

Date: 2023.02

NY44 Board Meeting Notes

This communication is 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 includes the audited 2021-22 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 1/01/2023	Year to Date 7/1/2022 - 1/31/2023	Audited Financial Statement Ending 6/30/2022 (Prior Year)
Revenues			
Participants' Premium Contributions	\$ 9,905,738	\$ 68,988,457	\$ 115,098,680
Participants' Assessments			\$ -
RDS-Drug Subsidy	\$ 702,174	\$ 702,174	\$ 342,416
Interest Income	\$ 72,969	\$ 396,014	\$ 373,175
Trust Administrative Fee	\$ 74,593	\$ 512,783	\$ 861,392
Realized Chg in Investments			
Pharmacy Rebates		\$ 3,008,351	\$ 6,354,709
Other Income			\$ 64,810
Medical Reimburse	\$ 37,213	\$ 65,833	\$ 299,201 *
	\$ -	\$ -	
Total Revenues	\$ 10,792,688	\$ 73,673,613	\$ 123,394,383
Disbursements			
Medical, Rx, and Dental Claim Payments	\$ 10,193,232	\$ 65,419,929	\$ 112,237,072 *
Claim Administrative fees-TPA	\$ 299,112	\$ 2,088,084	\$ 3,506,960
Salaries Payroll Taxes	\$ 12,383	\$ 108,035	\$ 153,952
Legal and Consulting	\$ 17,670	\$ 376,096	\$ 649,459
Insurance	\$ 60,793	\$ 419,009	\$ 809,923
PCORI		\$ 29,436	\$ 38,418
Other	\$ 8,437	\$ 117,367	\$ 216,267
Alice Riley 7/2021 - 12/2022 Service Invoice/Buyout			\$ 135,367
		\$ -	
Total Expenses	\$ 10,591,628	\$ 68,557,956	\$ 117,747,418
Net Revenues - Disbursements	\$ 201,060	\$ 5,115,657	\$ 5,646,966
NET ASSETS, at beginning of Year		\$ 58,182,742	\$ 52,535,776
NET ASSETS, at YTD and end of year		\$ 63,298,399	\$ 58,182,742

*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, 2022 – January 2023

The figures reported for dental encompass July – January 2023. 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: \$ 789,942
Dental Expenses: - 716,656
Admin Fee Exp.: - 38,016

Dental Net Income \$ 35,270

Stacey continues to work on a project to obtain enrollees' personal email addresses to ensure that the Trust staff, our consultants, and our vendors (Independent Health, MVP, Capital Rx, etc.) can get relevant, timely information directly to enrollees as quickly possible.



Open enrollment is right around the corner! We will be presenting a webinar for all school Benefit Administrators at the end of March to provide information and support for the upcoming May Open Enrollment!! Look for email communication from Stacey and Lora with all the details and updated documents for this year's event!

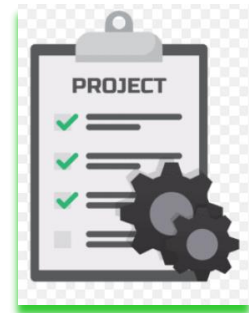
Bswift Reminder



As a reminder, it is important that all enrollee and dependent demographic information (including email addresses) is 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

Finance Subcommittee

November utilization dropped to \$1,455 Per Enrolled Per Month (PEPM), 6.5% below the rolling 12-month average of \$1,551 PEPM. The drop is due to less claim activity and an increase in enrollment. From Dec 2021 through Aug 22, the average pre-rebate monthly average was \$9.6M, the most recent 3 months average \$8.9M. The PEPM is amplified by an increase in average enrolled. Same respective periods, from 5,747 to 5,859.

Most Recent	1 Month	3 Months	12 Months
	November 2022	September 2022 - November 2022	December 2021 - November 2022
	Month	Quarter	Year
	Per Employee Per Month:	Average Per Employee Per Month:	Average Per Employee Per Month:
	\$1,455	\$1,450	\$1,551
	November 2022	September 2022 - November 2022	December 2021 - November 2022

