

*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).

### Financial Report as of September 2023

	Balance at	
	<u>9/30/2023</u>	<u>6/30/2023</u>
<b>Assets:</b>		<b>Unaudited</b>
Assets of the Trust are comprised of Cash and Investments and amounts due from other parties (e.g. pharmacy rebates, etc.)		
Cash and Investments	71,825,491	74,811,486
Less: cash received in advance	<u>(3,166,672)</u>	<u>(3,309,612)</u>
Net cash	68,658,819	71,501,874
Amounts Prepaid Expense	-	-
Total Assets	<u>68,658,819</u>	<u>71,501,874</u>

**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>11,689,928</u>	<u>9,454,860</u>
Total Liabilities	11,689,928	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>56,968,891</u>	<u>62,047,014</u>
Total equity (deficit)	<u>\$ 56,968,891</u>	<u>\$ 62,047,014</u>

\*Updated IBNR Rec'd Sept, 2023

## NY44 STAFF UPDATES

### Dental Plan: September 2023

More information on dental benefits can be found on the [www.ny44.e1b.org](http://www.ny44.e1b.org) website.

Dental Revenue:	\$	349,198
Dental Expenses:	\$ -	(371,307)
Admin Fee Exp.:	\$ -	(16,620)
Dental Net Income	\$	(38,729)



Please encourage your employees to provide their personal email addresses to Stacey as she continues to work on projects to ensure that the Trust staff, our consultants, and our vendors (Independent Health, MVP, Capital Rx, etc.) can get relevant, timely information directly to enrollees as quickly possible. Your personal email address will also enable you to get information on our programs- Healthcare Bluebook and Brook+. Both are at no cost to the employee.

### 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](mailto:sporter@e1b.org)

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

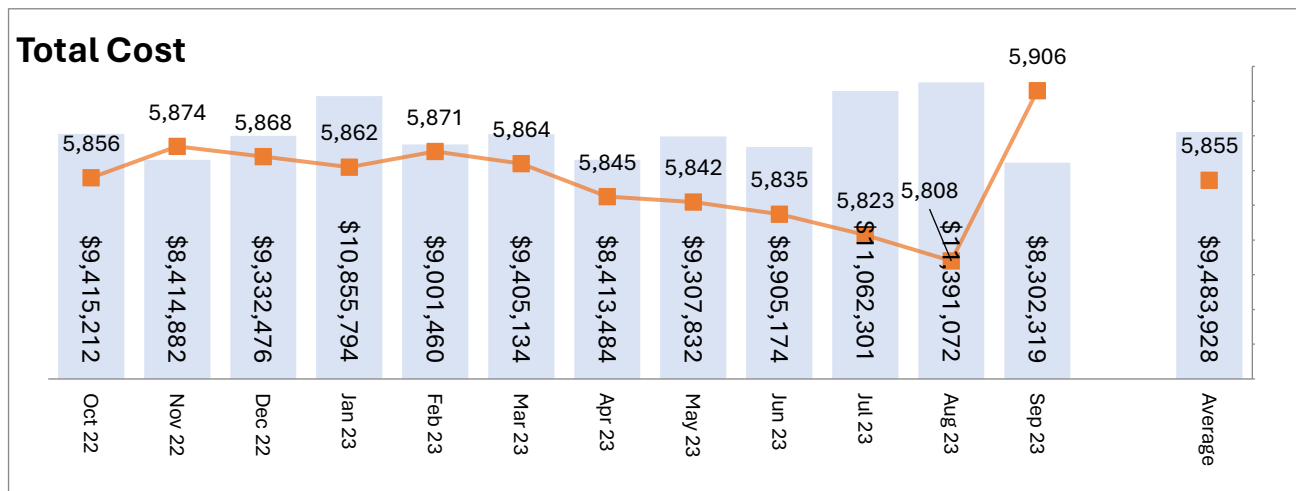
[lschasel@e1b.org](mailto:lschasel@e1b.org)

## SUBCOMMITTEE REPORTS

### Finance Subcommittee

Most Recent	1 Month	3 Months	12 Months
	September 2023	July 2023 - September 2023	October 2022 - September 2023
	<b>Month</b>	<b>Quarter</b>	<b>Year</b>
	Per Employee Per Month:	Average Per Employee Per Month:	Average Per Employee Per Month:
	<b>\$1,406</b>	<b>\$1,754</b>	<b>\$1,620</b>
	September 2023	July 2023 - September 2023	October 2022 - September 2023

September utilization decreased to an average of \$1,406 Per Enrolled Per Month (PEPM) including stop-loss premium and carrier administration fees. This is 13% lower than the rolling 12-month average of \$1,620 PEPM. Contribution factors to this month's results include booked prescriptions rebates and increased enrollment. The medical total claim utilization is down 11% from average and Rx utilization was up 16.2% from average. The average of \$1,620 is 6.8% higher than the PEPM average from this time last year, \$1,517. The 6.8% trend slightly outperformed market trends of 7.4% - 8.3%.



