

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

Fiscal Update for April 2024

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. 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 4/01/2024	Year to Date 7/1/2023 - 4/30/2024	Audited Financial Statement Ending 6/30/2023 (Prior Year)
Revenues			
Participants' Premium Contributions	\$ 10,113,683	\$ 100,497,563	\$ 118,307,405
RDS-Drug Subsidy	\$ 748,180	\$ 748,180	\$ 700,112
Interest Income	\$ 154,908	\$ 1,380,369	\$ 847,130
Trust Administrative Fee	\$ 78,363	\$ 777,852	\$ 880,620
Realized Chg in Investments		\$ -	\$ (318,688)
Pharmacy Rebates		\$ 6,352,363	\$ 6,007,609
Other Income - Stop Loss Reimbursement		\$ 68,579	\$ 65,490
Other Income - Disability Insur. Refund		\$ 47	
Medical Reimburse		\$ 657,865	
Rx Clinical Allowance Rebate for previous year		\$ 30,500	\$ -
Total Revenues	\$ 11,095,133	\$ 110,513,318	\$ 126,489,678
Disbursements			
Medical, Rx, and Dental Claim Payments	\$ 8,720,998	\$ 106,190,249	\$ 113,843,918
Claim Administrative fees-TPA	\$ 315,582	\$ 3,370,152	\$ 3,675,504
Salaries Payroll Taxes	\$ 15,544	\$ 166,625	\$ 194,569
Legal and Consulting	\$ 59,390	\$ 586,450	\$ 754,432
Insurance	\$ 63,093	\$ 651,896	\$ 776,461
PCORI		\$ 30,143	\$ 29,436
Other	\$ 23,308	\$ 227,945	\$ 133,933
Alice Riley 2022-23 Mgmt Union Retirement Incentive		\$ -	\$ 600
Total Expenses	\$ 9,197,915	\$ 111,223,461	\$ 119,408,852
Net Revenues - Disbursements	\$ 1,897,218	\$ (710,143)	\$ 7,080,825
NET ASSETS, at beginning of Year		\$ 59,505,500	\$ 52,424,675
NET ASSETS, at YTD and end of year		\$ 58,795,357	\$ 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: February 2024

The figures reported for dental encompass July 2023 through April 2024. Six of the ten months being reported had higher than normal dental claims.



	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	TOTAL
Revenue	\$118,900	\$117,676	\$118,545	\$ 118,951			\$1,176,352
Claims Expense	(\$106,542)	(\$142,521)	(\$136,106)	\$ (141,049)			(\$1,220,703)
Admin Fee Expense	(\$5,690)	(\$5,787)	(\$5,712)	\$ (5,690)			(\$56,432)
Diff (+/-)	\$6,668	(\$30,632)	(\$23,273)	(\$27,789)	\$0	\$0	(\$100,783)

Dental Net Income **\$ (100,783)**

Effective retroactive to January 1, 2024, our dental plan will now offer 4 periodontal cleanings or 4 regular cleanings per calendar year.

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

Administrative Updates:

Healthcare Bluebook Update for May 2024

HCBB 2023/2024 Breakdown	# of Rewards issues	Total Amount for month
May-23	1	\$35.00
Jun-23	15	\$1,270.00
Jul-23	14	\$1,030.00
Aug-23	43	\$3,075.00
Sept & October 23	61	\$4,450.00
Nov-23	18	\$1,230.00
Dec-23	31	\$2,725.00
Jan-24	62	\$4,095.00
Feb-24	73	\$4,800.00
Mar-24	58	\$3,415.00
Total Rewards Issues to Date	376	\$26,125.00

BROOK + HIGHLIGHTS	
IHA	MVP
ENROLLMENTS 484	ENROLLMENTS 90
TOTAL LBS LOST 2,214	TOTAL LBS LOST 248

Please reach out to Stacey with questions on HealthCare Blue Book and Brook + (716) 821-7073 or sporter@e1b.org

