

NY44 Health Benefits Plan Trust Board Meeting

Minutes: Number 136, March 21, 2024

Opening of Meeting 3:00 PM

In attendance: Chair Jim Fregelette, Vice Chair Donna Walters, Trustees Wayne Drescher, Bob Giannicchi, Debbie Piatek, Candy Reimer, Dave Scalzo, Candy Reimer, John Pope, Liz Freas, Michelle Okal-Frink.

Also attending: Fiscal Agent, Lora Schasel, Benefits Specialist, Stacey Porter, Office Coordinator, Abby Maher, Darcie Falsioni, Esq., Representatives from Oswald Companies, Steve Baltas, Gretchen Heil, Jessica Ihrig, John Kertis, Medhat Kaldas and Molly Mausar.

Not in Attendance: none

1. Public Comments and Questions: None

A. Presentations/ Informational Items

1. Auditor's Report

Laura Napoli of Bahgat & Laurito-Bahgat reported we are in good financial condition and have been since June 2023. Total Liabilities and Net Assets in 2022 were 65.6 M. Total Assets in 2023 were \$74.7 M.

2. Fiscal Update

Lora Schasel reported the Financial Report indicates that Trust total assets for February were \$65.7M and total equity was \$54M. We received two Rx rebates from Capital Rx totaling \$2.5M in December. We should receive our next rebates sometime this month.

We have submitted our request for payment to CMS RDS for the 2022 – 23 plan year. We are expecting \$730K[±].

There was an increase of 101 members for the year to date. The net assets at YTD are \$53.7M. In February, we received \$68.6K from our Stop-Loss carrier, Sun Life as an experience rated refund of premium.

Lora advised the total for cash and investments on January 31, 2024, was \$69.7 M. July, August, November and January all had higher than typical Medical and Rx claims due to additional funding requirements by IH and MVP. In addition, we didn't receive any rebate revenue in those months. As a result, we are currently running at a \$7M deficit through the end of February.

Additionally, 4 of the 8 months reported through February saw higher than normal dental claims and as a result, we are currently at a \$49.7K deficit through the end of February. Claims for March will be \$136K, which is above average, so we should finish March with a YTD deficit of \$74K.

NY44 Health Benefits Plan Trust Board Meeting

Minutes: Number 136, March 21, 2024

3. Proposed 2023/2024 Administrative Budget

Lora Schasel reported that the proposed 2024 – 2025 budget carries an increase of 1.75% over last year. For 5,921 enrollees, the \$12.50 PEPM administrative fee suggests a budget of \$888,150 for the year.

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. As of March 2024, Stacey reports a total of 4,055 personal email addresses obtained.

2. Update on Brook+ and Healthcare Bluebook

Stacey Porter reported 245 rewards in total for Healthcare Bluebook in an amount of \$17,675.00. Stacey then shared that a second mailing was just sent out to the MVP Brook+ enrollees. There are 452 enrollees under Independent Health and 69 enrollees under MVP.

3. Update on Trust Annual Meeting

The Annual meeting is scheduled for Tuesday, April 23rd 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 Medical and RX plan performance. There is a 7% increase from last year. In the last 12 months, Medical and RX claims totaled \$114 M. Total cost was \$116.4M. Large claimants are totals from July 2023 to December 2023, where the 10 largest claimants are **7.5%** of all claims.

Medical and RX Plan enrollment is up to 6,056 as of December 2023.

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. The Enrollee page for NY44 Health Trust leads in number of views for the first quarter of 2024 at 501 views. Then HealthCare Bluebook to follow, with that number slightly decreased from last quarter, 746 web page views to 352 views, respectively.

NY44 Health Benefits Plan Trust Board Meeting

Minutes: Number 136, March 21, 2024

The Open Enrollment Newsletter draft has been reviewed and updated. We plan to mail the letters out by Mid-April. The next communication to our members will be in April, when we mail the Health Care Bluebook Member Postcard.

c. Population Health Committee

Molly Mauser reported that **March** monthly wellness topics include:

- National Sleep Awareness Week
- National Nutrition Month
- Spring into Fitness Challenge

April Wellness Tips Include:

- Stress Relief Awareness
- Every Kid Healthy Week
- Earth Day

Molly included the link for the Wellness Tip Survey for those who want to see certain Wellness topics in the future <https://forms.gle/z9vY9A4SrZswbMbt9>.

Molly reminded the board 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

Gretchen Heil, Oswald Companies, reported that the Grail Cancer Detection testing will be removed from future Subcommittee Discussions until FDA approval takes place.

Reviewed the Spring Health proposal. Spring Health, a mental health solution for the workplace, proves a 50% reduction in employee turnover, 12% Net Patient savings per year with members engaged in Spring health, 8 weeks faster recovery time than those seeking traditional care and 25% fewer days missed for the employee.

NY44 Health Benefits Plan Trust Board Meeting

Minutes: Number 136, March 21, 2024

e. Benefits Committee

Steve Baltas, Oswald Companies, reported that the subcommittee is currently focused on Benefit coverages reviews for:

- Emergency room copay of \$200
- The Periodontal Cleanings Limit of four per year
- Maintenance Prescription Copays

The Subcommittee will meet next on April 4th 2024.

General Trust Business

None

Approval of Minutes

1. Meeting Number 135, January 30, 2024

The motion to approve the minutes from Meeting Number 135 held on 1/30/23, was made by Michelle Okal-Frink, 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 2024/2025 Contribution Rates and Administrative Fee

The motion to approve the 2024/25 contribution Rates and administrative Fee was made by Candy Reimer, seconded by Bob Giannicchi and carried unanimously. **CARRIED (by both Management and Labor Units)**

b. Approval of Designation of Trust Secretary

c. The motion to approve the Approval of Designation of Trust Secretary was made by Liz Freas, seconded by Dave Scalzo and carried unanimously. **CARRIED (by both Management and Labor Units)**

d. Approval of Medical Benefits Change to \$200 Emergency Room Copay for All Three Plan Options

e. The motion to approve the Medical Benefits Change to \$200 Emergency Room Copay for All Three Plan Options effective 7/1/2024 was made by John Pope, seconded by Bob Giannicchi and carried unanimously. **CARRIED (by both Management and Labor Units)**

f. Approval of Dental Benefit Change to Increase Periodontal Cleanings to Four Per Year

NY44 Health Benefits Plan Trust Board Meeting

Minutes: Number 136, March 21, 2024

- g.** The motion to approve Approval of Dental Benefit Change to Increase Periodontal Cleanings to Four Per Year was made by Deborah Piatek, seconded by Bob Giannicchi and carried unanimously. **CARRIED (by both Management and Labor Units)**

- h. Approval of Administrative Budget**

- i.** The motion to approve the Administrative Budget was made by Wayne Drescher, seconded by John Pope and carried unanimously. **CARRIED (by both Management and Labor Units)**

Adjournment

1. Next Board of Trustees' Meeting will be on May 16, 2024 at 3:00 PM

The motion to adjourn at 5:20 PM was made by Liz Freas, seconded by Michelle Okal Frank, and unanimously approved. **CARRIED (by both Management and Labor Units)**

Respectfully Submitted,

Abigail Maher
Acting Secretary to the Board of Trustees