

NY44 Health Benefits Plan Trust Board Meeting

Minutes: Number 130, March 16, 2023

Opening of Meeting 3:06 PM

In attendance: Chair Jim Fregelette, Vice Chair Donna Walters, Trustees John Pope, Michelle Okal-Frink, Christa McHale, Deborah Piatek, Bob Giannicchi, David Scalzo, Kleo Girandola, Daniel Ratel, Barbara Smith and Debra Brennan. Also attending: Fiscal Agent, 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 Elizabeth Freas and Candace Reimer

1. Public Comments and Questions

Vice Chair Donna Walters indicated that she had a discussion with a member regarding the current \$300 ER co-pay. It was indicated that the ER co-pay will be discussed during the Executive Session immediately following the Board of Trustees meeting.

A. Presentations/ Informational Items

1. Brook+ Diabetes Prevention Program

Representatives from Brook+ and Jill Toth from Independent Health gave a presentation on the Brook+ Diabetes prevention program

- It is a CDC-approved lifestyle change program to address prediabetes
- Goal of the 52-week program is to achieve at least 5% weight loss through sustainable lifestyle changes
- Fully digital content is available on-demand. No mandatory meeting times
- Flexibility in completing curriculum & access to lifestyle coach (1:1) on their schedule
- Bluetooth devices automatically sync data, digital scale and activity tracker provided
- Ongoing support to Brook Heath Companion for continued support past successful completion to maintain lifestyle changes long-term

Members self-identify eligibility using the Brook+ Risk Assessment. Some of the criteria are:

- Adults 18+
- BMI of 25 or higher (23 if Asian)
- No previous diagnosis of type 1 or type 2 diabetes or ESRD

There are 4 Milestones:

Milestone 1 \$160	Milestone 2 \$160	Milestone 3 \$164	Milestone 4 \$70
Create an account via app or web, register, and commit to the program. *scale sent	Meet at least two engagement criteria during two separate weeks. *Fitbit sent	After Milestone 2, meet at least two engagement criteria during two additional separate weeks.	After ten weeks in the program, achieve at least a five percent reduction in weight.

1 in 4 healthcare dollars is spent on Diabetes costs. Joining a CDC recognized Diabetes prevention program has been proven to reduce risk of Type 2 Diabetes by up to 58%.

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2. Fiscal Update

Lora Schasel reported that through February 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 February 2023 with total equity of \$58M.

An Rx rebate was received from PBD on 2/7/23 for the 2nd Quarter of 2022 in the sum of \$101K.

Enrollment increased by 99 from the beginning of the plan year on 7/1/22 with the biggest change being in the single coverage tier (+106). Total cash and investments is currently \$71.5M.

Revenue versus Expenses shows the Trust continues to be in good financial health with revenues ahead of expenses.

Dental claims were high in July and September, which is consistent with the normal upward trend during summer break for school/college but returned to average October through January. Claims were high again in February due to the winter recess and it is anticipated that March claims will also be higher.

Administrative Report

1. Update on Email Communications

Stacey Porter reported that she continues to work with the districts to obtain enrollee's personal email addresses to facilitate direct communication to enrollees by the Trust, the TPAs and our consultants. Currently, she is still waiting to hear back from some of the schools. Any personal email addresses that have been obtained are now entered in the bswift enrollment system. We will circle back to all the districts again in order to gain more personal email addresses.

2. Update on Trust Annual Meeting

The Annual meeting is scheduled for Wednesday, May 24th at The Foundry in North Buffalo on Elmwood Avenue near Hertel. Independent Health is sponsoring the dinner again this year.

B. Consultant Report

1. Subcommittee Updates

a. Financial Committee

Medhat Kaldas, Oswald Companies, reported on utilization. The Per Employee Per Month (PEPM) for January was \$1,861 which was an increase of 21.4% above the annual average. This is due to two large claim payments.

Large claimants are totals from July through January 2023 and the 10 claimants are 5.5% of all claims since July. The top 1% of the membership created 28% of claims.

The PEPM for Rx claims for July 2021 was \$298, down 19.9% from \$372.37 in July 2020. The compounded growth rate for Rx claims from July 2018 to July 2021 was -3.9%. The total net costs for the fiscal period were \$67.3M with average membership in the period of 5828.

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b. Communications Committee

John Kertis, Oswald Companies, reported on the website analytics. Health Care BlueBook, the new quality and cost transparency tool which will launch on April 1st, had 209 hits on the website indicating that people are showing an interest in learning more about the program.

John indicated that the Spring newsletter went out to enrollees recently and that postcards regarding the Health Care Blue Book program will go out the week of March 20th. These postcards will contain QR codes and it is expected that these will increase engagement. The Welcome kits should be sent out the first week in April.

c. Population Health Committee

Jess Michel reported that monthly wellness topics include:

- National Nutrition Month
- Brain Injury Awareness Month
- National Sleep Awareness Week

Jess gave an overview of the projected participant data for the Brook+ program, including number of eligible participants, percent of those participants projected to achieve each milestone and cost of same, and projected savings from the program.

Jess gave a review of the Engagement Incentive Program which provides districts with an opportunity to earn participation points towards cash incentives for wellness related activities for their school.

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 that the implementation of Healthcare Bluebook is on schedule for the April 1, 2023 launch date.

An initial announcement went out in the February Newsletter. There will be an additional postcard mailed out in March as well. Welcome Kits will be received in mid-April.

Members will be able to access a Guided Tour to learn how to earn incentives.

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An annual review of the Capital Rx plan performance is currently underway. When the process is finalized, the results will be presented to the Finance Subcommittee and thereafter, the full Board of Trustees.

e. Benefits Committee

Steve Baltas, Oswald Companies, reported that the Sub Committee continues to work on:

- Evaluating claims benefits auditors
- Other plan benefits, including infertility services and COVID services in anticipation of the end of the Public Health Emergency

The Subcommittee will meet again in April 2023.

General Trust Business

None

Approval of Minutes

1. **Meeting Number 129, February 16, 2023**

The motion to approve the minutes from Meeting Number 129 held on 2/16/23, was made by Christa McHale seconded by Deborah Piatek 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. During Executive Session – Approval of Trust Staffing Changes
- b. During Executive Session – Approval of New Governance and Compliance Committee
- c. Via email – Approval of Proposed 2023-24 Contribution Rates

Adjournment

1. **Next Board of Trustees' Meeting will be on May 18, 2023 at 3:00 PM**

The motion to adjourn at 4:12 PM was made by Bob Giannicchi, seconded by Christa McHale, and unanimously approved. **CARRIED (by both Management and Labor Units)**

Respectfully Submitted,

Lora L. Schasel
Secretary to the Board of Trustees