

NY44 Health Benefits Plan Trust Board Meeting

Minutes: Number 128, November 17, 2022

Opening of Meeting 3:07 PM

In attendance: Chair Jim Fregelette, Vice Chair Donna Walters, Trustees Elizabeth Freas, John Pope, Candace Reimer, Christa McHale, Bob Giannicchi, David Scalzo, Kleo Girandola, Daniel Ratel 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, Deborah Piatek, and Debra Brennan,

1. Public Comments and Questions

None

A. Presentations/ Informational Items

1. Fiscal Update

Lora Schasel reported that from September through October 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 October 2022 with total equity of \$53.8M.

An Rx rebate was received from our previous PBM, PBD, for the 1st quarter of 2022 on 11/1/22 in the amount of \$56,629.

Enrollment increased by 88 from 7/1/22. Total cash and investments is currently \$67M. Revenue versus Expenses shows the Trust continues to be in good financial health with revenues ahead of expenses.

Dental claims were high in July and September, which is consistent with the normal upward trend during summer break for school/college but returned to average in October.

Administrative Report

1. PayerMatrix Savings Update

Stacey Porter reported that Payer Matrix has saved the Trust \$6M year to date, through September 2022 with total Life to Date (July 2021 through September 30, 2022) savings of \$9M.

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B. Consultant Report

1. Subcommittee Updates

a. Financial Committee

Medhat Kaldas, Oswald Companies, reported on utilization.

The September PEPM is \$1,266 which is 16.7% lower than the normalized year of \$1,521. Costs are down from \$10M in July and \$11.4M in August to \$8.8M in September. Rebates posted this month make the total net for the month \$7.4M.

Large Claimants are 7.6% of all claims for the quarter with total large claimant spending from July 2021 through September 2022 at \$2M. We are almost 1% ahead of the same three months last year and are 9.3% higher than the annual average. We're experiencing a 3.7% annual growth rate versus a 7 to 8% marketplace growth rate. Gross costs before rebates for the fiscal year totaled \$30.3M. Net with rebates, expenses totaled \$28.8M

b. Communications Committee

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

John indicated that the Communications Subcommittee has scheduled an Open Forum for Wednesday, November 30 at 1:30 p.m. and all contacts at the schools are welcome to attend. Medhat Kaldas will also give a brief update on NY44 claims data. Attendance at this meeting is part of the NY44 Engagement Strategy program to earn points toward funds for wellness-related activities.

John further advised that the Subcommittee is continuing to work on an initiative to email members directly. The first test email was sent out on 11/9, and the "bounce rate" will be monitored and the process will be fine-tuned as necessary. School benefit administrators are encouraged to keep the emails in bSwift up to date.

c. Population Health Committee

Jess Michel reported that monthly wellness topics include:

- American Diabetes Month
- COPD Awareness Month
- Benefits of Exercising During the Workday

Jess advised that the Trustees approved adding a 25% participation level to the Engagement Strategy so that more districts would be eligible for an incentive to use for wellness-related activities. Jess congratulated the four districts that earned incentives in 2022. The current structure is:

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- 25% attendance = earn 50% incentive
- 50% attendance = earn 75% incentive
- 75% attendance = earn 100% incentive

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.

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 on the progress of implementation of Healthcare Bluebook, the new Quality & Cost Transparency program, which will launch on March 1, 2023:

- Working on finalizing agreements with Healthcare Bluebook
- Outreach has been made to the Trust’s TPA’s (Independent Health and MVP) to begin set up for certain data transfers, etc., as well as Bswift, for basic eligibility information
- Finalizing review of data file specifications
- Working on communication/member engagement plan

e. Benefits Committee

Steve Baltas, Oswald Companies, reported that the Sub Committee met on 11/15/22.

The subcommittee continues to examine the effects on the Trust with regard to Medicare-eligible members enrolled in Parts A and/or B as related to:

- Claims processing
- Premiums
- Rates
- Assessments

Additionally, the subcommittee continues to review:

- Covered fertility benefits and exclusions; and
- ER and urgent care services and copays

The Subcommittee’s next meeting is set for December 20, 2022.

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General Trust Business

None

Approval of Minutes

1. Meeting Number 127, October 27, 2022

The motion to approve the minutes from Meeting Number 127 held on 10/27/22, was made by Christa McHale, seconded by John Pope and carried unanimously. **CARRIED (by both Management and Labor Units)**

C. Old Business

None

D. New Business

None

Adjournment

1. Next Board of Trustees' Meeting will be on February 16, 2023 at 3:00 PM

The motion to adjourn at 3:38 PM was made by Christa McHale, seconded by Candace Reimer and unanimously approved. **CARRIED (by both Management and Labor Units)**

Respectfully Submitted,

Lora L. Schasel
Secretary to the Board of Trustees