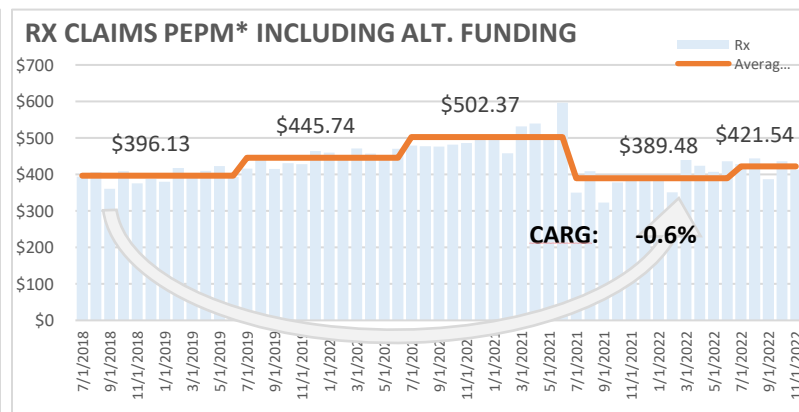
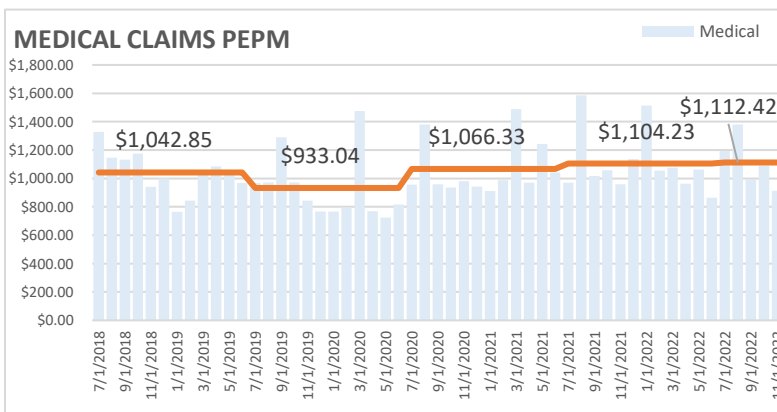
The month ran 16.7% below, however the quarter is 9.3% above the annual average. This pattern is not new to the plan's seasonality. Prior fiscal quarter also had an elevated start. This year's elevated quarter is 1% below the same quarter last policy period. Expanding to a rolling 12-month view, the plan is 2.7% below last year's average.

As a continuation of the study in the last publication where we looked at total cost from the past four years. The study below isolated claims only and separates medical and prescription claims.

Medical claims in the 2018 plan year averaged a PEPM of \$1,043. The PEPM today is \$1,112. The increase between the two period is 6.7%, which converts to a per year trend of 1.9%. The comparable market is 8.3%.

Prescription claims in 2018 had a PEPM of \$396. The year BEFORE PBM change the PEPM was \$502. This is a 12.6% compounded growth rate. Cost increased by 27% in this period. The PEPM after the change the PEPM was \$389. This is a drop of 22.5% less the prior period and less than the PEPM from 2018. So far this year, the PEPM of \$422 is 6% higher than it was in 2018. Without installation of the new PBM, the PEPM would be 61% higher than it was in 2018.

Enrollment for period is growing, which signifies strength. Claims fluctuate based on utilization and Rx rebates. Rebates have a more consistent schedule and pattern.



Communications Subcommittee

COMMUNICATION UPDATES

1. Communications Subcommittee Open Forums were held on November 30, 2022, and January 18, 2023. The topics discussed included an update on the initiative to Email Members Directly and an overview of the new Healthcare Bluebook program.
2. With respect to the initiative to Email Members Directly we experienced a high percentage of emails not being delivered either due to firewall restrictions at the schools or bad (i.e., outdated) email addresses. NY44 has asked schools to help by encouraging members to submit personal emails to NY44 which will be entered into the bSwift benefit administration system. This is expected to ensure more members receive communications in a timely manner.
3. At the beginning of the year, it became noticeable that members were experiencing service issues with prescriptions being filled through the Walmart mail order channel. NY44 worked with its prescription vendor, Capital Rx and issued a communication to schools with information to help members mitigate this problem along with a reminder that Stoney Pont Pharmacy and Wegmans are also approved vendors for mail order of prescriptions.
4. An NY44 Newsletter to be mailed to all enrollees is in process. It will have Healthcare Bluebook information, an article on the Walmart mail order issue and a reminder of coverage issues related to enrollees eligible for Medicare.
5. More robust communications are being prepared to support the launch of the new Healthcare Bluebook program. More details on this program are included in the update from the Innovation Subcommittee.

WEBSITE STATS

Website usage continues to be good. The Capital Rx page showed added visits, likely due to the communications about the Walmart mail order issue.

	10.01.22 – 12.31.22 (Q4)		01.01.23 – 02.12.23	
	Web Page	Views	Web Page	Views
1	Enrollees – NY44	810	Enrollees – NY44	276
2	Western Region – NY44	369	Western Region – NY44	162
3	Contacts – NY44	302	Capital Rx – NY44	147
4	Participating Schools – NY44	296	W – Medical – NY44	139
5	W – Medical – NY44	276	Contacts – NY44	131
6	Capital Rx – NY44	212	Participating Schools – NY44	102
7	About The Trust – NY44	136	HealthCare Bluebook – NY44	93
8	Word Search – NY44	136	About The Trust – NY44	74
9	Eastern Region – NY44	120	Wellness Tips – NY44	69
10	E – Medical – NY44	117	W – Forms Documents – NY44	53
11	W – Dental – NY44	100	W – Dental – NY44	48
12	Wellness Tips – NY44	88	Eastern Region – NY44	47
13	W – Forms Documents – NY44	81	Trust Documents – NY44	32
14	Trust Documents – NY44	71	Board of Trustees – NY44	31
15	Retirees/Medicare – NY44	59	Fast Facts – NY44	31
16	Board of Trustees – NY44	57	E – Medical – NY44	30
17	Meeting Minutes – NY44	55	Retirees/Medicare – NY44	30
18	W – Vision – NY44	53	Employee Contact Information – NY44	29
19	Fast Facts – NY44	52	FAQs – NY44	29
20	News Briefs – NY44	47	News Briefs – NY44	27

