

NY44 Health Benefits Plan Trust Board Meeting

Minutes: Number 126, August 25, 2022

Opening of Meeting 12:20 PM

In attendance: Chair Jim Fregelette, Vice Chair Donna Walters, Trustees Elizabeth Freas, John Pope, Christa McHale, Bob Giannicchi, Deborah Piatek, David Scalzo, Kleo Girandola, Debra Brennan and Barbara Smith. Also attending: Office Coordinator, Lora Schasel, Benefits Specialist, Stacey Porter, Darcie Falsioni, Esq., Representatives from Oswald Companies, Steve Baltas, Janet Lukacs, John Kertis, Medhat Kaldas and Jess Michel.

Not in Attendance: Trustees Michelle Okal-Frink, Candace Reimer, and Daniel Ratel

1. Public Comments and Questions

None

2. Welcome to New At Large Trustees

Chair Jim Fregelette welcomed the new 2022-23 At-Large Trustees. The At-Large Trustees are Debra Brennan and Kleo Girandola from North Rockland and Barbara Smith and Dan Ratel from Gowanda

A. Presentations/ Informational Items

1. Fiscal Update

Lora Schasel reported that from June through July there was little change in the equity position and the population had no significant change. The Balance Sheet indicates that the Trust has a continued favorable equity position through the end of July 2022 with total equity of \$55M.

A Rx rebate was received from PBD for the 4th quarter of 2021 on 7/26/22 in the amount of \$114,346 which will be booked into the previous year.

The Trust has requested cost data from Capital Rx to be used to complete our payment request from RDS for the 2021- 22 plan year. Enrollment declined by 27 from 7/1/22 to 9/1/22. Total cash and investments is currently \$6.6M. Revenue versus Expenses shows the Trust continues to be in good financial health with revenues ahead of expenses.

Dental claims showed a normal upward trend during June and July due to summer break for school/college, and it is predicted that they will likely level off by fall.

Administrative Report

1. Subrogation Report

Stacey Porter reported that there are four negotiated settlements as follows: \$21,739.46, \$5,000, \$17,839.12, and \$1,800. The Trust will receive a total of \$34,783.93 after the 25% vendor reduction is taken.

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2. School Audits

Stacey Porter reported that audits for South Buffalo and Akron are scheduled for September, leaving only North Rockland remaining to be scheduled.

B. Consultant Report

1. Subcommittee Updates

a. Financial Committee

Medhat Kaldas, Oswald Companies, reported on utilization.

The PEPM for July 2021 through June 2022 was \$1,578. The usual trends are 6.8%-7.9% for self-insured large groups in the area, and the plan outperformed the trends, reducing costs per employee by 0.4%

Medical Claims PEPY were \$12,946 last year, with medical claims increasing to \$13,718 this year, a +6% trend.

Prescription claims PEPY were \$6,028 last year and decreased to \$4,880, this year. Accounting for all fees, this is a 19% percent reduction. The reduction in Rx claims equated to \$1,148 PEPY in savings, offsetting the +\$772 from medical claims. Savings to the group was \$376 PEPY. Adding fees and renewals, the plan saved \$78 PEPY (-0.4%).

Gross costs before rebates and large claimants totaled \$114.6M. Including rebates and large claimant reimbursements, the expenses totaled \$108.1M (\$18,931 PEPY). The prior year was \$19,009. There was one large claimant this year for an expected return of \$291K. Last year, there also was one claimant for \$301K in expected returns.

The fiscal year started with 5,567 employees covered and ended with 5,741, an addition of 174 employees.

Medhat reminded the schools that they could request a Claims Performance Dashboard which provides detailed claims utilization built for that particular school. He indicated that any school with 100+ employees can request an individualized report by sending an email to NY44@oswaldcompanies.com

b. Communications Committee

John Kertis, Oswald Companies, reported on the website analytics.

