

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 2023 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

Revenue & Disbursements	Time Period 12/01/2023	Year to Date 7/1/2023 - 12/31/2023	Audited Financial Statement Ending 6/30/2023 (Prior Year)
Revenues			
Participants' Premium Contributions	10,121,646	\$ 60,107,991	118,307,405
RDS-Drug Subsidy		\$ -	700,112
Interest Income	151,875	774,651	847,130
Trust Administrative Fee	78,340	\$ 463,837	880,620
Realized Chg in Investments		\$ -	(318,688)
Pharmacy Rebates	\$ 2,515,344	\$ 4,184,922	6,007,609
Other Income - Stop Loss Reimbursement		\$ -	65,490
Medical Reimburse	114,700	648,359.74	-
Rx Clinical Allowance Rebate for previous year		30,500	-
Total Revenues	12,981,905	66,210,261	126,489,678
Disbursements			
Medical, Rx, and Dental Claim Payments	\$ 11,114,165	\$ 65,061,197	\$ 113,843,918
Claim Administrative fees-TPA	\$ 456,246	\$ 2,156,969	\$ 3,675,504
Salaries Payroll Taxes	\$ 14,575	\$ 109,115	\$ 194,569
Legal and Consulting	\$ 50,570	\$ 347,150	\$ 754,432
Insurance	\$ 60,828	\$ 386,664	\$ 776,461
PCORI		\$ 30,143	\$ 29,436
Other	\$ 32,232	\$ 143,482	\$ 133,933
Alice Riley 2022-23 Mgmt Union Retirement Incentive		\$ -	\$ 600
Total Expenses	\$ 11,728,616	\$ 68,234,720	\$ 119,408,852
Net Revenues - Disbursements	\$ 1,253,289	\$ (2,024,459)	\$ 7,080,825
NET ASSETS, at beginning of Year		\$ 59,505,500	\$ 52,424,675
NET ASSETS, at YTD and end of year		\$ 57,481,041	\$ 59,505,500

*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, 2023 – June 30, 2024

The figures reported for dental encompass July 2023 – June 2024. Historically, August and September have been months of high dental claims usage due to dependents going back to school. We see fluctuations again during recess months such as January and March/April, depending on the Spring Break.

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

Dental Revenue:	\$	702,281
Dental Expenses:	\$ -	(694,486)
Admin Fee Exp.:	\$ -	(33,553)
Dental Net Income	\$	(25,757)



Recovery Update

Through the Independent Health Audit Process conducted by John Graham, the Trust will be receiving reimbursement in the amount of \$342,000. The Audit Process conducted with MVP will bring the Trust a reimbursement of \$ 509,950.

Remember, if you are interested in our Brook + and/or Healthcare Bluebook programs, email sporter@e1b.org with your personal email address.



Other Sharing Points

If your school is interested in Guardian Dental, please contact Steve Baltas at SBaltas@oswaldcompanies.com.

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) 821-7192 if you need assistance with billing concerns or questions. lschasel@e1b.org.

Check the www.ny44.e1b.org website for updates!

Remember, Capital Rx keeps our formulary updated and current on our website - [NY44 – Health Trust \(e1b.org\)](http://NY44 - Health Trust (e1b.org)).

SUBCOMMITTEE REPORTS

Finance Subcommittee

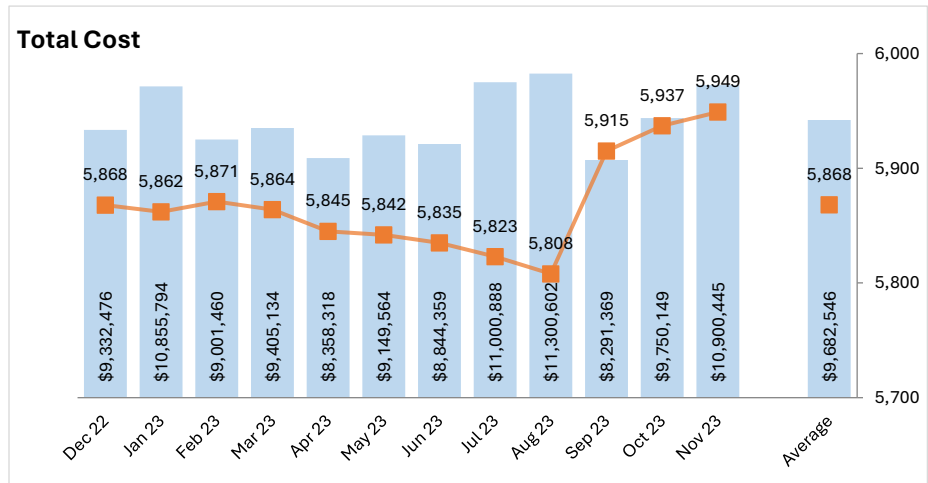
Most Recent	1 Month	3 Months	12 Months
	November 2023	September 2023 - November 2023	December 2022 - November 2023
	Month	Quarter	Year
	Per Employee Per Month:	Average Per Employee Per Month:	Average Per Employee Per Month:
	\$1,832	\$1,626	\$1,650
	November 2023	September 2023 - November 2023	December 2022 - November 2023