September utilization totaled \$8.3M. By comparison is down by 7% from the average. Enrolled employees average 5,906 and 14,441 covered members. Enrollment was expected to come down in the summer months and back up when schools are back in session. Saw increased enrollment in 2021 and 2022.

**MOST RECENT 12 MONTHS:**

- Total Claims totaled \$108.7M
- Total Cost totaled \$113.8M
- Enrollment average is 5,855 employees & 14,359 members.
- Enrollment currently is 5,906 employees & 14,441 members.

PEPY = Per Employee Per Year

PEPM = Per Employee Per Month

**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.

Most Recent	1 Month September 2023	3 Months July 2023 - September 2023	12 Months October 2022 - September 2023
	<b>Month</b> Per Employee Per Month: <b>\$1,406</b> September 2023	<b>Quarter</b> Average Per Employee Per Month: <b>\$1,754</b> July 2023 - September 2023	<b>Year</b> Average Per Employee Per Month: <b>\$1,620</b> October 2022 - September 2023
	<b>Most Recent 1 Month</b>	<b>Most Recent 3 Months</b>	<b>Most Recent 12 Months</b>
Medical Claims	\$5,918,207	\$22,521,905	\$79,851,034
Prescription Claims	\$2,798,955	\$8,358,440	\$28,909,899
<b>Total Claims</b>	<b>\$8,717,162</b>	<b>\$30,880,345</b>	<b>\$108,760,934</b>
<b>Total Fees</b>	<b>\$1,254,735</b>	<b>\$3,063,980</b>	<b>\$11,290,474</b>
Total Cost	\$9,971,897	\$33,944,325	\$120,051,407
Pharmacy Rebates <sup>1</sup>	(\$1,669,578)	(\$3,188,633)	(\$6,244,267)
Est. Stop-Loss Reim. <sup>2</sup>	\$0	\$0	\$0
<b>Grand Total</b>	<b>\$8,302,319</b>	<b>\$30,755,692</b>	<b>\$113,807,140</b>
	<b>Month</b>	<b>Quarter</b>	<b>Year</b>
Employees Medical/Rx	5,906	5,846	5,855
<b>Net Cost PEP</b>	<b>\$1,406</b>	<b>\$5,261</b>	<b>\$19,439</b>
Members Medical/Rx	14,441	14,342	14,359
<b>Net Cost PMP</b>	<b>\$575</b>	<b>\$2,144</b>	<b>\$7,926</b>

1 Rebates are on a quarterly reimbursement schedule  
2 Reimbursement based on July 1 annual calendar, amount estimated to match the report period being displayed, for illustrative purposes only, actual result will vary.  
PEPM/Q//FY = Per Employee Per Month, or Quarter, or Year, or Fiscal Year  
PMPM/Q//FY = Per Member Per Month, or Quarter, or Year, or Fiscal Year

## Communications Subcommittee

### COMMUNICATION UPDATES

**A Communications Subcommittee Open Forum was conducted on September 21, 2023. Topics included:**

- The Capital Rx change where Optum will replace Walmart effective January 1, 2024.
- A summary of the Brook+ Diabetes Prevention Program.
- An overview of the Healthcare Bluebook Program and updates on enrollee activity.
- A reminder on Medicare and a chart with actions that enrollees may need to take.
- A summary of the flyers which Stacey Porter has emailed to benefit administrators for distribution to the employees enrolled in the NY44 health plan.

**The Fall Enrollee Newsletter is completed and out for delivery to enrollees. Articles include:**

- The Capital Rx change from Walmart to Optum for Home Delivery and Specialty Medications.
- The Brook+ Diabetes Prevention Program.
- A reminder of the benefits of the Healthcare Bluebook Program.
- A reminder about Medicare and a chart with actions that enrollees may need to take.

A robust communications plan has been implemented to alert all enrollees to the Capital Rx change from Walmart to Optum. This includes:

- A flyer announcing change which BAs can distribute to the employees enrolled in the NY44 health plan.
- A letter mailed by Capital Rx to Members using Walmart Mail Order and/or Specialty Pharmacy.
- A postcard reminder mailed to members by NY44 *to be on the lookout* for Capital Rx communications.
- A postcard mailed by Capital Rx to all Members describing the change.
- More information and updates in the NY44 Year-end newsletter mailed to enrollees.
- Capital Rx calling all Members using Walmart Mail Order and/or Specialty Pharmacy.
- Optum calling all Members using Walmart Mail Order and/or Specialty Pharmacy to offer support.

