

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 unaudited 2022-23 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).

	<u>Balance at</u>	
	<u>7/31/2023</u>	<u>6/30/2023</u>
Assets:		Unaudited
Assets of the Trust are comprised of Cash and Investments and amounts due from other parties (e.g. pharmacy rebates, etc.)		
Cash and Investments	73,399,751	74,811,486
Less: cash received in advance	<u>(4,156,029)</u>	<u>(3,309,612)</u>
Net cash	69,243,722	71,501,874
Amounts Prepaid Expense	<u>-</u>	<u>-</u>
Total Assets	69,243,722	71,501,874

Liabilities:

The only significant liability of the Trust is amounts due to medical providers for services provided. Since medical claims are not always received timely this is an estimate of amounts due.

Accrual	-	
Accounts and claims payable (estimated)*	<u>9,454,860</u>	<u>9,454,860</u>
Total Liabilities	9,454,860	9,454,860

Equity Position:

Taking Trust assets and subtracting liabilities provides the equity position, which may also be termed fund balance, net assets or reserves.

Equity position or (deficit)	<u>59,788,862</u>	<u>62,047,014</u>
Total equity (deficit)	<u>\$ 59,788,862</u>	<u>\$ 62,047,014</u>

***Updated IBNR Rec'd Sept, 2022**

NY44 STAFF UPDATES

Dental Plan: July 2023

The figures reported for dental encompass July 2023. We historically have higher claims in July due to summer break from college and school.

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

Dental Revenue:	\$	116,887
Dental Expenses:	-	(122,579)
Admin Fee Exp.:	-	(5,471)
Dental Net Income	\$	(11,163)



Please encourage your employees to provide their personal email addresses to Stacey as she continues to work on projects (Brook+, Healthcare Bluebook) that will allow our members to benefit from these programs. Questions on Brook+ or Healthcare Bluebook? Call Stacey at 716-821-7073.

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** or any issues with **Capital Rx, Independent Health, or MVP**.

sporter@e1b.org

Please contact Lora Schasel at (716) 821-7161 if you need assistance with **billing concerns or questions**.

lschasel@e1b.org

Please contact Celeste Cline at (716) 821-7074 if you have **any other questions or concerns**.