November utilization increased to an average of \$1,832 Per Enrolled Per Month (PEPM) including stop-loss premium and carrier administration fees. This is 11% higher than the rolling 12-month average of \$1,650 PEPM. Contribution factors to this month's results include prescription utilization and an increase in enrollment. The medical total claim utilization is

up 7.6% from average and Rx utilization was up 17.5% from average. The average of \$1,650 is 3.4% higher than the PEPM average from this time last year, \$1,596. This is still outperforming market trends that range from 7.4% to 8.3%.

November totaled \$10.9M. By comparison to the running 12-month average, this is up 12.6%. By comparison to the prior month, it's up 11.8%.

Enrolled employees average 5,868 and 14,386 covered members. Enrollment was expected to come down in the summer months and back up when schools are back in session.



Enrollment had an increase of 141 entering the start of the school year compared to the end of the school year (Aug). Historically, this increase in enrollment also occurred in OCT 21 & OCT 22.

MOST RECENT 12 MONTHS:

- Total Claims totaled \$111M
- Total Cost totaled \$116.8M
- Average membership is 5,868 EE & 14,386 MM.
- Current membership is 5,949 EE & 14,528 MM.

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.

Communications Subcommittee

COMMUNICATION UPDATES

The NY44 Year-end Newsletter was mailed to all enrollees on December 15, 2023. It has information about the Optum change, Healthcare Bluebook and the Brokk+ program. It can be viewed [HERE](#).

A significant number of communications were distributed to support the Capital RX change from Walmart to Optum. The transition seems to have gone smoothly. The chart below summarizes the completed activity. The website has been updated with the new Optum materials.

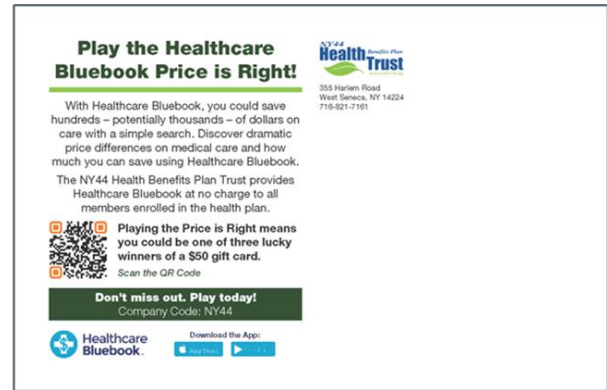
September 21, 2023	NY44 Communications Open Forum (Slides 3-6 , Video 2:07 to 9:20 - Click to view)
October 10, 2023	NY44 sends flyer announcing change to BAs for distribution to Members
October 12, 2023	NY44 Fall Newsletter Mails (Article on Page 2 announces change)
November 1, 2023	Capital Rx mails Members using Walmart Mail Order and/or Specialty Pharmacy a change letter
November 15, 2023	NY44 mails postcard (Be on lookout for Capital Rx communications)
December 1, 2023	Capital Rx mails all Members a postcard describing change
December 7, 2023	NY44 Benefits Subcommittee Open Forum (Recording emailed to attendees 12/15)
<i>December 7, 2023</i>	<i>Email with Video to BAs to forward to Members (Stacey Porter)</i>
December 15, 2023	NY44 Year-end newsletter mails (Includes reminder of change)
December 11, 2023	Capital Rx calls all Members using Walmart Mail Order and/or Specialty Pharmacy
December 18, 2023	Optum calls all Members using Walmart Mail Order and/or Specialty Pharmacy to offer support
January 1, 2024	Optum Change Effective
<i>January 2, 2024</i>	<i>Reminder email to BAs to forward to Members (Stacey Porter)</i>

