

## NY44 Board Meeting Notes

This communication 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 5/01/2022	Year to Date 7/1/2021 - 05/31/2022	Audited Financial Statement Ending 6/30/2021 (Prior Year)
<b>Revenues</b>			
Participants' Premium Contributions	\$ 9,633,679	\$ 105,497,923	\$ 120,301,267
Participants' Assessments		\$ -	\$ -
RDS-Drug Subsidy		\$ 342,416.36	\$ 396,096
Interest Income	\$ 7,848	\$ 308,703	\$ 149,033
Trust Administrative Fee	\$ 72,325	\$ 789,355	\$ 830,640
Realized Chg in Investments		\$ (200,430)	\$ (49,556)
Pharmacy Rebates	\$ 56,837	\$ 4,869,757	\$ 7,175,033
Other Income- Stop Loss Reimbursement		\$ 64,810	\$ 281,726
Med Reimburse claims by TPA internal audits	\$ 411,669	\$ 623,190	\$ -
	\$ -		
<b>Total Revenues</b>	\$ 10,182,358	\$ 112,295,724	\$ 129,084,239
<b>Disbursements</b>			
Medical, Rx, and Dental Claim Payments	\$ 9,412,468	\$ 102,601,165	\$ 114,602,948
Claim Administrative fees-TPA	\$ 285,384	\$ 3,208,653	\$ 2,710,817
Salaries Payroll Taxes	\$ 11,770	\$ 175,300	\$ 84,145
Legal and Consulting	\$ 45,466	\$ 682,453	\$ 835,313
Insurance	\$ 114,389	\$ 742,894	\$ 671,251
PCORI		\$ 38,418	\$ 46,569
Other	\$11,469.18	\$ 192,370	\$ 197,375
Other - Alice Riley Erie 1 Payout		\$ 61,199	\$ -
		\$ -	\$ -
<b>Total Expenses</b>	\$ 9,880,946	\$ 107,702,452	\$ 119,148,418
<b>Net Revenues - Disbursements</b>	\$ 301,412	\$ 4,593,272	\$ 9,935,821
<b>NET ASSETS, at beginning of Year</b>		\$ 47,990,544	\$ 38,054,723
<b>NET ASSETS, at YTD and end of year</b>		\$ 52,583,816	\$ 47,990,544
<b>*Med Reimburse credit is applied to the Medical Claims</b>			
<b>*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</b>			

## NY44 STAFF UPDATES

### Dental Plan: July 1, 2021 – May, 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 – May 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](http://www.ny44.e1b.org) website.

**Dental Revenue:**     **\$1,251,603.00**  
**Dental Expenses:**    **- 1,153,441.07**  
**Admin Fee Exp.:**     **- 68,863.59**

**Dental Net Income**   **\$   34,298.34**



### District Audits

Stacey is conducting our Annual District Audits with each school district. She has visited 6 schools thus far and has found those districts to have excellent recordkeeping. We thank those districts for their time and the accessibility of their files and documentation. The remaining audits will be finished before the end of December.

### 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** as the 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](mailto:sporter@e1b.org)

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

## SUBCOMMITTEE REPORTS

### Benefits Subcommittee

The Benefits Subcommittee met on June 22, 2022.

- The Committee worked to analyze the College Tuition Benefit offered by our dental administrator, Guardian, in partnership with Sage. With very low participation of our members, and Guardian’s discontinuance of the benefit, the Committee made a recommendation to the Trustees to discontinue the benefit. The Trustees voted and approved the discontinuation.
- The Committee is analyzing the availability of the Independent Health Network for Erie1BOCES Southern Tier enrollees.

The Subcommittee’s next meeting is scheduled for July 19, 2022.

### Communications Subcommittee

At the May Board Meeting, it was reported that the Trust website has been updated to make it more accessible to all members under the ADA and WCAG. We will continue to work to ensure that all new materials posted to the website are compliant, such as closed captioning for videos.

Under the newly Amended Trust Agreement, and as reported at the March 15, 2022, Board Meeting, we will have four new At-Large Trustees (1 managerial and 1 non-managerial from each of two schools) joining the NY44 Board of Trustees on July 1, 2022. These districts are North Rockland and Gowanda.

The Communications Subcommittee presented the latest statistics on the NY44 web portal usage. Second quarter of 2022 was up slightly over 1st quarter, but mobile usage to access the website went down. The number of users overall is down compared to 2021. Views directly to the enrollee site were at the number one spot for the second quarter. Views to the Capital Rx or Prescription Drug page were down significantly in the most recent quarter. The Committee will continue work on additional member communications in the third quarter.

