

Date: 2023.05

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	4/01/2023	4/30/2023	(Prior Year)
Revenues			
Participants' Premium Contributions	9,870,812	98,630,496	\$ 115,098,680
RDS-Drug Subsidy		700,111	\$ 342,416
Interest Income	86,979	643,744	\$ 373,175
Trust Administrative Fee	73,820	733,812	\$ 861,392
Realized Chg in Investments		-	
Pharmacy Rebates	1,422,883	4,532,191	\$ 6,354,709
Other Income - Stop Loss Reimbursement	65,490	65,490	\$ 64,810
Medical Reimburse	193	88,495	\$ 299,201 *
	-	-	
Total Revenues	11,520,176	105,394,339	\$ 123,394,383
Disbursements			
Medical, Rx, and Dental Claim Payments	9,341,491	93,360,791	\$ 112,237,072 *
Claim Administrative fees-TPA	303,020	2,992,533	\$ 3,506,960
Salaries Payroll Taxes	11,920	160,140	\$ 153,952
Legal and Consulting	56,074	590,326	\$ 649,459
Insurance	71,929	610,351	\$ 809,923
PCORI		29,436	\$ 38,418
Other	13,556	167,372	\$ 216,267
Alice Riley 7/2021 - 12/2022 Service Invoice/Buyout			\$ 135,367
Alice Riley 2022-23 Mgmt Union Retirement Incentive		600	
Total Expenses	\$ 9,797,990	97,911,548	\$ 117,747,418
Net Revenues - Disbursements	\$ 1,722,186	\$ 7,482,791	\$ 5,646,966
NET ASSETS, at beginning of Year		\$ 58,182,742	\$ 52,535,776
NET ASSETS, at YTD and end of year		\$ 65,665,533	\$ 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 – April 2023

The figures reported for dental encompass July –April 2023. We have had higher than average claims February, March and April which has resulted in a deficit. We are hopeful that the claims will even out to the average historical monthly claim payouts for May and June, decreasing the current deficit.



More information on dental benefits can be found on the www.ny44.e1b.org website.

Dental Revenue:	\$ 1,129,284
Dental Expenses:	- (1,111,570)
Admin Fee Exp.:	- (38,016)
Dental Net Income	\$ (36,706)

Communication Email Project Update



Just a quick update on the Communication Project. We have over 600 personal email addresses. We are collecting these so we can have our vendors email employees with any updates on Healthcare Bluebook and all other new opportunities coming down the road. Many times, a 3rd party vendor will have trouble getting through the school districts firewall, so by providing your personal email address you will be sure to NOT miss anything important.

Any questions, please call Stacey Porter at (716) 821-7073 anytime.

Bswift Reminder



It is important that all enrollee and dependent demographic information (**including school/personal 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

The Trust would like to welcome **Celeste Cline** to our team. Celeste is going to be the Office Coordinator and can be reached at (716) 821-7074.



SUBCOMMITTEE REPORTS

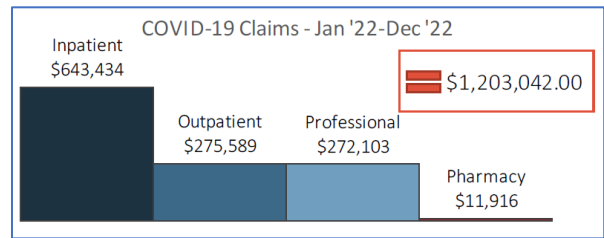
Finance Subcommittee

Most Recent	1 Month	3 Months	12 Months
	February 2023	December 2022 - February 2023	March 2022 - February 2023
	Month	Quarter	Year
	Per Employee Per Month:	Average Per Employee Per Month:	Average Per Employee Per Month:
	\$1,561	\$1,691	\$1,564
	February 2023	December 2022 - February 2023	March 2022 - February 2023

February utilization dropped back down to normal levels, \$1,561 Per Enrolled Per Month (PEPM), within a quarter point of the annual average \$1,564 PEPM. February 2023 totaled \$9.2M in net claims costs.

The 'STAR Report' presented by Oswald was presented at the NY44 2nd Annual Dinner & Meeting. The report reviews year-over-year statistics and results of utilization. Some highlights from the report show that total medical claims are down 1.6%, prescription claims are down 15.2%, total costs are down 2.3%. Enrollment in the program increased by 1.6%.

The COVID19 pandemic trends continue to decrease since 2020, however the plan still experienced \$1.2M in claims in 2022.



Emergency Room visits trended down by 7% from 2021 to 2022, Emergency Room visits are 4x higher than benchmarks for population of the same size. The largest of non-network utilization usage is for behavioral health services totaling just under \$1M. Members are doing a great job with Preventive screenings, over benchmarks for all age/gender appropriate screenings as well as general preventive care visits. In aggregate, member's copay share for prescriptions was around 4% in 2021, this dropped to 1% in 2022. Members are utilizing generics more often and the specialty utilization program has saved many members on their out-of-pocket expenses.