The desktop continues to be the most used device to access the Trust website followed by mobile devices. The number of users for Q2 2022 was 1232 and the number of page views was 6,171, with the period of 7/1/22 – 8/21/22 having 522 users and 2,592 page views. The Enrollee/Western Region continues to have the most page views followed by Capital Rx. The number of users and page views for Q2 2022 was lower than for Q2 2021.

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The committee is working on sending out an email reminder to the school Benefit Administrators regarding future quarterly Rx formulary changes as well as an email to the schools with dental coverage advising that the Sage tuition benefit has been discontinued.

They are also continuing work on a project to facilitate emailing members directly and are working with the schools' IT departments to whitelist the sender email address and remedy any other technical issues.

In addition, the committee is working on a fall newsletter which will include topics such as reporting of life events and Medicare Part A and Part B enrollment responsibility.

c. Population Health Committee

Jess Michel reported that monthly wellness topics include:

- Back to School Health – 4 Tips for Parents
- National Immunization Awareness Month
- 6 Ways to Combat the Effects of Sitting All Day

Jess indicated that since 2022 was the inaugural year for the engagement program, the Committee plans to reevaluate and adjust the plan moving forward to ensure a fair earning opportunity for all schools. Jess also indicated that there may be further details including modifications to the strategy at the upcoming October Board of Trustees meeting. Additional earning opportunities for the inaugural year include attendance at the August Board meeting and requesting a Healthcare Performance Dashboard.

A reminder was given that the Performance dashboard is a summary report of relevant district population health data such as demographics, top chronic conditions, top prescription drug utilization, etc. If schools are interested in a report for their district, they can send an email to NY44@oswaldcompanies.com to request one.

A Wellness Committee Tool kit is available to help incorporate wellness into each school. Interested districts should email ny44@oswaldcompanies.com to request their kit.

There are “On demand” wellness resources on the website under the participating schools tab which includes:

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

d. Innovation Committee

Janet Lukacs, Oswald Companies, reported that the Subcommittee and the vendor, Healthcare Bluebook, presented the Quality & Cost Transparency program to the Trustees during the

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Executive Session on June 23. After the presentation, the Trustees approved a resolution authorizing negotiation of a contract with Healthcare Bluebook.

Healthcare Bluebook allows members to search for high-quality, low-cost providers for the 400⁺ most commonly performed services or procedures. Members who search, select, and receive services from both a high-quality and low-cost provider will receive an incentive reward from \$100 to \$1500 depending on the procedure.

e. Benefits Committee

Steve Baltas, Oswald Companies, reported that the Sub Committee met on 8/17/22 and discussed the following:

- Out of Network (OON) claims costs
- How the Trust handles Medicare enrollment

The Subcommittee's next meeting is scheduled for mid-September

General Trust Business

1. Status of Districts

No change

Approval of Minutes

1. Meeting Number 125, June 23, 2022

The motion to approve the minutes from Meeting Number 125, held on 6/23/22, was made by John Pope, seconded by Elizabeth Freas and carried unanimously. **CARRIED (by both Management and Labor Units)**

C. Old Business

None

D. New Business

1. Report on Board of Trustee Approval in Lieu of a Meeting:
 - a. Approval via email – approval of 4-tier rate for North Rockland
 - b. Approval via email – renewal of Sun Life stop-loss policy
 - c. Approval via email – renewal of Oswald Consulting Agreement
 - d. Approval via email – approval of Healthcare Bluebook
 - e. Approval via email – bonus for Trust Staff for fulfilling Fiscal Agent duties

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2. Vote on Board Resolutions:
 - a. Approval of Renewals of Trust Insurance Policies

The motion to approve Approval of Renewals of Trust Insurance Policies, was made by Elizabeth Freas, seconded by Bob Giannicchi and carried unanimously. **CARRIED (by both Management and Labor Units)**

Adjournment

1. **Next Board of Trustees' Meeting will be on October 27, 2022 at 3:00 PM**

The motion to adjourn at 1:07 PM was made by Elizabeth Freas, seconded by Deborah Piatek and unanimously approved. **CARRIED (by both Management and Labor Units)**

Respectfully Submitted,

Lora L. Schasel
Secretary to the Board of Trustees