

NY44 Board Meeting Notes

This communication will replace the monthly News Brief and will be provided after each NY44 Health Benefits Plan Trust Board of Trustees meeting. It's our way to ensure you have a chance to stay in touch with Board activities even if you haven't been able to view the meetings.

FISCAL REPORT

Revenue and Disbursements – The chart below is of the full book of business for the Trust and the accounts are 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. The prior year column now includes the audited 2020-21 figures from the auditors. 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).

Revenue & Disbursements	Time Period 04/01/2022	Year to Date 7/1/2021 - 04/30/2022	Audited Financial Statement Ending 6/30/2021 (Prior Year)
Revenues			
Participants' Premium Contributions	\$ 9,604,254	\$ 95,847,142	\$ 120,301,267
Participants' Assessments		\$ -	\$ -
RDS-Drug Subsidy		\$ -	\$ 396,096
Interest Income	\$ 6,229	\$ 1,612,029	\$ 149,033
Trust Administrative Fee	\$ 72,195	\$ 717,031	\$ 830,640
Realized Chg in Investments		\$ (200,430)	\$ (49,556)
Pharmacy Rebates	\$ 1,379,011	\$ 4,812,919	\$ 7,175,033
Other Income- Stop Loss Reimbursement		\$ 64,810	\$ 281,726
Med Reimburse claims by TPA internal audits	\$ 681	\$ 211,521	\$ - *
	\$ -		
Total Revenues	\$ 11,062,370	\$ 103,065,022	\$ 129,084,239
Disbursements			
Medical, Rx, and Dental Claim Payments	\$ 8,021,368	\$ 93,188,697	\$ 114,602,948 *
Claim Administrative fees-TPA	\$ 313,063	\$ 2,843,370	\$ 2,710,817
Salaries Payroll Taxes	\$ 11,784	\$ 163,530	\$ 84,145
Legal and Consulting	\$ 63,824	\$ 636,987	\$ 835,313
Insurance	\$ 57,242	\$ 628,425	\$ 671,251
PCORI		\$ 38,418	\$ 46,569
Other	\$13,233.10	\$ 180,901	\$ 197,375
Other - Alice Riley Erie 1 Payout		\$ 61,199	\$ -
		\$ -	\$ -
Total Expenses	\$ 8,480,514	\$ 97,741,527	\$ 119,148,418
Net Revenues - Disbursements	\$ 2,581,856	\$ 5,323,495	\$ 9,935,821
NET ASSETS, at beginning of Year		\$ 47,990,544	\$ 38,054,723
NET ASSETS, at YTD and end of year		\$ 53,314,039	\$ 47,990,544

*Med Reimburse credit is applied to the Medical Claims

*Line Item Other Expenses Includes: Operational Exp, Insur. Bond Liability, Bank lockbox, Mtg. Exp., Quick Books Renewal, NeoCertified Secure email renewal, bswift set up fees for newly created files

NY44 STAFF UPDATES

Dental Plan: July 1, 2021 – April, 2022

To increase value and contain cost for enrollees the dental plan changed administrators effective January 1, 2021. The figures reported for dental encompass July – April 2022. Historically August and September have been months of high dental claims usage due to dependents going back to school. We see fluctuations again during recess months such as January and March/April, depending on the Spring break.



More information on dental benefits can be found on the www.ny44.e1b.org website.

Dental Revenue: \$1,137,665.00
Dental Expenses: - 1,034,957.21
Admin Fee Exp.: - 58,410.83

Dental Net Income \$ 44,296.96

Celebration Time!

The NY44 Trust Annual Meeting was held on April 27th at Michael's Catering and Banquets. We were glad to have the opportunity to meet some of you there and hope you had a chance to mingle and enjoy dinner. Next year, we hope to have even more districts participate!

Bswift Reminder



As a reminder, it is important that all enrollee and dependent demographic information (including email addresses) is kept up to date in the bswift system. Third-Party Administrators (Independent Health, MVP Healthcare, Capital Rx, etc.), government entities, and the NY44 Trust rely on this information to communicate with members when necessary.

Please contact Stacey Porter at (716) 821-7073 if you need assistance with **bswift** concerns or questions. sporter@e1b.org

Please contact Lora Schasel at (716) 821-7161 if you need assistance with **billing** concerns or questions. lschasel@e1b.org

SUBCOMMITTEE REPORTS

Benefits Subcommittee

The Benefits Subcommittee held its monthly meeting on May 17, 2022.

Items of note:

- Davis Vision agreed to extend for a new one-year term to match our renewal of the MVP services agreement. They had previously agreed to hold the rate.
- The Board of Trustees voted and approved the removal of the limitation currently in place for ABA (Applied Behavior Analysis) therapy.
- The Subcommittee met with John Graham, owner and auditor with JGI, to discuss an audit schedule for our medical, dental, and pharmacy plans.