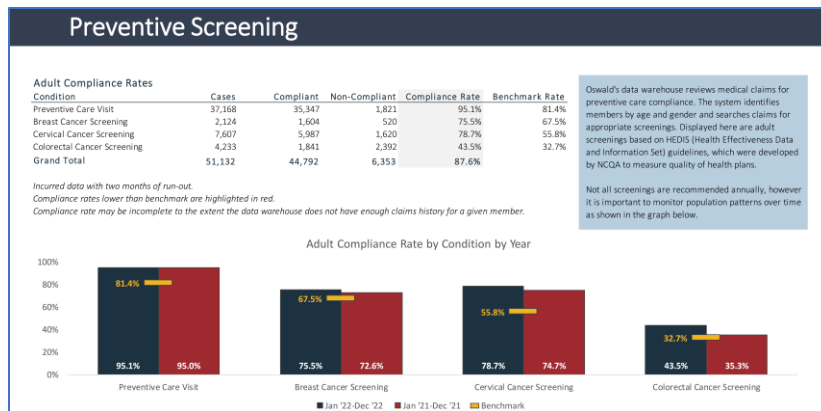
Emergency Room	Jan '22-Dec '22	Jan '21-Dec '21	Benchmark
Claimants	4,688	4,979	
Visits	7,914	8,542	2,043
Plan Paid	\$3,478,097	\$3,112,671	\$4,122,265
Per Visit	\$439	\$364	\$2,018
Employee Paid	\$418,979	\$392,503	\$951,022
Per Visit	\$53	\$46	\$466

Frequent Users of Emergency Room		Jan '22-Dec '22	
Count of Visits	Claimants	Visits	Paid
1 Visit	2863	2863	\$1,423,034
2 - 3 Visits	1,513	3456	\$1,355,645
4 - 5 Visits	235	1026	\$428,187
6+ Visits	77	569	\$271,232

Day	Jan '22-Dec '22	Jan '21-Dec '21
Sunday	1,280	1,248
Monday	1,268	1,379
Tuesday	1,086	1,232
Wednesday	1,150	1,225
Thursday	1,053	1,118
Friday	1,043	1,142
Saturday	1,034	1,198

	Top 5 Diagnoses		Claimants	Visits	Plan Paid	Employee Paid
	1	2				
All ER Claims	1	Emergency Use Of U07	722	752	\$270,882	\$15,667
	2	Contact W And (Suspected) Exposure To Comr	900	1,206	\$218,247	\$2,700
	3	Pain In Throat And Chest	136	149	\$178,326	\$28,303
	4	Abdominal And Pelvic Pain	145	165	\$167,097	\$25,516
	5	Viral Infection Of Unspecified Site	450	492	\$135,760	\$5,170
	Subtotal			2,764	2,764	\$970,312
All Others			5,150	5,150	\$2,507,785	\$341,623
Grand Total			4,688	7,914	\$3,478,097	\$418,979
ER Visits for Chronic Conditions	1	Asthma	33	34	\$73,279	\$7,100
	2	Migraine	22	27	\$21,387	\$3,300
	3	Essential (Primary) Hypertension	19	20	\$12,808	\$3,664
	4	Type 2 Diabetes Mellitus	7	7	\$7,680	\$388
	5	Heart Failure	2	2	\$1,938	\$300
	Subtotal			90	90	\$67,042
All Others			3	3	\$1,671	\$56
Grand Total			85	93	\$68,713	\$9,808
ER Visits for Non-Emergencies	1	Acute Pharyngitis	242	259	\$63,809	\$1,500
	2	Acute Sinusitis	265	298	\$56,928	\$0
	3	Dizziness And Giddiness	34	37	\$29,760	\$6,851
	4	Dorsalgia	37	37	\$24,049	\$4,500
	5	Oth And Unsp Soft Tissue Disorders, Not Elsew	48	51	\$21,109	\$5,873
	Subtotal			682	682	\$195,155
All Others			715	715	\$245,395	\$25,368
Grand Total			1,163	1,397	\$440,550	\$44,092

Non-emergencies defined by NYU; definitions may not align with carrier definition of non-emergency.



Mission Statement:

To collect, interpret, and maintain financial information for the management, oversight and direction of insurance and health products to policy makers, departments, and the committee so they can have confidence making informed decisions to achieve superior results.

Communications Subcommittee

Healthcare Bluebook Communications

- A postcard mailing was sent to all enrollees at the end of March> The message: *Be on the lookout* for the Healthcare Bluebook welcome kit.
- The Healthcare Bluebook welcome kits were mailed to enrollees of all participating schools in April
- Website updates (home page note and video on HCBB page)
- Digital version of Welcome Kit emailed to BAs (Stacey Porter)

Upcoming Communications

- An Employee Newsletter will be mailed to all enrollees. This is expected to be completed by the end of May. It will promote the Healthcare Bluebook program and also provide a brief advance notice of the newly approved HST Patient Advocacy Center for out-of-network claims and the Brook+ diabetes program.
- In June we plan to do another postcard mailing promoting the Healthcare Bluebook program
- The Brook+ Diabetes Prevention Program communications are being developed. The program has an expected start date of July 1.

