

NY44 Health Benefits Plan Trust Board Meeting

Minutes: Number 131, May 18, 2023

Opening of Meeting 3:03 PM

In attendance: Chair Jim Fregelette, Vice Chair Donna Walters, Trustees John Pope, Elizabeth Freas, Christa McHale, Deborah Piatek, Candace Reimer, Bob Giannicchi, David Scalzo, and Barbara Smith. 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 Molly Mausar.

Not in Attendance: Trustees Michelle Okal-Frink, Kleo Girandola, Daniel Ratel and Debra Brennan

1. Public Comments and Questions

A. Presentations/ Informational Items

1. Fiscal Update

Lora Schasel reported that through April 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 April 2023 with total equity of \$59.8M.

An Rx rebate was received from Capital Rx on 4/3/23 for the 1st Quarter of 2023 in the sum of \$1.4M.

Enrollment increased by 90 from the beginning of the plan year with the biggest change being in the single coverage tier (+106). Total cash and investments is currently \$72.7M. Revenue versus Expenses shows the Trust continues to be in good financial health with revenues ahead of expenses.

Lora advised that dental claims were high February, March and April. As a result, the Trust is currently at a \$36.7K deficit through the end of April. Claims for May (to be reported at June's meeting) are \$100,000, which is closer to the historical average monthly claims. Through an audit conducted by John Graham, the Trust received a credit from Guardian in the amount of \$18,718 towards that May invoice bringing claims down to approximately \$82K, making the projected deficit \$10.5K^{+/-} at the end of May.

2. Proposed 2023/2024 Administrative Budget

Lora Schasel reported that the proposed 2023 – 2024 budget carries an increase of 2.75% over last year. The PEPM administrative fee was raised from \$12 to \$12.50 for next year. The Admin fee hadn't been raised since 2019. Miscellaneous Operational costs include mass mailings such as Newsletters and informational postcards and the required HCBB mailings to enrollees as well as various insurances to include Liability/Cyber/Bond-Fiduciary.

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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.

Two districts did not want us to get personal email addresses. We have almost 500 personal email addresses. Stacey will be starting the second round shortly.

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.

3. Dental Audit Report

John Graham found through his audit that some dental claims had been billed incorrectly and as a result, we will receive a credit of \$18,718 toward the May claims invoice.

B. Consultant Report

1. Subcommittee Updates

a. Financial Committee

Medhat Kaldas, Oswald Companies, reported on utilization. The February PEPM was \$1561, which was .2% lower than the annual average of \$1564. There was a significant increase in PEPM in January resulting in a 21.4% increase above the annual average (February 2022 – January 2023) due to two large claims. From July 2022 through June 2023, the 10 largest claimants made up 5.1% of all claims. Normalizing to account for the 2% increase in enrollment, the PEPM for the first 6 months averaged \$1558 and the last 6 months averaged \$1,570, a 1% increase.

b. Communications Committee

John Kertis, Oswald Companies, reported on the website analytics. Users by device have remained steady with the desktop being the most used device. HealthCare Bluebook continues to get page views as people are looking to learn more about the program.

A Newsletter will be mailed by the end of May which will include an article regarding HealthCare Bluebook. Mid-June a postcard regarding HealthCare Bluebook with a "soak up the sun and savings" theme will be mailed out.

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c. Population Health Committee

Molly Mauser reported that monthly wellness topics include:

- National Physical Fitness & Sports Month
- Stress Awareness Month
- Women's Health Week

Molly 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 for the month of April, there were 168 new users accessing the HealthCare Bluebook site, 33 of those were mobile users. Monthly utilization rate was 25%. For May 1 – 16, there were 62 new users, and 42 of those were mobile users, with a monthly utilization rate of 9% with stats for only ½ of the month. From 4/1 to 5/16 the utilization rate was 16% which is higher than HealthCare Bluebook's standard target of 7 - 10%.

To access HCBB, you can upload the app, call member support or use the link on the NY44 website.

e. Benefits Committee

Steve Baltas, Oswald Companies, reported that the subcommittee is working on:

- 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.

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General Trust Business

None

Approval of Minutes

1. Meeting Number 130, March 16, 2023

The motion to approve the minutes from Meeting Number 130 held on 3/16/23, was made by John Pope, seconded by Bob Giannicchi and carried unanimously. **CARRIED (by both Management and Labor Units)**

C. Old Business

None

D. New Business

1. Vote on Board Resolutions

a. Approval of 2023/24 Board Meeting Dates

The motion to approve the 2023/24 Board Meeting Dates was made by Elizabeth Freas, seconded by Christa McHale and carried unanimously. **CARRIED (by both Management and Labor Units)**

b. Approval of MVP Renewal

The motion to approve the MVP Renewal was made by John Pope, seconded by Dave Scalzo and carried unanimously. **CARRIED (by both Management and Labor Units)**

c. Approval of Davis Vision Renewal

The motion to approve the Davis Vision Renewal was made by Candance Reimer, seconded by Christa McHale and carried unanimously. **CARRIED (by both Management and Labor Units)**

d. Approval of Contracting with HST

The motion to approve Contracting with HST was made by Deborah Piatek, seconded by Bob Giannicchi and carried unanimously. **CARRIED (by both Management and Labor Units)**

e. Approval to Remove Service Limitations for Cardiac and Pulmonary Rehabilitation and IH Hearing Aid Discount

The motion to approve Removal of Service Limitations for Cardiac and Pulmonary Rehabilitation and IH Hearing Aid Discount was made by Elizabeth Freas, seconded by John Pope and carried unanimously. **CARRIED (by both Management and Labor Units)**

f. Approval of Contracting with Brook+

The motion to approve Contracting with Brook+ was made by Candance Reimer, seconded by Elizabeth Freas and carried unanimously. **CARRIED (by both Management and Labor Units)**

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g. Approval of Changes to SPD to Reflect Removal of COVID Mandates

The motion to approve changes to the SPD to Reflect Removal of COVID Mandates was made by Bob Giannicchi, seconded by Candance Reimer and carried unanimously. **CARRIED (by both Management and Labor Units)**

h. Approval of 2023/2024 Administrative Budget

The motion to approve the 2023/2024 Administrative Budget was made by John Pope, seconded by Deborah Piatek and carried unanimously. **CARRIED (by both Management and Labor Units)**

2. Report on Board of Trustee Approval in Lieu of a Meeting:

- a. Via email – Approval of the Hiring of Trust Office Coordinator

Adjournment

1. Next Board of Trustees' Meeting will be on June 22, 2023 at 3:00 PM

The motion to adjourn at 3:50 PM was made by Christa McHale, seconded by Dave Scalzo, and unanimously approved. **CARRIED (by both Management and Labor Units)**

Respectfully Submitted,

Lora L. Schasel
Secretary to the Board of Trustees