ccline@e1b.org

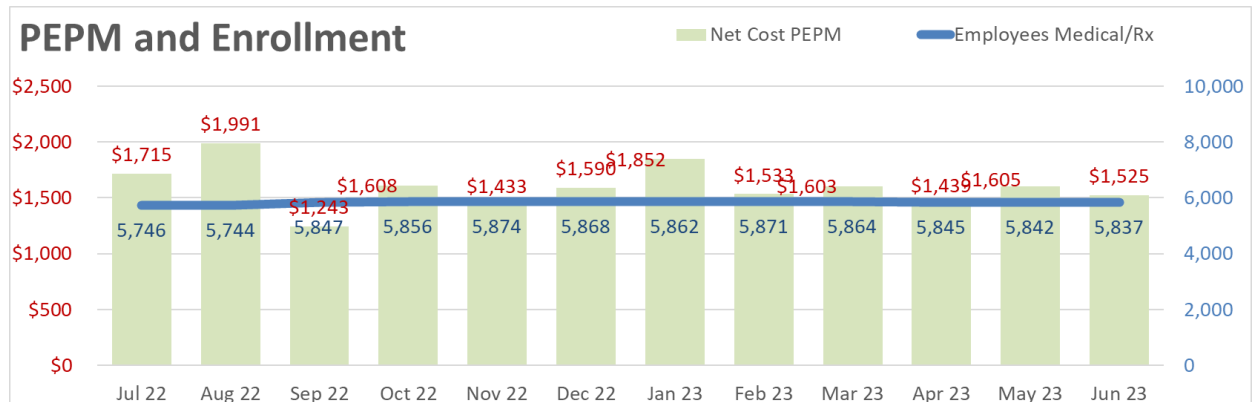
SUBCOMMITTEE REPORTS

Finance Subcommittee

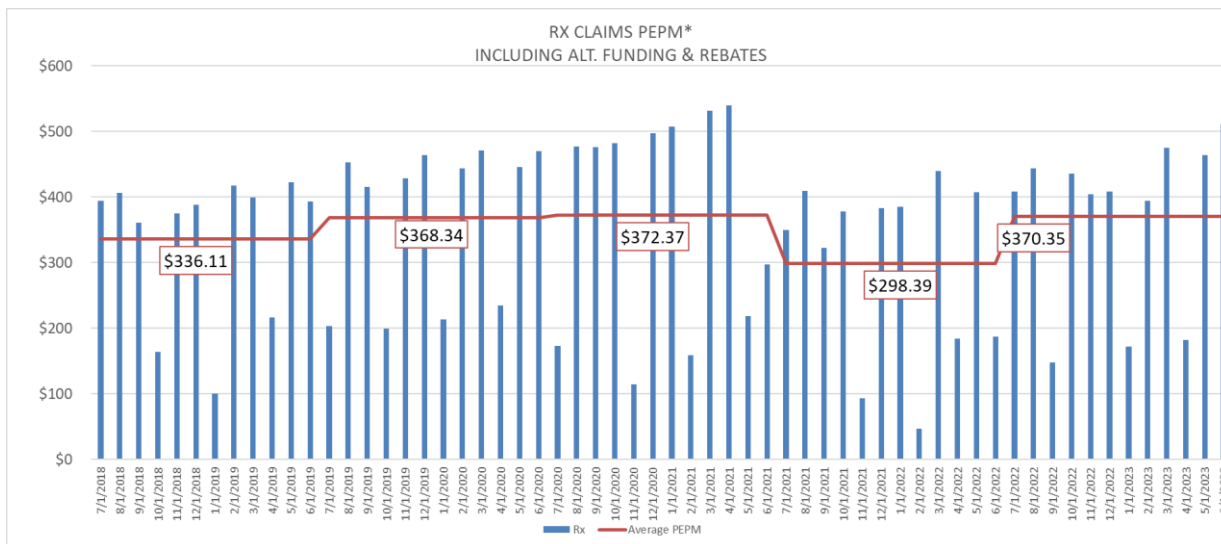
Most Recent	1 Month	3 Months	12 Months
	June 2023	April 2023 - June 2023	July 2022 - June 2023
	Month	Quarter	Year
	Per Employee Per Month:	Average Per Employee Per Month:	Average Per Employee Per Month:
	\$1,525	\$1,523	\$1,594
	June 2023	April 2023 - June 2023	July 2022 - June 2023

June utilization dropped to an average of \$1,524 Per Enrolled Per Month (PEPM) including stop-loss premium and carrier administration fees, 4.3% lower than the rolling 12-month average of \$1,594 PEPM. The medical total claim utilization is down by 15% from average and Rx utilization was 19.8% above average. The average of \$1,594 is 4.7% higher than the PEPM average from this time last year, \$1,523. The 4.7% trend outperforms market trends of 7.4%.

Enrollment is 1.6% higher now than it was at the beginning of the reporting period. Growth in enrollment is a symbol of stability, predictability, and is viewed favorably by stop-loss underwriters.



We continue to study the Rx performance. The study below isolated prescription claims only. This Rx summary includes rebates and all associated program fees.



Comparing the Jul18 report period, [PEPM \$336], to Jul20, period before PBM change, [PEPM \$372], the compounded growth rate was 5.3%. [Costs increased by a total of 11% in this period].

The PEPM for the year starting Jul21 was \$298, down 19.9% from the year before. While 2022 is an increase from the prior year, the compounded growth rate is 2% from 5 years ago in 2018. The 5-year period totaled a 10% increase, using normal industry trends of 10% per year, this same period would have seen a 46% increase.

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

- In June a postcard (Soak up the Sun and Savings theme) was mailed.
- Unfortunately, there was very low use of the QR code (only 42 scans as of July 15).
- A one-page flyer created and emailed by Stacey Porter to the school BA's for distribution to employees.

Brook+ Diabetes Prevention Program

- A webpage created for Brook+ Diabetes Prevention Program was added to the website
- A one-page flyer created and emailed by Stacey Porter to the school BA's for distribution to employees.
- The program is now available for all members.

September Newsletter

- The newsletter is being prepared and will be mailed by the end of September.