The Subcommittee's next meeting is scheduled for June 21, 2022.

Communications Subcommittee

WEBSITE STATS

As many of you know we track a number of statistics related to the NY44 website. We use this data to

optimize the experience for our visitors.

Here's a quick snapshot of the number of pageviews since the last update.

Since the [Enrollees](#) page draws a lot of visitors, we added a link to the [Wellness Tips](#) webpage. While it didn't crack the Top 10, the [Wellness Tips](#) page did come in at number 11.

Top 10 Most Visited Pages: 04.01 – 05.13.2022

Rank	Web Page	Views
1	Enrollees – NY44	382
2	Western Region – NY44	257
3	W – Medical – NY44	246
4	Contacts – NY44	180
5	Participating Schools – NY44	160
6	E – Medical – NY44	153
7	Capital Rx – NY44	150
8	E – Dental – NY44	83
9	About The Trust – NY44	73
10	W – Forms Documents – NY44	68

WEBSITE ACCESSIBILITY

Although the NY44 website (www.ny44.e1b.org) may technically not need to comply, The Trust believes it should make the website accessible to the broadest audience possible. Making it accessible will allow districts and schools to link to it if desired. We have recently installed software to optimize site accessibility. An accessibility icon now appears on each webpage and allows users to adjust the site to fit their needs more closely.

We will continue to make changes to content to improve accessibility. However, one of the automated accessibility checkers we used scored the site a 96/100.



ANNUAL MEETING INFORMATION

If you were not able to attend the NY44 Annual Meeting in-person we have added the presentation and the Population Health Engagement Video to the [Meeting Minutes](#) page of the website.

Finance Subcommittee

Utilization performance through March 2022.

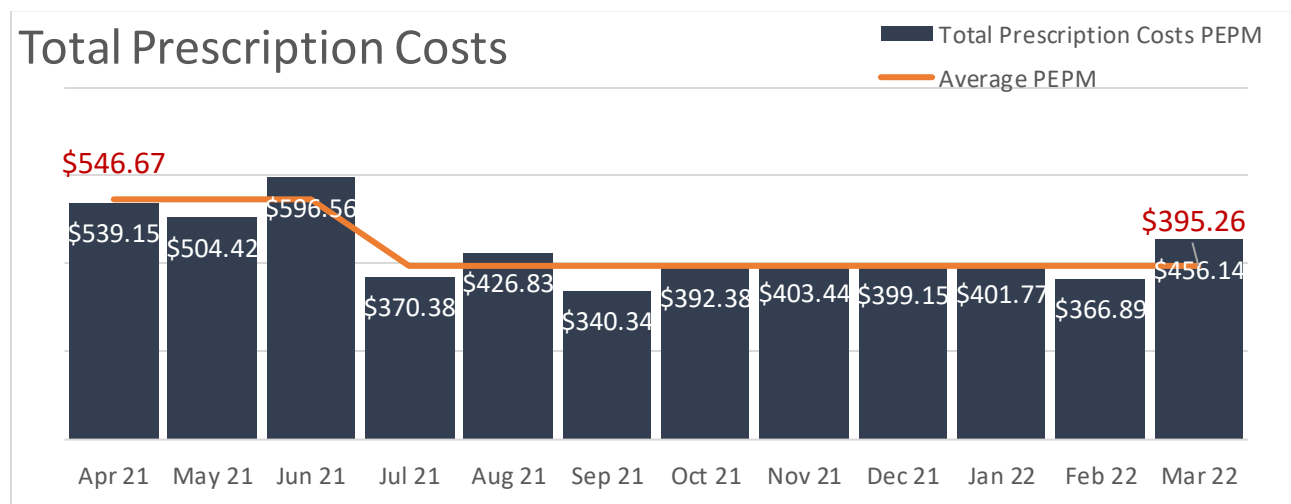
Most Recent	1 Month	3 Months	12 Months	9 Month(s)
	March 2022	January 2022 - March 2022	April 2021 - March 2022	July 2021 - March 2022

Month	Quarter	Year	Fiscal Year
Per Employee Per Month: \$1,699 March 2022	Average Per Employee Per Month: \$1,699 January 2022 - March 2022	Average Per Employee Per Month: \$1,627 April 2021 - March 2022	Average Per Employee Per Month: \$1,614 July 2021 - March 2022

