

# **NY44 Health Benefits Plan Trust Board Meeting**

Minutes: Number 127, October 27, 2022

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## **Opening of Meeting 3:07 PM**

In attendance: Chair Jim Fregelette, Vice Chair Donna Walters, Trustees Elizabeth Freas, John Pope, Michelle Okal-Frink, Candace Reimer, 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: Trustee Daniel Ratel

### **1. Public Comments and Questions**

Vice Chair, Donna Walters, advised that some members are being turned away from Well Now facilities because they don't have the necessary equipment or are too busy to take more patients, so some members have no choice but to go to the emergency room. Chair, Jim Fregelette, reminded everyone that if they are getting a flu shot, they should show their Rx card and not their medical card.

## **A. Presentations/ Informational Items**

### **1. Fiscal Update**

Lora Schasel reported that from August through September 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 September 2022 with total equity of \$53M.

An Rx rebate was received from Capital Rx for the 3<sup>rd</sup> quarter of 2022 on 9/30/22 in the amount of \$1,402,420.

Enrollment increased by 79 from 7/1/22. Total cash and investments is currently \$6.5M. Revenue versus Expenses shows the Trust continues to be in good financial health with revenues ahead of expenses.

Dental claims were high in July, August and September which is consistent with the normal upward trend during summer break for school/college. It is predicted that they will likely level off by fall.

## **Administrative Report**

### **1. School Audit Update**

Stacey Porter reported that all district audits have been completed with the exception of North Rockland and that they are working on getting North Rockland's scheduled.

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## 2. Medicare Process Review and Survey

Stacey Porter reported that the plan requires that a retired Medicare-eligible enrollee (65+) must have **both** Medicare Parts A and B to remain covered under the plan. If a Medicare-eligible retiree does not have **both** Medicare Parts A and B at retirement, the current process is to allow them until the end of the year to obtain the required coverage, but if they do not have it by the end of the plan year (June 30), they are terminated from coverage. During this time, the Trust assesses a monthly fee on top of the monthly premium for the enrollee's failure to obtain the necessary Medicare coverage.

Several districts have expressed concern that the districts cannot control the enrollees' actions. The Benefits Committee is exploring other options rather than assessing the districts with respect to Medicare-eligible retirees who fail to enroll in Medicare Parts A and B. A survey was sent to all Benefit Administrators regarding the current Medicare process, asking them which options they would consider from the following:

1. The retiree be terminated from the Trust's Medical plan upon their retirement (if they do not have both Medicare Parts A and B);
2. The Trust directs IHA/MVP to pay only 20% of the retiree's claims (since Medicare should be paying 80% as the primary payer);
3. Leave the process "as is" and continue to assess a fee to the district

Fourteen districts completed the survey as follows: three districts chose option 1; nine districts chose option 2 (which treats the enrollee as though they did enroll in both Medicare Parts A and B at retirement); and two districts responded that they don't allow Medicare eligible retirees to stay on the Trust plan into retirement

The Benefits Subcommittee will review the survey results and develop options to consider going forward. Thereafter, they will meet with the Finance Committee to review recommendations and financial considerations of any proposed changes. Proposed changes will be recommended to the Trustees for approval and communicated to districts.

## B. Consultant Report

### 1. Subcommittee Updates

#### a. Financial Committee

Medhat Kaldas, Oswald Companies, reported on utilization.

The July PEPM of \$1,711 is almost 11% higher than the normalized year of \$1,546. Large claimants in July are 18% of all claims for the month. The top 3 are \$1M+ in claims. Year over year comparison, medical claims increased this year with a +6% trend and prescription claims decreased, representing a 25% reduction. After fees and renewal, the fund reduction was down 1%. Gross costs before rebates and large claimants totaled \$112.6M. Including rebates and large claimant reimbursements, expenses totaled PEPY \$18,548.

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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](mailto: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 Q3 2022 was 910 and the number of page views was 4,780, with the period of 10/1/22 – 10/23/22 having 522 users and 259 page views. The Enrollee/Western Region continues to have the most page views followed by Capital Rx.

The committee is continuing work on a project to facilitate emailing members directly and have worked with the schools' IT departments to whitelist the sender email address and remedy any other technical issues. School Benefit Administrators will be notified in advance of the first test email being sent out to enrollees.

The fall newsletter is in the mail and includes reminders on 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:

- National Mental Illness Awareness Week
- National Breast Cancer Awareness Month
- 14 Ways to Add Variety to Your Walks

Jess indicated that since 2022 was the inaugural year for the engagement program, the Committee is suggesting a 25% participation level so that more districts will be eligible for an incentive award in the inaugural year of the project. The Committee plans to reevaluate and adjust the plan moving forward to ensure a fair earning opportunity for all schools.

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](mailto:NY44@oswaldcompanies.com) to request one.

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

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- Mindfulness Accessibility
- Tracking: Nutrition & Exercise

## d. Innovation Committee

Janet Lukacs, Oswald Companies, reported that the Subcommittee addressed Trustees' final questions regarding Health Care BlueBook during the August Board meeting. Since that meeting, Oswald and the Trust's legal counsel have been working through the contracts with the vendor. The Trust's TPAs (Independent Health and MVP) have been contacted to begin setup for data transfers, etc. Bswift has been contacted as well for basic eligibility information.

When BlueBook was initially presented to the Trustees, a January 1<sup>st</sup> start date was envisioned, however, the Subcommittee is suggesting a push back to March 1<sup>st</sup> to give additional time to focus on co-branded member communications in an effort to get people excited about it. A series of webinars is planned after the first of the year. Janet shared the projected implementation timeline.

## e. Benefits Committee

Steve Baltas, Oswald Companies, reported that the Sub Committee met on 10/20/22 and discussed the following:

- The Trust's current coverage levels for standard and enhanced fertility benefits including testing and procedures
- How the Trust handles Medicare enrollment for eligible members

The Subcommittee's next meeting is scheduled for 11/15/22

## General Trust Business

### 1. Status of Districts

No change

## Approval of Minutes

### 1. Meeting Number 126, August 25, 2022

The motion to approve the minutes from Meeting Number 126 held on 8/25/22, was made by Robert Giannicchi, seconded by Deborah Piatek and carried unanimously. **CARRIED (by both Management and Labor Units)**

## C. Old Business

None

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## **D. New Business**

1. Vote on Board Resolutions:
  - a. Approval of Change to District Engagement Strategy Incentives

The motion to approve a Change to the District Engagement Strategy Incentives, was made by Michelle Okal-Frink, seconded by Christa McHale and carried unanimously. **CARRIED (by both Management and Labor Units)**

## **Adjournment**

1. **Next Board of Trustees' Meeting will be on November 17, 2022 at 3:00 PM**

The motion to adjourn at 3:47 PM was made by Elizabeth Freas, seconded by David Scalzo and unanimously approved. **CARRIED (by both Management and Labor Units)**

Respectfully Submitted,

Lora L. Schasel  
Secretary to the Board of Trustees