### Finance Subcommittee

Most Recent	1 Month	3 Months	12 Months	10 Month(s)
	April 2022	February 2022 - April 2022	May 2021 - April 2022	July 2021 - April 2022

Month	Quarter	Year	Fiscal Year
Per Employee Per Month: <b>\$1,509</b> April 2022	Average Per Employee Per Month: <b>\$1,491</b> February 2022 - April 2022	Average Per Employee Per Month: <b>\$1,616</b> May 2021 - April 2022	Average Per Employee Per Month: <b>\$1,603</b> July 2021 - April 2022

The fiscal year is averaging \$1,603 Per Enrolled Per Month (PEPM), up 2.0% compared to the same period last year [\$1,572 PEPM from July 2020 – April 2020]. The Average Medical Trend in the area ranges from 6.8% to 7.3%.

The PEPM for most recent month totaled \$1,509 is about 6.7% lower than the 12-month average of \$1,616 and 5.9% lower than the fiscal average.

The largest claimant has met the stop-loss limit and the exposure is now capped. For the Fiscal year, the 10 largest claimants averaged \$482K each.

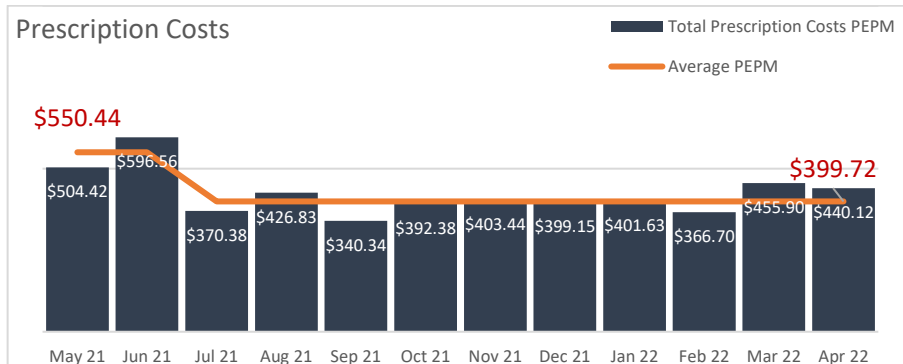
The chart titled **Prescriptions Costs\*** measures prescription utilization and their financial impact to the trust. This includes all associated fees. There are significant savings from the prior carrier's average costs and the new carrier's average cost. The 27.4% reduction in PEPM based on current enrollment represents nearly 10M. in savings to the trust.

**Prescriptions PEPM**

The average for before: \$550.44 PEPM

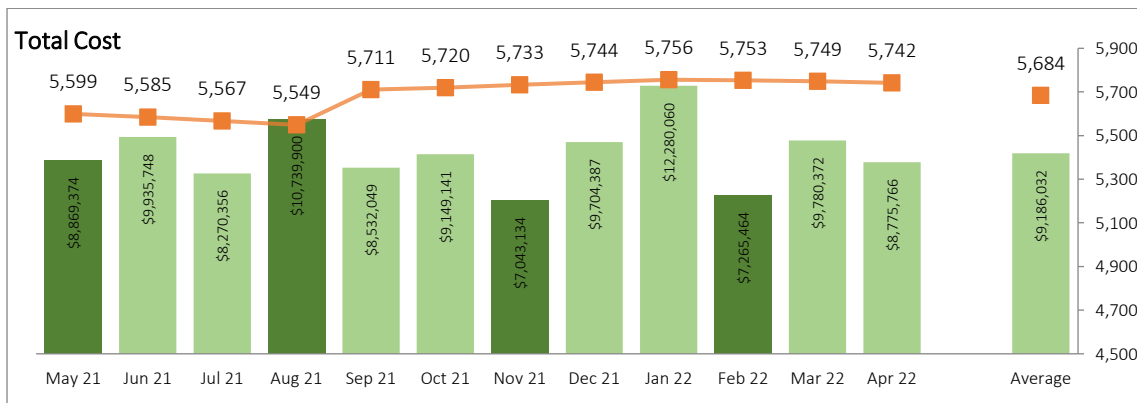
The average for after: \$399.72 PEPM (-27.4%)

*Prescription Costs include all Medical and Rx related charges, specifically: Claims, Stop-loss Premiums, Third-Party Administration Fees, and Taxes. Rebates are still part of the agreement but not included in this calculation to show utilization*



**Total Cost Chart** helps identify the variations in utilization by month. Overlaid with Enrollment.

The average for the most recent 3 month is \$8.6M, 8.5% lower than the \$9.4M average of the other months. The darker shade represents the months with Rx rebates.