WEBSITE STATS

Website usage continues to be good. The Healthcare Bluebook page continues to generate a lot of interest (number two in the latest rankings). The new Brook+ page is also getting a lot of views.

	04.01.23 – 06.30.23 (Q2)		07.01.23 – 08.20.23	
	Web Page	Views	Web Page	Views
1	Enrollees	609	Enrollees	419
2	W – Medical	522	HealthCare Bluebook	365
3	Western Region	351	W Medical	289
4	Participating Schools	346	Western Region	270
5	HealthCare Bluebook	304	Participating Schools	240
6	Contacts	251	Contacts	221
7	W – Dental	142	W Pay Less	205
8	About The Trust	139	Brook+	151
9	Capital Rx	116	About The Trust	104
10	W – Forms Documents	110	Wellness Tips	95
11	E – Medical	100	Capital Rx	91
12	Trust Documents	81	Trust Documents	82
13	FAQs	80	Meeting Minutes	79
14	Fast Facts	74	Board of Trustees	78
15	2022 Open Enrollment	67	Fast Facts	72
16	Eastern Region	67	W Dental	66
17	Wellness Tips	67	Eastern Region	65
18	Board of Trustees	52	W Forms Documents	64
19	W – Vision	50	E Medical	56
20	News Briefs	49	W Vision	56

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
 - 4 requests 2023
 - Board Meetings (8/year): 50 points each
 - Annual Meeting (1/year): 50 points
 - 7 schools received; 8 total represented
 - Open Enrollment (1/year): 40 each
 - Open Forum Subcommittee Meetings (10/year): 40 each
 - Total Available: 970 Total
 - 9 Schools participated; 6 schools earned incentive
 - 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

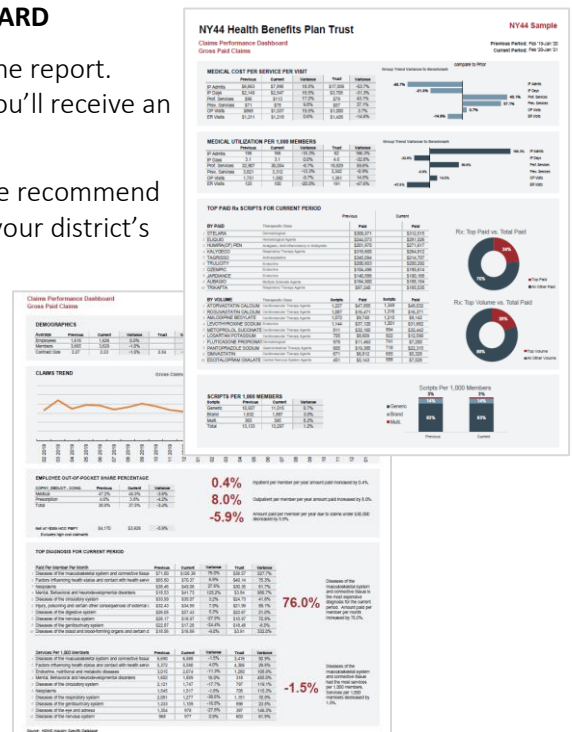
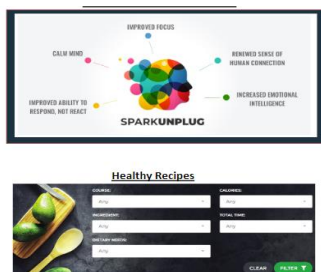
RECEIVE YOUR DISTRICT'S HEALTHCARE PERFORMANCE DASHBOARD

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



SparkAmerica Fit City

September 1 - 30

The SparkAmerica Fit City Challenge is designed to help individuals and companies become Fit & Healthy Leaders, while working together to build friendly competition. This multi-city challenge encourages participants to get and stay healthy by tracking daily fitness activity minutes in a fun and free Fitness Game.

Registering is easy!