A number of notices announcing the change from Walmart to Optum have been placed on the website:

- On the home page we have added a notice with a link to this page: <https://www.ny44.e1b.org/optum/>.
- On the Enrollees page there is a banner with a link to that new Optum page.
- On the Pharmacy page we added a notice with a link to this page: <https://www.ny44.e1b.org/optum/>.
- On the Eastern Region page and the Western Region page we also added a banner with a link to that new Optum page. Website usage continues to be good.

## WEBSITE STATS

Website usage continues to be strong. In the third quarter we saw interest in the Healthcare Bluebook page and also the new Brook+ page. Also of interest is the traffic that is generated on the Enrollees page. This supports our strategy to continue to use this page to promote the most important items of interest.

	04.01.23 – 06.30.23 (Q2)		07.01.23 – 09.30.23 (Q3)	
	Web Page	Views	Web Page	Views
1	Enrollees – NY44	609	Enrollees- NY44	538
2	W – Medical – NY44	522	HealthCare Bluebook- NY44	409
3	Western Region – NY44	351	W- Medical- NY44	357
4	Participating Schools – NY44	346	Western Region- NY44	324
5	HealthCare Bluebook – NY44	304	Contacts- NY44	302
6	Contacts – NY44	251	Participating Schools- NY44	291
7	W – Dental – NY44	142	W- Pay Less- NY44	217
8	About The Trust – NY44	139	Brook+- NY44	177
9	Capital Rx – NY44	116	About The Trust- NY44	127
10	W – Forms Documents – NY44	110	Capital Rx- NY44	109
11	E – Medical – NY44	100	Trust Documents- NY44	109
12	Trust Documents – NY44	81	Wellness Tips- NY44	109
13	FAQs – NY44	80	Meeting Minutes- NY44	97
14	Fast Facts – NY44	74	Board of Trustees- NY44	94
15	2022 Open Enrollment – NY44	67	Eastern Region- NY44	89
16	Eastern Region – NY44	67	W- Dental- NY44	83
17	Wellness Tips – NY44	67	W- Vision- NY44	81
18	Board of Trustees – NY44	52	Fast Facts- NY44	80
19	W – Vision – NY44	50	W- Forms Documents- NY44	73
20	News Briefs – NY44	49	E- Medical- NY44	72

# Population Health Subcommittee

## ENGAGEMENT STRATEGY:



## ENGAGEMENT STRATEGY UPDATE

SCHOOL DISTRICTS	POINT VALUE	SCHOOL DISTRICTS	POINT VALUE	SCHOOL DISTRICTS	POINT VALUE
Akron Central	0	Maryvale Union Free	40	West Seneca	0
Alden Central	180	Niagara Falls City	180		
Cheektowaga Central	0	Niagara Wheatfield Central	140		
Cheektowaga-Sloan Union Free	140	North Collins Central	180		
Depew Union Free	0	North Rockland	50		
Erie 1 Boces	180	South Buffalo Charter	0		
Gowanda Central	50	St. Mary's School For The Deaf	50		
Lackawanna City	0	Sweet Home Central	180		

**How to Earn Free Money:**  
**Population Health Dashboard (2/year):** 40 points each  
**Board Meetings (6/year):** 50 points each  
**Annual Meeting (1/year):** 50 points  
**Open Enrollment (1/year):** 40 each  
**Open Forum Subcommittee Meetings (10/year):** 40 each  
**Total Available: 870 Total**

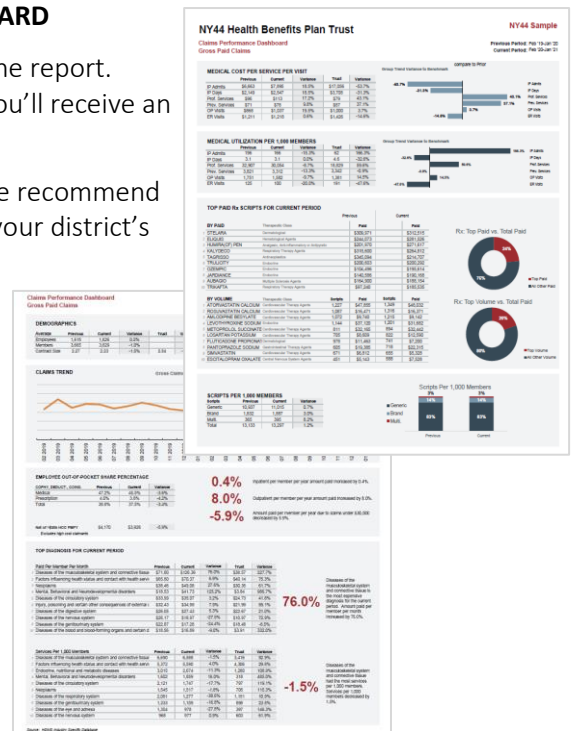
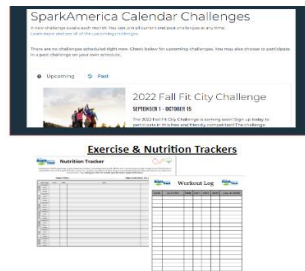
## RECEIVE YOUR DISTRICT'S HEALTHCARE PERFORMANCE DASHBOARD