Population Health Subcommittee

ENGAGEMENT STRATEGY:

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

- *Congratulations to the four districts who earned some of their incentive in 2022! Thank you for your engagement and participation!*
 - Meetings
 - Population Health Dashboard (2/year): 40 points each
 - Board Meetings (8/year): 50 points each
 - Open Enrollment (1/year): 40 each
 - Open Forum Subcommittee Meetings (10/year): 40 each
 - Total Available: 720 Total
 - Incentive Structure:
 - 25% attendance (180 points) = earn 50% incentive
 - 50% attendance (360 points) = earn 75% incentive
 - 75% attendance (540 points) = earn 100% incentive
 - Who?
 - 1 management personnel (required) and 1 labor personnel (optional) to attend

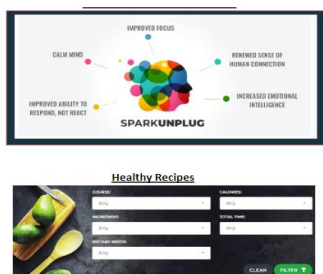
RECEIVE YOUR DISTRICT'S HEALTHCARE PERFORMANCE DASHBOARD

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. We recommend you to request this report quarterly so you can stay up to date on your district's wellness.

ON-DEMAND HEALTH & WELLNESS RESOURCES FOR YOU:

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



WELLNESS TIPS FOR BETTER POPULATION HEALTH



Mental Health Awareness

Mental health includes our emotional, psychological and social well-being. So, why is mental health so important to our overall health? Mental and physical health are equally important components of overall health. For example, depression increases the risk for many types of physical health problems, particularly long-lasting conditions like diabetes, heart disease, and stroke. Not to mention, the recent pandemic has caused a great deal of anxiety, uneasiness and even depression. [Learn more](#) about how you can help boost your mental health.

American Heart Month

February is the month to celebrate your heart and heart health, not to mention, all year-round! Let's learn how we can treat our hardest working muscle in the body, with the best care. [Read more](#) about 8 steps you can take to help prevent heart disease and learn why these steps can contribute to a healthy heart.



Random Acts of Kindness Week (February 6-12)

Let's be honest, kindness week should be every week. But, during the week of February 6-12, let's learn and celebrate kindness. What is kindness? What does kindness mean to you? [Learn how](#) you can focus on the meaning of kindness and spread this to others.

Innovation Subcommittee

1. The implementation of the Healthcare Bluebook program is proceeding. The launch date is set for April 1, 2023.
2. Communications to schools started with the Communications Subcommittee Open Forums on November 30, 2022, and January 18, 2023. Communications to members covered by the NY44 Healthplan starts with the February 2023 Newsletter being mailed to homes.
3. In early April all enrollees at participating schools will receive a welcome kit directly from Healthcare Bluebook. Prior to that (approximately mid-March) those enrollees will receive a postcard to be on the lookout for the welcome kit and directing them to the NY44 website for more details.
4. As a reminder, the Healthcare Bluebook program is a voluntary program that helps members compare healthcare costs and earn financial rewards for selecting a lower cost/high quality provider. Healthcare costs vary widely between providers *even when they are all in network*. Some providers are just more efficient than others and have better outcomes. Selecting lower cost/high quality providers:
 - a. Lowers costs for the NY44 Health Benefits Trust Healthplan
 - b. Lowers costs for participating schools
 - c. Allows schools to keep member contributions lower

- d. Can help reduce member out of pocket expenses
5. Here is how members can earn rewards:
- a. Members use the mobile app or go to the website to compare healthcare costs
 - b. Once logged in, search for the procedure, review the price range shown on the color bar (simple green, yellow, red coding) , then scroll down the page and review the list of facility options by quality and cost
 - c. The color codes make it easy for to identify those providers by cost and quality
 - d. There are over 400 procedures that can earn rewards
 - e. Rewards are based on the procedure and range from \$100 up to \$1,500



Benefits Subcommittee

The Benefits Subcommittee met monthly since our last Board meeting.

The subcommittee has been engaged in the following:

- Review and assistance with Walmart mail order issues.
- Due diligence regarding use of external benefits claims auditors.
- Review of Medicare process and recommendation for changes to the Trust's Medicare Policy.

The Subcommittee's next meeting is set for March 2023.

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
- Check the www.ny44.e1b.org website for updates.

Wishing you all the luck of the Irish!



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 March 16th.



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.