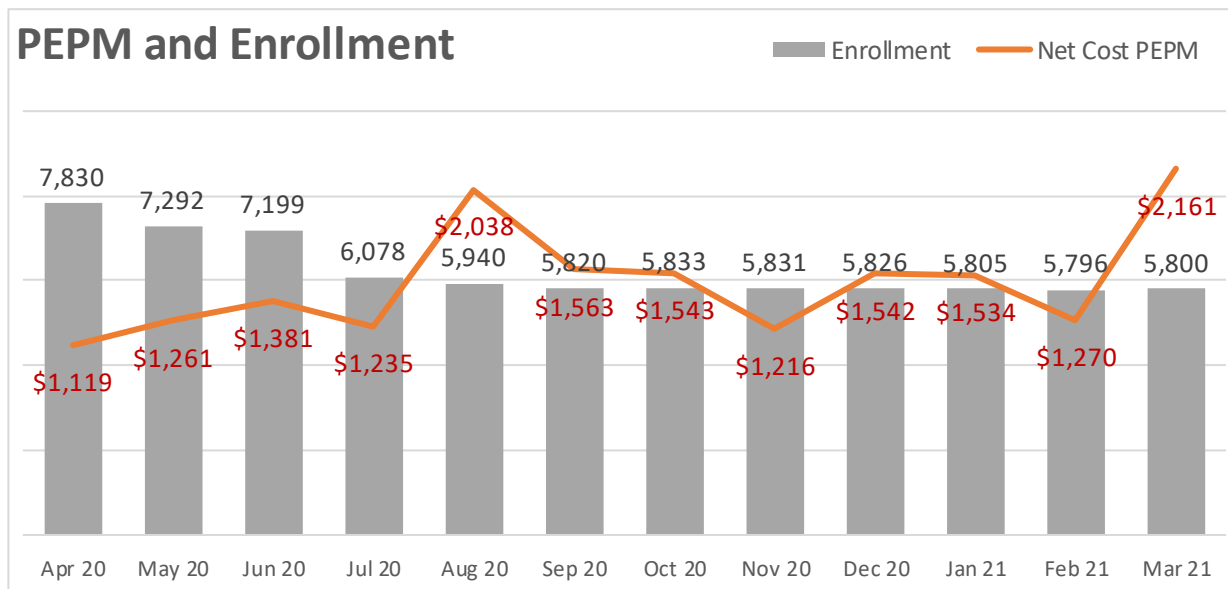
Month	Quarter	Year	Fiscal Year
Per Employee Per Month: \$2,161 March 2021	Average Per Employee Per Month: \$1,655 January 2021 - March 2021	Average Per Employee Per Month: \$1,472 April 2020 - March 2021	Average Per Employee Per Month: \$1,566 July 2020 - March 2021

The 2020 fiscal year is averaging \$1,566 Per Enrolled Per Month (PEPM), up 5% from last month's \$1,492, The calculation of PEPM is Total Costs divided by enrolled.

The month of March is 38% higher than the fiscal year average. This is due to the large claimant activity. Measuring a 12-month period, the average is \$1,472 PEPM, this is 1% above the average from this time last year of \$1,457. The average inflation rate in the area is 8.3%

Total Costs include all Medical and Rx related charges, specifically: Claims, Stop-loss Premiums, Third-Party Administration Fees, Rebates, and Taxes.

The exhibit titled 'PEPM and Enrollment' shows claim utilization (line) with the corresponding enrollment (bar) in that given month. The spikes in utilization from August/September are from a combination of 'Runout' claims against lower enrollment and some once delayed services rescheduled. March 2021 is the largest spike in claims since August 2020. Consecutive months of steady enrollment is up to seven averaging 5,816 employees and 14,775 members.



TESTING/TREATMENT for COVID through March of 2021

There were 3,160 members that tested themselves for COVID-19, and a total 4,717 COVID-19 tests were administered through the plan. Allowed expense totaled \$369,584 for the tests. 342 sought treatment through the medical plan. Including 47 inpatient claimants requiring the use or treatment from a ventilator. 1 person sought treatment in the past 3 months.