**How?** Send an email to [NY44@oswaldcompanies.com](mailto: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

### American Diabetes Month

Prevention is key! Scheduling an appointment with your doctor for your annual can help determine your potential risks for diabetes. November is American Diabetes Month. Many Americans go undiagnosed which can be crucial later in life and potentially cause many lifelong sustaining complications.

Once you get tested and discover you have prediabetes, remember that doesn't mean you will develop type 2 diabetes. This means you are at risk and that your blood glucose levels are not high enough to be diagnosed with that. Make some changes within your diet and increase physical activity, even small changes can make the biggest difference.

Check out the Brooks+ application and take the brief questionnaire to see if you might qualify for the program! Brooks+ is a 12-month program that helps you build lasting healthy habits to help you lose weight and reduce the risk of diabetes.

### Below are some Q&A's about type 2 diabetes:

**Q:** If you're overweight, will you always develop type 2 diabetes?

**A:** Being overweight is a risk factor for developing type 2 diabetes, but other risk factors such as physical activity, family history, ethnicity, and age can play a role in the developmental process. Diet can also play a major role in development of type 2 diabetes. You do not have to limit yourself with indulging in chocolate, starches, sweets, etc. but it is best to consult a nutritionist or registered dietitian with further details regarding diet changes.

**Q:** Is diabetes a serious disease?

**A:** Yes. Diabetes causes more deaths per year than breast cancer and AIDS combined. Having diabetes increases your chances of having a heart attack. However, if your diabetes is managed your risk is significantly lowered.

**Q:** Are people with diabetes more likely to get colds and other illnesses?

**A:** No. Diabetes is not contagious and not transferable. People with diabetes are advised to get flu shots. This is because any illness can make diabetes more difficult to control, and people with diabetes who get **the flu are more likely than others to go on to develop serious complications.**

**Population Health Subcommittee Mission Statement:** To help our members thrive by providing the proper tools and resources to better understand and navigate their health insurance, manage conditions, and improve overall well being.

### Innovation Subcommittee

The subcommittee met on September 19th to do some brainstorming on ideas that would benefit members and the plan. Oswald discussed an innovative new test that is on the market, the GRAIL Cancer Detection Test. They reviewed cancer claims data and what was spent on treatment for those individuals who were in the more advanced stages of cancer. The GRAIL test may help individuals catch a diagnosis very early, and would benefit claims dollars, and more importantly, their prognosis. Other topics that came up for discussion were Wellness, Mindfulness, & Self-Care, Behavioral Health, and Financial Fitness Programs.

## Capital Rx Update

With the January 1<sup>st</sup> transition from Walmart to Optum for mail order prescriptions, Capital Rx sent letters to members who currently fill scripts via Walmart mail order and/or specialty medications on Wednesday, November 1<sup>st</sup>. Capital Rx is also mailing out postcards to *all* NY44 members on Friday, December 1<sup>st</sup> to announce this change. Oswald has set up weekly check-in meetings with Capital Rx and the Trust to ensure a smooth transition and members are notified well in advance of this change.

## Benefits Subcommittee

The subcommittee is currently focused on:

- Communication and education with the team for the upcoming Optum Mail Order benefit change (effective 01/01/2024)
- December Open Forum planning
- Working with the Finance Committee on other benefits administration issues

The Benefits Subcommittee meets monthly.

## 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](mailto:SBaltas@oswaldcompanies.com)
- Check the [www.ny44.e1b.org](http://www.ny44.e1b.org) website for updates.

**As we start the cold weather season,  
stay warm, and be safe!**



Best Regards,

Lora Schasel, Fiscal Agent and Stacey Porter, Benefit Specialist  
NY44 Health Benefits Plan Trust  
[NY44.e1b.org](http://NY44.e1b.org)



Thoughts, comments, feedback? We can be reached at [NY44@OswaldCompanies.com](mailto:NY44@OswaldCompanies.com)

The Next Board of Trustees Meeting is January 18th.





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.