

The Latest from the NY44 Health Benefits Plan Trust

Welcome to the NY44 News Brief for September 2021:

The new school year has begun in full swing! Each month our team works together to provide relevant updates regarding the NY44 Health Benefits Plan Trust. The *News Brief* is one of the communication mechanisms used. There are also Subcommittees which hold open forums to keep you updated. The calendar of upcoming open forums can be found [here](#). We hope you'll be able to join each of the Subcommittee open forums, so you can become actively engaged and learn more about the following topics: benefits, population health, communication, finances, and innovation. The open forums are in a format that allows open discussion. Please join us!

Fiscal Update

Fiscal Update as of August 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. Throughout the fiscal year several months have five funding obligations to the carriers (Independent Health and MVP Healthcare). The additional funding obligation for those months may make the *Net Revenue – Disbursement* run negative; August is one of those months.

Revenue & Disbursements	Time Period 08/01/2021	Year to Date 7/1/2021 - 08/31/2021	Unaudited Financial Statement Ending 6/30/2021 (Year before)
Revenues			
Participants' Premium Contributions	\$ 9,350,162	\$ 18,776,528	\$ 120,301,267
Participants' Assessments	\$ -	\$ -	\$ -
RDS-Drug Subsidy	\$ -	\$ -	\$ 396,096
Interest Income	\$ 49,844	\$ 50,438	\$ 216,800
Trust Administrative Fee	\$ 69,515	\$ 139,770	\$ 830,640
Realized Chg in Investments	\$ (68,409)	\$ (17,026)	\$ (115,855.80)
Pharmacy Rebates	\$ -	\$ 1,671,110	\$ 5,503,923
Other Income- Stop Loss Reimbursement	\$ -	\$ -	\$ 281,726
Med Reimburse claims by TPA internal audi	\$ 13,308	\$ 16,004	\$ 604,475
	\$ -		
Total Revenues	\$ 9,414,420	\$ 20,636,824	\$ 128,019,071
Disbursements			
Medical, Rx, and Dental Claim Payments	\$ 11,380,581	\$ 19,646,811	\$ 115,191,470
Claim Administrative fees-TPA	\$ 354,003	\$ 554,664	\$ 2,710,817
Salaries Payroll Taxes	\$ 10,997	\$ 27,777	\$ 263,988
Legal and Consulting	\$ 55,384	\$ 122,260	\$ 835,313
Insurance	\$ 58,190	\$ 169,857	\$ 671,251
PCORI	\$ -	\$ 38,418	\$ 46,569
Other	\$ 15,161	\$ 49,303	\$ 56,084
	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
Total Expenses	\$ 11,874,315	\$ 20,609,089	\$ 119,775,493
Net Revenues - Disbursements	\$ (2,459,895)	\$ 27,736	\$ 8,243,578
NET ASSETS, at beginning of Year		\$ 46,298,300	\$ 46,298,300
NET ASSETS, at YTD and end of year		\$ 46,326,036	\$ 54,541,878

Dental Plan: July 1, 2021 – August 31, 2021



To increase value and contain cost for enrollees the dental plan changed administrators effective January 1, 2021. The July-August figures are listed below. More information on dental benefits and newly added features can be found on the www.ny44.e1b.org website.

Dental Revenue: \$223,746.10
Dental Expenses: ~~-\$209,895.58~~
Dental Net Income \$ 1,901.77

Benefit Specialist's Message

Just A Reminder!

Life Events (Special Enrollment):

When a Life Event occurs, you have a special 30 – day enrollment period when enrollees are eligible to enroll or make changes to their enrollment outside of the May Open Enrollment Window.

Special Enrollment Events include Adoption, Birth, Divorce, Death, Marriage/Domestic Partner, Loss/Gain of Eligibility of Coverage.

To process the Special Enrollment event the Benefit Administrator will need a new, signed application and acceptable documentation of the event.

Benefit Administrators, remember, if you are removing a dependent for any reason, the life event date should be the first date the dependent is not covered.

Most life events cannot be entered in the future. For example, if the life event is marriage, the effective date must be today or within 30 days in the past. You can not enter future life events.

Please call or email Stacey Porter at (716) 821-7073 or sporter@e1b.org if you need assistance with benefit concerns or questions.

HEALTH
BENEFITS



Prescription Drug Plan Update – Capital Rx & Payer Matrix

As we approach the end of the first 90 days following the transition to Capital Rx and Payer Matrix, we continue to work on additional communication to participating schools and their members regarding the NY44 Trust Prescription Drug Plan. Please continue to watch for emails from your participating school and your home mailbox.

Formulary Disruption, Prior Authorization, and Exclusion Letters Coming Soon!