WEBSITE STATS

Website usage continues to be good. The Healthcare Bluebook mailings to enrollees have generated a lot of pageview activity. The new Healthcare Bluebook webpage has been viewed over 550 times since it launched in February.

	01.01.23 – 03.31.23 (Q1)		04.01.23 – 05.14.23	
	Web Page	Views	Web Page	Views
1	Enrollees – NY44	658	Enrollees – NY44	407
2	Western Region – NY44	354	W – Medical – NY44	335
3	W – Medical – NY44	350	Western Region – NY44	236
4	HealthCare Bluebook – NY44	333	Participating Schools – NY44	231
5	Contacts – NY44	285	HealthCare Bluebook – NY44	210
6	Capital Rx – NY44	256	Contacts – NY44	157
7	Participating Schools – NY44	253	About The Trust – NY44	88
8	About The Trust – NY44	176	E – Medical – NY44	81
9	Wellness Tips – NY44	139	Capital Rx – NY44	77
10	Eastern Region – NY44	106	W – Dental – NY44	69
11	W – Forms Documents – NY44	105	W – Forms Documents – NY44	66
12	W – Dental – NY44	100	Trust Documents – NY44	58
13	Board of Trustees – NY44	97	Wellness Tips – NY44	51
14	News Briefs – NY44	92	Eastern Region – NY44	46
15	Fast Facts – NY44	91	Fast Facts – NY44	44
16	E – Medical – NY44	87	E – Dental – NY44	43
17	Employee Contact Information – NY44	79	FAQs – NY44	38
18	Meeting Minutes – NY44	78	2022 Open Enrollment – NY44	36
19	Trust Documents – NY44	77	Board of Trustees – NY44	36
20	Retirees/Medicare – NY44	70	Retirees/Medicare – NY44	32

Population Health Subcommittee

ENGAGEMENT STRATEGY:

Participate and engage in important NY44 Trust meetings and earn **easy, free** money for your district! The 2023 plan year is ending in June.

- Meetings
 - Population Health Dashboard (2/year): 40 points each
 - Board Meetings (7/year): 50 points each
 - Open Enrollment (1/year): 40 each
 - Open Forum Subcommittee Meetings (10/year): 20 points each
 - Annual Meeting: 50 points
 - 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

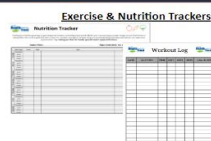
RECEIVE YOUR DISTRICT'S HEALTHCARE PERFORMANCE DASHBOARD

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



Each year, starting on Mother's Day, National Women's Health Week begins. This is a time to encourage women and girls to take control of their health. This year's theme is "Women's Health, Whole Health: Prevention, Care and Wellbeing."

What can women do to prioritize their health?

- Talk with their healthcare providers.
- Regular check-ups, exams, and screenings are important.
- Enjoy a healthy and balanced diet.
- Get active.
- Prioritize their mental health and learn to cope with stress.
- Practice healthy behaviors such as getting enough sleep and avoiding distracted driving.

#MOVEINMAY

National Physical Fitness and Sports Month is celebrated in May. It is an initiative by the President's Council on Fitness, Sports, and Nutrition. Fitness isn't just for professional athletes. As doctors and nutritionists will tell you, any physical movement is good for you.

Many people give up on their fitness goals early on due to misplaced notions of fitness. Every year in May, the council aims to dispel these myths. Exercise isn't about the pounds you shed or the number of burpees you should be able to do. The key to an active, healthier lifestyle is consistency. No matter what you do, ensure you keep doing it, and while you're at it, eat healthier, and make better choices each day. The simplest things are the hardest to do. But this is the key to leading a happy and healthy life.



Innovation Subcommittee

On April 1, 2023, NY44 launched a cost transparency tool for members through Healthcare Bluebook. By using this tool, members can earn financial incentives by selecting quality and cost-effective providers searchable through the Healthcare Bluebook site. Since the April 1st launch date, the program has been accessed by two-hundred thirty (230) enrolled NY44 members. Seventy-five (75) of those members accessed the site through the convenient and easy Healthcare Bluebook mobile app. The utilization rate in only a month and a half is at 16% which is higher than the 7-10% Healthcare Bluebook target for shared saving clients. Remember, logging into the Healthcare Bluebook site is easy and can be accomplished by using the link found on the NY44 website at www.ny44.e1b.org.

Members can also call Healthcare Bluebook toll free at 1-800-341-0504, or by downloading the mobile app or by using the link www.Healthcarebluebook.com/cc/NY44

Benefits Subcommittee

The Benefits Subcommittee most recently met on May 17, 2023.

The subcommittee has been engaged in the following:

- Reviewed service limitations for cardiac and pulmonary rehabilitation and a hearing aid discount program through Independent Health that will be recommended for vote by the Trustees later in the meeting.
- Reviewed the current ER copays and utilization that will be discussed further with Trustees during Executive Session.

The Subcommittee will meet again in June 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.

Best Regards,

Lora Schasel, Office Coordinator, Stacey Porter, Benefit Specialist & Celeste Cline, Office Coordinator
NY44 Health Benefits Plan Trust
NY44.e1b.org

The Next Board of Trustees Meeting is June 22nd



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.