SUBCOMMITTEE REPORTS

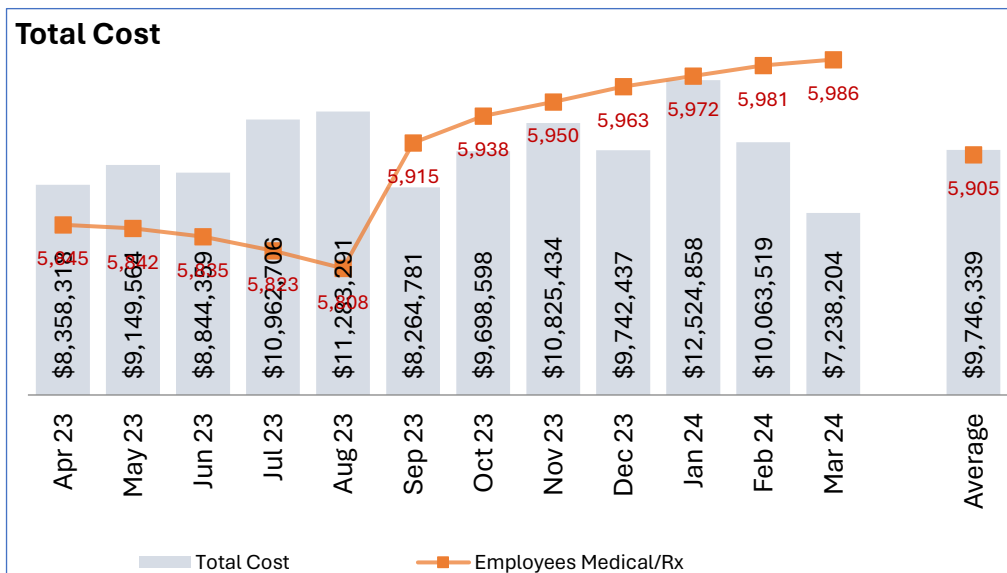
Finance Subcommittee

FINANCE UPDATES

Most Recent	1 Month	3 Months	12 Months
	March 2024	January 2024 - March 2024	April 2023 - March 2024
	Month	Quarter	Year
	Per Employee Per Month:	Average Per Employee Per Month:	Average Per Employee Per Month:
	\$1,209	\$1,663	\$1,651
	March 2024	January 2024 - March 2024	April 2023 - March 2024

March utilization decreased to an average of \$1,209 Per Enrolled Per Month (PEPM) including stop-loss premium and carrier administration fees. This is 26% lower than the rolling 12-month average of \$1,651 PEPM. Main factor to this month's is due to the prescription rebates booked in March. The medical total claim utilization is also down 18.1% from average and Rx utilization was equal to the average. The

average of \$1,650 is 6.7% higher than the PEPM average from this time last year, \$1,546. This is outperforming market trends, currently above 8%.



November totaled \$7.2M. By comparison to the running 12-month average, this is up 10.7% and down 6.5% on the prior month.

Enrolled employees average 5,905 and 14,420 covered members, but currently 5,986 employees and 12,478 total covered members. This is the highest enrollment in the past 12 months. Enrollment had an increase of 5 from the

prior month and 71 since the start of the school year in September.

MOST RECENT 12 MONTHS:

Claims Total \$115.5M
 Cost Total \$117.0M (inc. rebates)

Average membership is 5,905 EE & 14,420 MM.
 Current membership is 5,989 EE & 14,478 MM.

Please note the timing of Rx rebate influence the fluctuations in percentages from one reported period to the next.

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	3 Months	12 Months
	March 2024	January 2024 - March 2024	April 2023 - March 2024
	Month	Quarter	Year
	Per Employee Per Month:	Average Per Employee Per Month:	Average Per Employee Per Month:
	\$1,209	\$1,663	\$1,651
	March 2024	January 2024 - March 2024	April 2023 - March 2024
	Most Recent 1 Month	Most Recent 3 Months	Most Recent 12 Months
Medical Claims	\$5,661,780	\$21,006,594	\$82,914,476
Prescription Claims	\$2,707,152	\$8,097,920	\$32,592,707
Total Claims	\$8,368,932	\$29,104,514	\$115,507,183
Total Fees	\$1,036,712	\$2,889,508	\$10,813,894
Total Cost	\$9,405,645	\$31,994,022	\$126,321,078
Pharmacy Rebates ¹	(\$2,167,441)	(\$2,167,441)	(\$9,365,010)
Est. Stop-Loss Reim. ²	\$0	\$0	\$0
Grand Total	\$7,238,204	\$29,826,581	\$116,956,068
	Month	Quarter	Year
Employees Medical/Rx	5,986	5,980	5,905
Net Cost PEP	\$1,209	\$4,988	\$19,807
Members Medical/Rx	14,478	14,475	14,420
Net Cost PMP	\$500	\$2,061	\$8,111