As we mentioned prior to and during the transition, as well as in other Rx communication updates, there are some members impacted by the formulary/preferred drug list differences between PBD (prior administrator) and Capital Rx. Additionally, there are drugs which require prior authorization or are considered excluded under the Capital Rx plan. The preferred drug list differences, prior authorization and exclusions were not applied as the coverage was transitioned on July 1, 2021. During the first 90 days, the NY44 Trust and Oswald worked with Capital Rx to apply a “Continuation of Therapy or CoT” to those impacted members. In other words, Capital Rx was processing claims with the same copay for those who are taking a medication not on the Capital Rx preferred drug list, excluded from the list, or drugs that require a prior authorization that may not have applied under the prior PBD administrator. *The Continuation of Therapy exceptions are set to expire on **November 30, 2021.***

It is very important that members pay attention to their home mail to look for a letter from Capital Rx. There are three different letters that will be sent by Capital Rx to impacted members which identify the following:

- *Prior Authorization* – If your current prescription requires Prior Authorization (this not apply to those who received a PA under the prior plan)
- *Prescription Drug Tier Change* – If you are currently taking a prescription drug that is at a higher costing tier under Capital Rx
- *Prescription Drug Preferred Alternative* – If you are currently taking a medication that is NOT on the Capital Rx formulary and alternative prescription drug options to be discussed with your doctor

Members WILL need to act. Some members may receive multiple letters depending on their current medication(s). If the member does not act on the instructions in the letter, he/she may be faced with additional out of pocket costs **after November 30, 2021**. The Capital Rx letters will provide an explanation of what to do. If members have any questions, we recommend they reach out to Capital Rx for further assistance at 833-772-2779. From the phone prompt select the “member” option, then select “0” to be connected with a Capital Rx customer care representative.

Please remember, the goal of the NY44 Health Trust Plan is to be as transparent as possible and provide the participating schools and their members with information and tools to receive the highest possible benefits available.

For more information on the NY44 Prescription Drug Plan or access to communication materials, visit www.ny44.e1b.org/capitalrx or contact your Benefit Administrator. Any specific member questions should be directed to Capital Rx via the dedicated 24/7 customer service line at 833-772-2779.

Subcommittee Reports

Benefits Subcommittee

The Benefits Subcommittee has evaluated virtual service options for physical therapy (PT). These services would improve access as well as adherence and completion of PT programs, which show success in prevention of more serious musculoskeletal risk.

The committee continues to monitor fiscal and member experience of the dental plan while also monitoring the transition of prescription services and its effect on members.

Currently, the Committee is investigating chiropractic utilization and alternatives.

The Committee held their monthly meeting on September 23rd and will have their next meeting mid-October.

Communication Subcommittee

We created a quarterly postcard campaign that includes important reminders that will be mailed to all Trust plan members beginning this Fall!

Topics include:

- 30-day life events to see your BA
- Medicare-Retiring: Get Part A and B of Medicare
- Open Enrollment reminders
- Various other Trust updates

We are currently evaluating tools and techniques to enhance direct communication to Trust plan members. Various solutions such as a mobile app, email campaigns, school specific websites, direct mail options are all being discussed on what is the best way to ensure the necessary communication information is disseminated to all members.

Innovation Subcommittee

The Innovation Subcommittee has continued exploring cost transparency tools. We are currently in the process of conducting a complete cost analysis before presenting to the Board of Trustees. Upon completion of the cost analysis, the information will be submitted to the Trustees for consideration. The subcommittee will hold a regular monthly meeting in October.

Population Health Subcommittee

Our Population Health Subcommittee had our Open Forum in July where we rolled out our Claims Performance Dashboards. We have had the opportunity to present to a few districts and would love to share with the rest. We are also discussing ways to better communicate to ensure everyone has the same opportunity to receive the dashboards, and all beneficial information being provided by the Trust.

As a reminder the wellness information is part of the Trust's Monthly News Brief. Articles included information about National Preparedness Month, prioritizing wellness when you're short on time and our monthly comprehensive well-ness newsletter. SparkUNPLUG is always available on demand and is an excellent mindfulness, stress reduction and gratitude resource to share with your staff: [SparkUNPLUG](#).

Monthly Wellness Newsletter

SEPTEMBER WELLNESS NEWSLETTER HIGHLIGHTS

Prioritizing Wellness When You Have No Time

Lack of time is one of the most commonly cited reasons for not adhering to a healthy lifestyle. In reality, though, there are plenty of small, bite-sized ways to improve your mental and physical wellness. Learn more [here](#).



National Preparedness Month

National Preparedness Month is an observance each September to raise awareness about the importance of preparing for disasters and emergencies that could happen at any time. Learn more [here](#).

Smart Health Newsletter

The September newsletter features articles on cholesterol education, work from home advice, tips for buying food that is sourced near your home, and much more! Learn more [here](#).



Other Sharing Points:

- 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 October 21, 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.