- Go to SparkAmerica.com/Register, enter your email and follow the prompts.
 - New participants:** Locate the SparkAmerica callout on the homepage and click the button to join.
 - Previous participants:** You will automatically be registered after step 1.
- Create a username that will display publicly on leaderboards.
- Begin tracking your fitness minutes on *September*

Suicide Prevention Awareness Month

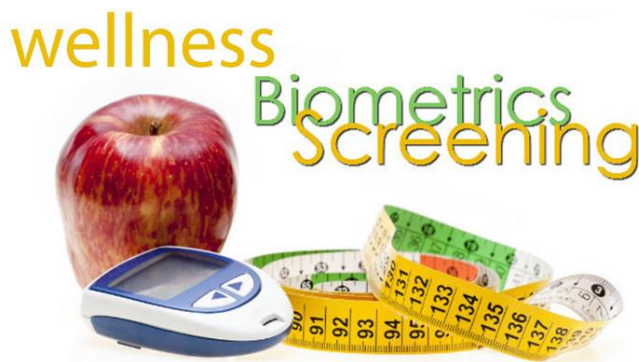
National Suicide Impact:

- 79% of all people who die by suicide are male.
- More women attempt suicide than men, however men are 4x more likely to die by suicide.
- Suicide is the second leading cause of death among people aged 10-14 and the third leading cause of death people aged 15-24 in the U.S.. Overall, the 12th leading cause of death in the U.S.
- Annual prevalence of serious thoughts of suicide, by U.S. demographic group:
 - 4.9% of all adults
 - 11.3% of young adults aged 18-25
 - 18.8% of high school students
 - 45% of LGBTQ youth

SEPTEMBER
**SUICIDE
PREVENTION**
AWARENESS MONTH



These facts above aren't meant to scare you, but to remind you that September is National Suicide Prevention Awareness month. Mental and behavioral health are a daily challenge to many people in our lives, in which we might not realize it affects them. Take the time to talk to your loved ones, family, friends, co-workers and anyone who might need your attention. A simple hello, how are you doing? Could make a difference in someone's life.



Get Back To The Biometrics

Are you in the dark about your body's current state of health? Using biometric screenings, one can gain knowledge about numbers pertaining to blood pressure, glucose levels, cholesterol, and others with the intention to reduce long term health issues down the road. Some health issues that could be prevented by a biometric screening are heart disease, hypertension, diabetes, and

hyperlipidemia. Early exposure to these numbers will allow you to make lifestyle changes to ensure you have the stability to live a long, healthy life. Schedule yours with your primary care provider today!

Innovation Subcommittee

HEALTHCARE BLUEBOOK

Healthcare Bluebook has provided some statistics on the program.

Data on the number of members who have used the program:

- April: 977
- May: 655 June: 801
- July: 612

Here is a snapshot of the types of procedures members are shopping:

1. Gastroenterology
2. Mammography
3. Orthopedic Surgery
4. MRI
5. X-rays
6. Ultrasound
7. Ophthalmology
8. CT Scans
9. Sleep Studies
10. Ear, Nose & Throat

Members have begun to receive rewards.

- NY44 members have received over \$1,000 in rewards through just June.
- Members do not have to submit any special forms to get a reward.
- Rewards are earned by visiting “green” providers for rewards-eligible procedures.
- Members just need to remember to “search” for the procedure before completing it and the reward can’t be earned until the claim is submitted to the insurance carrier.
- Healthcare Bluebook does all of the processing; there are no additional forms to submit.
- July rewards will be reported in September and August rewards in October.

PRESCRIPTION DRUG PROGRAM

An audit of the prescription drug program (Capital Rx) was completed by an independent third party, Truveris.

This covered the time period July 2021 through June 2022.

The audit established that the expected savings from the switch to Capital Rx are being generated.

Interesting data points from the audit:

- Total Rx spending was \$24.1M
- Mail order utilization was 58.5% (very high)
- Generic dispensing rate was 84% (in line with benchmarks)
- Performance guarantees are ahead of expectations
- Total rebates were \$6.37M

Benefits Subcommittee

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

The subcommittee welcomed our new At-Large Trustees:

- Alicia Savino, Niagara Falls
- Michelle Struzik, Cheektowaga Sloan

The Subcommittee will meet again September 21, 2023.

Other Sharing Points:

- Our Subcommittees hold Open Forum meetings to keep you updated. 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.

Welcome Back Everyone!
Hope you have a great School Year!



Best Regards,

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



Thoughts, comments, feedback? We can be reached at NY44@OswaldCompanies.com

The Next Board of Trustees Meeting is October 17th.



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.