## Innovation Subcommittee

The Innovation Subcommittee made a special presentation to the Trustees during Executive Session on the cost transparency member incentive program. A representative from the vendor provided a demo of how the program works and answered Trustee questions. As previously communicated if the Trustees agree to implement this voluntary cost savings program, it will be rolled out at a later date allowing time to communicate to the schools and members. Separately from the Innovation Subcommittee work, Ms. Lukacs from Oswald provided YTD savings on the Payer Matrix Program. From July 1, 2021 through April 30, 2022, the Trust has avoided specialty drug spend of \$8,078,714 due to the Payer Matrix program, with net savings after fees of \$5,655,098.

## 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!

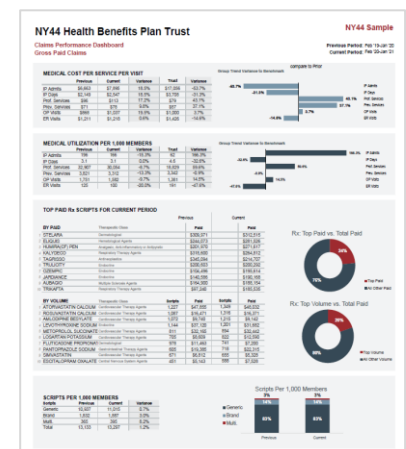
Engagement Opportunity	Potential Point Value
May Board Meeting	30 points
June Board Meeting	30 points
August Board Meeting	30 points
October Board Meeting	30 points
November Board Meeting	30 points
Healthcare Performance Dashboard Report	40 points
Innovations Subcommittee Open Forum	15 points
Population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

## RECEIVE YOUR DISTRICT'S HEALTHCARE PERFORMANCE DASHBOARD

**How?** Send an email to [NY44@oswaldcompanies.com](mailto: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)



## 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

 **Nutrition Tracker** 

Tracking your food is a great way to gain perspective on what a typical day of eating looks like for you. If you are trying to make changes to your food choices or eating habits, this can be a great first place to start. You can learn more about this great thing you are already doing, and the areas that you can make some improvements. By tracking your food for 7 weeks you will reach 100% of the time.

Name (PRINT): \_\_\_\_\_ Page (Circle Once): 1/3 of 3/3

Meal	Date	Time	Color	Portion

 **Workout Log** 

DATE	ACTIVITY	TIME	DIST.	SETS	REPS	CAL. BURNED

## REQUEST YOUR WELLNESS COMMITTEE TOOLKIT TODAY!

[ny44@oswaldcompanies.com](mailto:ny44@oswaldcompanies.com)

- How-To implement a wellness committee
- Meeting templates and sample agendas
- Mission statement assistance
- And more!



## WELLNESS TIPS FOR BETTER POPULATION HEALTH



### Men's Health Month

When it comes to preventing disease, eating right and a healthy lifestyle are your strongest line of defense against heart disease, diabetes, cancer, stroke, Alzheimer's and other diseases. [Check out](#) some interactive ways we can increase education and the importance around men's health.

### National Safety Month

[Use these tools](#) to help create a culture of safety in which everyone—from leaders and safety professionals to each individual worker—plays their part. Gain the latest resources and practical tools to help take action.



### 5 Fun Ways to Dive Into Aquatic Exercise

With summertime quickly approaching, you may have access to a pool which acts as a great source for physical activity. [Learn several tips](#) to utilize water as an excellent source of exercise as the summer months get warmer and warmer and exercising outdoors gets tougher and tougher. Water activities are especially helpful for those with joint issues and for those who don't particularly enjoy high-impact activities.



Other Sharing Points:

- Our Subcommittees hold Open Forum meetings 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 that you can become actively engaged and learn more about the following topics: benefits, population health, communication, finance, and innovation. 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](mailto:SBaltas@oswaldcompanies.com)
- Check the [www.ny44.e1b.org](http://www.ny44.e1b.org) website for updates.



**We wish you all a wonderful and safe Summer!**

Best Regards,

Lora Schasel, Office Coordinator & Stacey Porter, Benefit Specialist  
NY44 Health Benefits Plan Trust  
[NY44.e1b.org](http://NY44.e1b.org)

The next NY44 Trust Board Meeting is August 18th.



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.