	Most Recent November 2023	1 Month November 2023	3 Months September 2023 - November 2023	12 Months December 2022 - November 2023
		Month	Quarter	Year
		Per Employee Per Month:	Average Per Employee Per Month:	Average Per Employee Per Month:
		\$1,832	\$1,626	\$1,650
		November 2023	September 2023 - November 2023	December 2022 - November 2023
	Most Recent 1 Month	Most Recent 3 Months	Most Recent 12 Months	
Medical Claims	\$7,272,597	\$19,309,834	\$81,133,848	
Prescription Claims	\$2,966,742	\$8,597,661	\$30,291,958	
Total Claims	\$10,239,339	\$27,907,495	\$111,425,806	
Total Fees	\$661,106	\$2,704,045	\$10,952,390	
Total Cost	\$10,900,445	\$30,611,541	\$122,378,196	
Pharmacy Rebates ¹	\$0	(\$1,669,578)	(\$6,187,638)	
Est. Stop-Loss Reim. ²	\$0	\$0	\$0	
Grand Total	\$10,900,445	\$28,941,963	\$116,190,558	
		Month	Quarter	Year
Employees Medical/Rx	5,949	5,934	5,868	
Net Cost PEP	\$1,832	\$4,878	\$19,800	
Members Medical/Rx	14,528	14,498	14,386	
Net Cost PMP	\$750	\$1,996	\$8,077	

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/Y/FY = Per Employee Per Month, or Quarter, or Year, or Fiscal Year
PMPM/Q/Y/FY = Per Member Per Month, or Quarter, or Year, or Fiscal Year

The Healthcare Bluebook Price is Right engagement game was completed.

- The game was launched on December 11, 2023, on the NY44 website and closed on January 10, 2024.
- The goal was to increase general awareness of the program and improve engagement with the HCBB mobile app.
- Results: 62 completed entries plus 160 incomplete entries (those Members who did not install the app)
- Prizes (three Visa gift cards) were awarded at random from completed entries.



WEBSITE STATS

Website usage continues to be strong. In the fourth quarter we saw interest in the Healthcare Bluebook page spike due to the Price is Right engagement game communications.

The Brook+ page also produced good activity.

As would be expected the Optum webpage that was created as a resource to support the Capital Rx change from Walmart to Optum was frequently visited.

	07.01.23 – 09.30.23 (Q3)		10.01.23 – 12.31.23 (Q4)	
	Web Page	Views	Web Page	Views
1	Enrollees- NY44	538	HealthCare Bluebook- NY44	746
2	HealthCare Bluebook- NY44	409	Enrollees- NY44	525
3	W- Medical- NY44	357	Optum	398
4	Western Region- NY44	324	W- Medical- NY44	373
5	Contacts- NY44	302	Western Region- NY44	331
6	Participating Schools- NY44	291	Brook+- NY44	310
7	W- Pay Less- NY44	217	Participating Schools- NY44	228
8	Brook+- NY44	177	Contacts- NY44	220
9	About The Trust- NY44	127	Capital Rx- NY44	168
10	Capital Rx- NY44	109	About The Trust- NY44	140
11	Trust Documents- NY44	109	Wellness Tips- NY44	106
12	Wellness Tips- NY44	109	Eastern Region- NY44	98
13	Meeting Minutes- NY44	97	Meeting Minutes- NY44	94
14	Board of Trustees- NY44	94	Board of Trustees- NY44	83
15	Eastern Region- NY44	89	W- Dental- NY44	82
16	W- Dental- NY44	83	W- Forms Documents- NY44	81
17	W- Vision- NY44	81	Trust Documents- NY44	76
18	Fast Facts- NY44	80	Fast Facts- NY44	76
19	W- Forms Documents- NY44	73	W- Vision- NY44	62
20	E- Medical- NY44	72	E- Medical- NY44	59

Population Health Subcommittee

ENGAGEMENT STRATEGY:

Meeting	Points
Population Health Dashboard (2/year)	40 each
Board Meetings (6/year)	50 each
Open Enrollment (1/year)	40
Annual Meeting (1/year)	50
Open Forum Subcommittee Meetings (10/year)	40 each
-Communication	
-Finance	
-Population Health	
-Benefits	
-Innovation	
Total Available	870 Total

Participate and engage in order to earn **easy, free** money for your district!