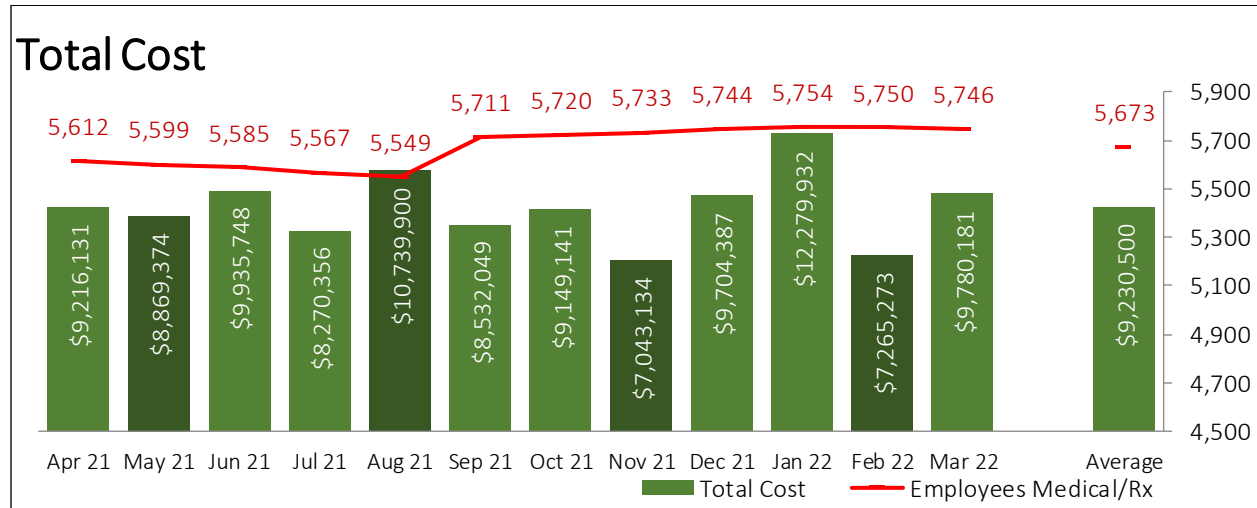
The fiscal year is averaging \$1,614 Per Enrolled Per Month (PEPM), up 3.1% compared to the same period last year [\$1,566 PEPM from July 2020 – March 2020]. The PEPM for most recent month totaled \$1,699 which is about 4.4% higher than the fiscal year average of \$1,627. The largest claimant has met the stop-loss limit and the exposure is now capped. For the Fiscal year, the 10 largest claimants averaged \$469K each.

The increased medical utilization is somewhat being offset by the average 27.7% drop in prescription costs from \$546.67 PEPM to \$395.26 PEPM. The chart below isolates these costs and includes all fees. The average after savings increased from the previously reported 25.7% to 27.7%

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



The 'Total Cost' chart helps identify the variations in utilization by month, with an enrollment inlay. The darker shade represents the months with Rx rebates.



Innovation Subcommittee

The Innovation Subcommittee continues to focus on developing a value-added benefit for members of the NY44 Trust Health Benefits Plan. This benefit will allow members to search for quality and cost-effective providers within the existing network of Nova Independent Health and MVP Healthcare, while earning financial incentives based on their selection.

During our last update our subcommittee was waiting to receive specific NY44 claim examples that were run through the cost transparency tool to determine the member value in the program. On May 11th, the Innovation Subcommittee met and reviewed the examples. The savings that would have been realized if these 5-6 members used the transparency tool with other network providers would have **covered the cost of the program**.

We are following up with the vendor with some additional questions and our committee's goal is to finalize and make a recommendation to the Trustees at the June 2022 Executive Session.

Population Health Subcommittee

ENGAGEMENT STRATEGY

Participate and engage in important NY44 Trust meetings and earn **easy, free** money for your district!

- What: Attend important NY44 meetings
- 1 management AND 1 key labor personnel from your school to attend and earn points
- Utilize the funds for wellness-related activities

Upcoming available opportunities!