Stats reflect utilization through the medial plan, members self-treating or self-quarantining would not cause a 'claim' would not be captured in these statistics.

COVID-19 Diagnoses

Since March 2020, there are 341 claimants on the plan with a principal diagnosis related to COVID-19.

COVID-19 diagnosis codes effective April 2020.

Claimants	342
Allowed	\$381,261
Paid	\$322,661
Out of Pocket	\$58,600

Mar '20-Mar '21	Claimants	Allowed	Paid
COVID-19	653	\$1,230,161	\$915,265
Oth coronavirus as the cause of diseases classd elswhr	36	\$6,095	\$6,095
SARS-associated coronavirus causing diseases classd elswhr	14	\$1,888	\$1,256
Coronavirus infection, unspecified	28	\$5,308	\$4,910
Coronavirus as the cause of diseases (Invalid, Non-Billable)	0	\$0	\$0
Total	716	\$1,243,863	\$927,937

COVID-19 diagnoses have accounted for \$927,937 in paid claims, which is 1.3% of all paid medical claims since March 2020.

COVID-19 Testing

There are 3,160 claimants that have received a COVID-19 test resulting in \$369,584 in allowed claims.

COVID-19 testing codes effective April 2020.

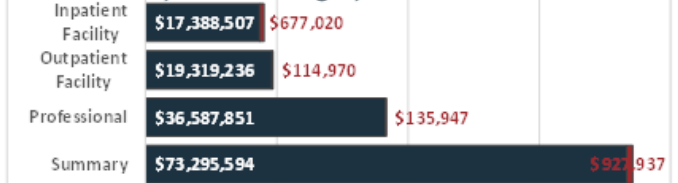
Claimants	3,160
Services	4,717
Allowed	\$369,584

Inpatient Claims Requiring a Ventilator

Not specific to COVID-19

Reporting Period	Claimants	Allowed/Claimant	Paid/Claimant
Mar '19-Feb '20	43	\$21,862	\$20,356
Mar '20-Mar '21	47	\$42,106	\$22,906
Δ to Pre-COVID-19	9%	93%	13%

Paid Claims by Service Category



Mar '20-Mar '21

Innovation Subcommittee

Now that the Prescription Drug Request for Proposal is finalized and the transition to Capital Rx is underway, our subcommittee has been reviewing aggregate claims data to determine patterns or areas for cost improvement or additional programs for members. Just recently our subcommittee began the process of reviewing quality and cost transparency member tools. These tools assist members in locating quality providers (those providers with better outcomes, fewer readmissions, better surgical outcomes, etc.) and with indicators on how they compare to other providers in terms of cost/charges. We are exploring programs which provide incentives for utilizing those quality, cost effective providers. Another area under review is a concept regarding direct primary care and broader direct care through a network of providers. Both solutions are in the early stages of review and more information will be forthcoming in the months ahead.

Our subcommittee will meet again on June 11, 2021.

Population Health Subcommittee

Our Subcommittee is continuing collaboration with the Finance Committee to produce individual school dashboards with relevant population health data for such things as top chronic conditions, top prescription drug utilizations and spends, and emergency room usage. With our goal to share these in July at our Population Health subcommittee open forum we will be working with the Trust on the best way to communicate this new deliverable from our subcommittee.

Language was included in the open enrollment mailer promoting the SparkUNPLUG mindfulness and behavioral health platform. A QR code was also included that individuals could scan using their smartphone to take them directly to the SparkUNPLUG website.

As a reminder the wellness information is now a part of the Trust's Monthly News Brief. Articles included information about Mental Health Awareness Month, National Skin Cancer Awareness Month, and our monthly comprehensive wellness newsletter. SparkUNPLUG is always available on demand and is an excellent mindfulness, stress reduction, and gratitude resource to share with your staff: [SparkUNPLUG](#).

Our next Population Health Subcommittee Meeting is scheduled for Tuesday, June 8, 2021.