- Utilize funds for wellness-related activities
- Potential Incentive Dollar Amount
 - 25% attendance (218 points) = earn 50% incentive
 - 50% attendance (435 points) = earn 75% incentive
 - 75% attendance (653 points) = earn 100% incentive
- When?
 - July 1 - June 30
- 1 management personnel (required) and 1 labor personnel (optional) to attend

6 districts earned incentives in 2023 - Congratulations and thank you for your participation!

Meetings may be subjected to change

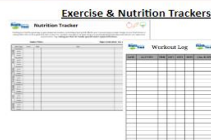
RECEIVE YOUR DISTRICT'S HEALTHCARE PERFORMANCE DASHBOARD

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 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

[Information on a Low Carb Diet](#)

Our diets consist of three main components: fat, protein and carbohydrates. Many people *fear* the word carbohydrates or carbs because there is a misconception that all carbs are *bad* carbs, however that is not the case! Carbs are a main source of energy that our body uses for fuel. Carbs can be found in vegetables, fruits, beans, lentils, milk, yogurt, grains (breads, pasta, rice, quinoa, oats), sugary foods (candy, ice cream, pastries), snack foods, sweetened beverages, and sweeteners (jams, honey syrups).

Knowing the good vs. the bad carbs... Good carbs are found in whole, unprocessed foods which are the vegetables, fruits, beans, lentils and whole grains. Bad carbs (are not overly to be consumed) are sugar, salt and/or fat i.e. cookies, pretzels and sodas. What about bread and pasta? They are considered to be in the middle between good and bad carbs. They contain important nutrients such as fiber, iron and folates.



[Would a low carb diet benefit me?](#)

Low carb diets can be good for heart health, increase good cholesterol levels, and decrease blood pressure and triglyceride levels. Studies have shown that some people have lost weight on a low carb or low fat. However, there is no one right diet that will work for everyone, a recommendation would be to consult with your primary care physician or a nutritionist. Low carb does not mean no carb, you should still be consuming carbohydrates within your daily diet.



The Holidays are Over...Time to Change Those Eating Habits

Plan out your meals that way grocery shopping and prepping are easier! Here are a few favorite recipes for breakfast, lunch, dinner and snacks (many of these are low carb to give you some ideas from the other wellness tips this month!):

Check out these resources to find many recipes to accompany your healthy eating habits:

- [Delish 120 Dishes That Make Low Carb A Breeze](#)
- [Low Carb Snacks](#)
- [Love & Lemons Meal Prep Ideas](#)

Breakfast

[Overnight Oats](#)

[Baked Egg Cups](#)

[Frittata](#)

[Banana Pancakes](#)

Lunch

[Chicken Caesar Pasta Salad](#)

[Turkey Tacos](#)

[Chopped Cobb Salad](#)

[Soups](#)

Dinner

[Parmesan Chicken](#)

[Feta & Herb Crusted Salmon](#)

[Beef & Noodles](#)

[Garlic Spinach Stuffed Chicken](#)

Snacks/Late Night Cravings

[Keto CrunchWrap Supreme](#)

[Buffalo Chicken Dip](#)

[Cucumber Cups](#)

[Chocolate Cheesecake](#)

[Complete the Wellness Tip Survey](#)



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 November 13th, December 8th, and January 8th. We reviewed some of the biggest healthcare trends to watch for as we enter 2024. We will keep those trends in mind when choosing topics for our upcoming subcommittee meetings.

With mental health being a big area of focus in today's society, the subcommittee reviewed at a high-level, services offered by Spring Health. They are a comprehensive mental health solution for employers and health plans. They offer a more robust mental health program than traditional EAPs. Spring Health was also invited to the January 8th subcommittee meeting and presented a demo of their platform and services. We are also in the process of doing a review of the school districts who have a current EAP in place against the services that Spring Health could offer. More to come after all the information is gathered for that comparison.

As mentioned in previous updates, the subcommittee has been discussing the GRAIL Cancer Detection Test that is out in the market. There was an update in the news regarding the GRAIL test, as it was approved by the New York State Department of Health to be offered to Patients and Healthcare Providers. We will continue to keep this on the subcommittee's radar for further consideration in the future.

Benefits Subcommittee

The subcommittee is currently focused on:

- Reviewing Independent Health payments and coordination of Medicare claims,
- Continue to examine fertility benefits. Impact and results to be shared with the Finance Subcommittee.

The Subcommittee is scheduled to meet monthly.

Wishing everyone a happy and healthy 2024!

Best Regards,

Lora Schasel, Fiscal Agent and Stacey Porter, Benefit Specialist
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 March 21st.



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.