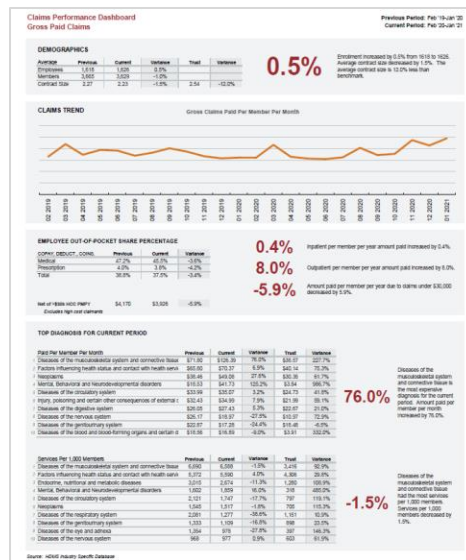
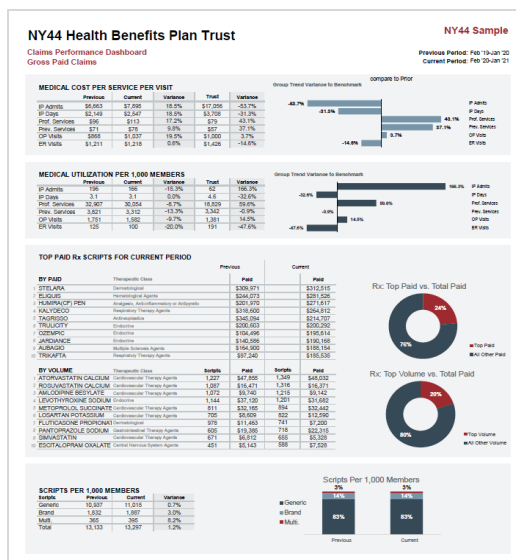
Engagement Opportunity	Potential Point Value
May Board Meeting	30 points
June Board Meeting	30 points
August Board Meeting	30 points
October Board Meeting	30 points
November Board Meeting	30 points
Healthcare Performance Dashboard Report	40 points
Innovations Subcommittee Open Forum	15 points
Population Health Subcommittee Open Forum	15 points

RECEIVE YOUR DISTRICT'S HEALTHCARE PERFORMANCE DASHBOARD

How? Send an email to NY44@oswaldcompanies.com to request the report. Please include your school district and your contact information. You'll receive an email to confirm details and to set up a call to review.

What is it? Summary report of relevant population health data, such as:

- Demographics
- Top chronic conditions
- Top prescription drug utilization
- Place of service information (e.g., ER, inpatient services)



WELLNESS TIPS FOR BETTER POPULATION HEALTH

High Blood Pressure Education Month

What exactly is high blood pressure? Blood pressure is known as the “silent killer.” With proper treatment and management, you can control your blood pressure to help you live a long and healthy life.

[Find out how you can ‘know your numbers’](#) and understand how to better your blood pressure.



National Mental Health Month

Looking to boost your mood, handle your emotions better, or build resilience? Your mental health influences how you feel, think and act in daily life. Whether you’re looking to cope with a specific mental health problem, handle emotions better, or simply to feel more positive and energetic, there are plenty of ways to [take control of your mental health](#) -- starting TODAY!

Physical Fitness & Sports Month

We know that staying active is one of the best ways to keep our bodies healthy. But did you know it can also improve your overall well-being and quality of life? [The benefits to incorporating physical activity into your life are endless.](#)



ON-DEMAND HEALTH & WELLNESS RESOURCES FOR YOU:

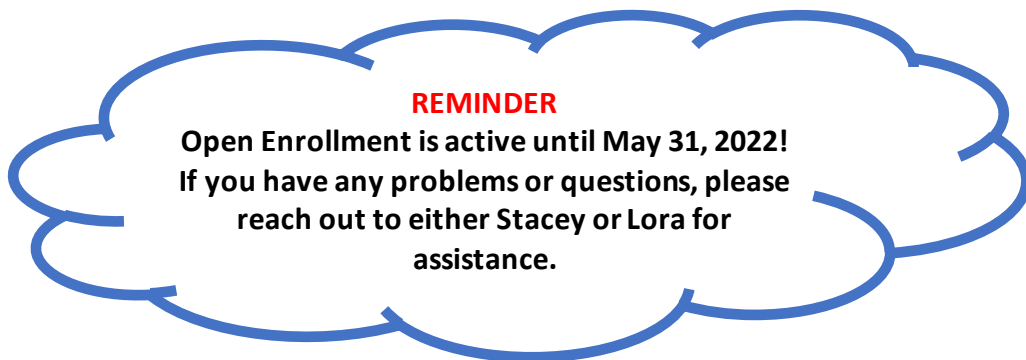
<https://www.ny44.e1b.org/wellness>

- Monthly Wellness Tips & Information
- On-demand Health/Wellness Articles & Videos
- Mindfulness Accessibility
- Tracking: Nutrition & Exercise



Other Sharing Points:

- Our Subcommittees hold Open Forum meetings to keep you updated. The calendar of upcoming Open Forums can be found at [here](#). We hope you'll be able to join each of the Subcommittee Open Forums so that you can become actively engaged and learn more about the following topics: benefits, population health, communication, finances, and innovations. The Open Forums are in a format that allows open discussion. Please join us!
- 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.



REMINDER

**Open Enrollment is active until May 31, 2022!
If you have any problems or questions, please
reach out to either Stacey or Lora for
assistance.**

Best Regards,

Lora Schasel, Office Coordinator & Stacey Porter, Benefit Specialist
NY44 Health Benefits Plan Trust
NY44.e1b.org

The next NY44 Trust Board Meeting is June 23rd.



You are receiving the *NY44 Board Meeting Notes* 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.