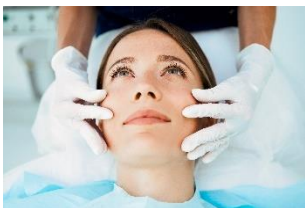
Monthly Wellness Newsletter

MAY 2021 WELLNESS NEWSLETTER



Mental Health Awareness Month

Now more than ever, we need to find ways to stay connected with our community. No one should feel alone or without the information, support and help they need. Learn more [here](#).



National Skin Cancer Awareness Month

According to the American Academy of Dermatology (AAD), 1 in 5 Americans is expected to develop some type of skin cancer in his or her lifetime. Learn more [here](#).



Smart Health March Newsletter

Check out this newsletter for tips on balancing work and family, understanding blood pressure readings and ideas to help rethink kid food. Learn more [here](#).

Fiscal Update as of April 2021

Revenue and Disbursements – This view is of the Full Book of Business for the Trust and the accounts are now organized in the same manner as the Annual Audited Financial Statements. The three columns are Revenue and Disbursements recorded monthly, running fiscal to date total, and the year end of the previous year for comparison. Line-item other expenses include operational expenses, insurance bond liability, secure email services, bank lockbox, etc. The full April Fiscal Report will be posted to the website.

Revenue & Disbursements	Time Period 04/30/2021	Year to Date 7/1/2020 - 04/30/2021	Audited Financial Statement Ending 6/30/2020 (Year before)
Revenues			
Participants' Premium Contributions	\$ 9,664,205	\$ 101,063,311	\$ 163,508,502
Participants' Assessments	\$ -	\$ -	\$ -
RDS-Drug Subsidy	\$ -	\$ 396,096.16	\$ 482,033
Interest Income	\$ 1,483	\$ 108,753	\$ 142,357
Trust Administrative Fee	\$ 67,200	\$ 697,092	\$ 1,146,385
Realized Chg in Investments	\$ -	\$ (51,793)	\$ 16,941
Pharmacy Rebates	\$ -	\$ 3,904,264	\$ 7,564,839
Other Income	\$ -	\$ -	\$ -
Med Reimburse claims by TPA internal audits	\$ 13,919	\$ 593,985	\$ 276,826
Total Revenues	\$ 9,746,807	\$ 106,711,708	\$ 173,137,883
Disbursements			
Medical, Rx, and Dental Claim Payments	\$ 8,753,537	\$ 95,777,629	\$ 136,702,031
Claim Administrative fees-TPA	\$ 242,114	\$ 2,424,116	\$ 3,800,044
Salaries Payroll Taxes	\$ 6,258	\$ 211,210	\$ 89,431
Legal and Consulting	\$ 78,098	\$ 695,497	\$ 1,016,855
Insurance	\$ 63,624	\$ 559,725	\$ 874,245
PCORI	\$ -	\$ 46,569	\$ 64,410
Other	\$ 6,422	\$ 45,077	\$ 231,846
	\$ -	\$ -	\$ -
Wellness Reimburse program ended 6/2019	\$ -	\$ -	\$ 297,801
	\$ -	\$ -	\$ -
Total Expenses	\$ 9,150,054	\$ 99,759,822	\$ 143,076,663
Net Revenues - Disbursements	\$ 596,753	\$ 6,951,885	\$ 30,061,220
NET ASSETS, at beginning of Year		\$ 38,054,722	\$ 7,993,502
NET ASSETS, at YTD and end of year		\$ 45,006,607	\$ 38,054,722

Other Sharing Points:

- Are you Interested in an interactive landing page at your school for Benefits? Contact Oswald to learn more. The page is easy to navigate and user friendly.
- If your school is interested in Guardian Dental, please contact Steve Baltas at SBaltas@oswaldcompanies.com
- Check the www.ny44.e1b.org website for updates.
- Upcoming Board Meeting on June 24, 2021 at 3:00 p.m.

Best Regards,

Alice B. Riley, Manager of Finance and Enrollment
NY44 Health Benefits Plan Trust
NY44.e1b.org

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

NY44 COMMUNICATIONS FLOW CHART

We understand the importance of relevant information being circulated to the appropriate groups at your schools. With our newly crafted [Communications Flow Chart](#), we feel this is a proactive solution to help alleviate any issues receiving the intended communication material.

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 has not 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.