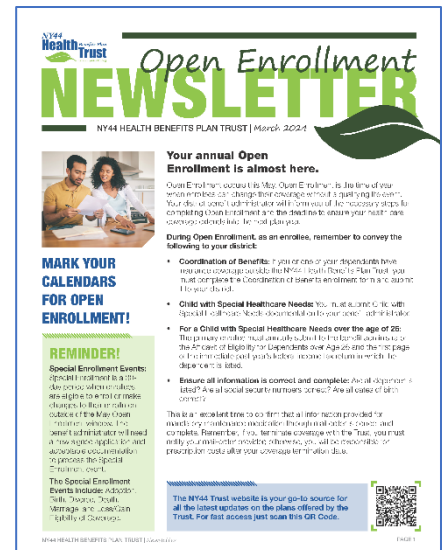
Communications Subcommittee

COMMUNICATION UPDATES

The NY44 Open Enrollment Newsletter was mailed to all enrollees at the end of April. It has information tips to help open enrollment go smoothly, a chart the details NY44 Medicare enrollment requirements. There are also updates on the Brook+ diabetes prevention program as well as the Healthcare Bluebook, Payer Matrix, and Optum Rx programs.

In April a postcard encouraging the use of Healthcare Bluebook was mailed to all members.

Another Healthcare Bluebook postcard will be mailed home in June.



WEBSITE STATS

Website usage continues to be strong. In the first quarter we saw continued interest in the Healthcare Bluebook page due to the communications sent in the fourth quarter of 2023 and the first and second quarter of 2024.

The Brook+ page produced good activity, but we plan to do a communications campaign on that to be sure all members are aware of this important program.

	01.01.24 – 03.31.24 (Q1)		04.01.24 – 05.13.24 (Q2)	
	Web Page	Views	Web Page	Views
1	Enrollees- NY44	582	Enrollees- NY44	355
2	W- Medical- NY44	485	W- Medical- NY44	294
3	Western Region- NY44	388	HealthCare Bluebook- NY44	280
4	HealthCare Bluebook- NY44	373	Western Region- NY44	227
5	Contacts- NY44	348	Contacts- NY44	177
6	Optum	337	Participating Schools- NY44	171
7	Participating Schools- NY44	306	Dental- NY44	136
8	Capital Rx- NY44	242	About The Trust- NY44	97
9	About The Trust- NY44	190	Brook+- NY44	87
10	W- Forms Documents- NY44	131	Optum	74
11	Trust Documents- NY44	122	Capital Rx- NY44	72
12	Meeting Minutes- NY44	109	Trust Documents- NY44	69
13	Board of Trustees- NY44	98	Eastern Region- NY44	67
14	Fast Facts- NY44	97	W- Forms Documents- NY44	56
15	Brook+- NY44	90	Fast Facts- NY44	55
16	Wellness Tips- NY44	79	Wellness Tips- NY44	50
17	Eastern Region- NY44	78	News Briefs- NY44	47
18	News Briefs- NY44	66	Board of Trustees- NY44	46
19	E- Medical- NY44	60	FAQs – NY44	45
20	FAQs – NY44	58	Meeting Minutes- NY44	44

Population Health Subcommittee

ENGAGEMENT STRATEGY

Participate and engage in important NY44 Trust meetings and earn **easy, free** money for your district!

- *How to earn:*
 - Meetings
 - Population Health Dashboard (2/year): 40 points each
 - 3 request so far this year
 - 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
 - Incentive Structure:
 - 25% attendance (218 points) = earn 50% incentive
 - 50% attendance (435 points) = earn 75% incentive
 - 75% attendance (653 points) = earn 100% incentive
 - Who?
 - management personnel or labor personnel to attend

QUARTERLY UPDATE:



ENGAGEMENT STRATEGY UPDATE

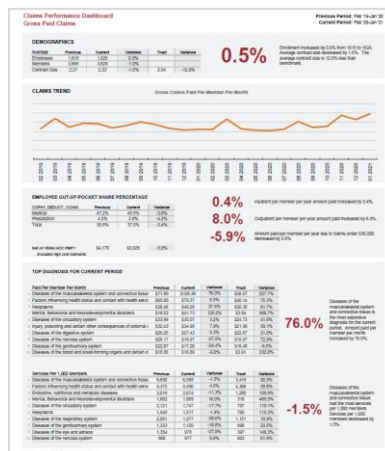
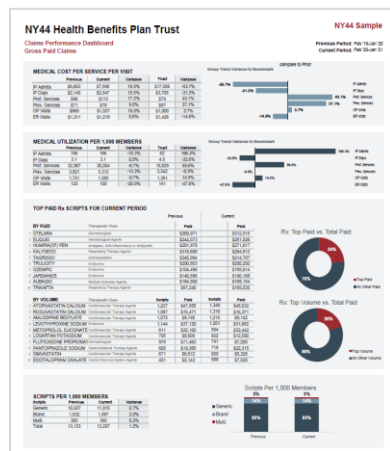
SCHOOL DISTRICTS	POINT VALUE	SCHOOL DISTRICTS	POINT VALUE
Akron Central	0	Niagara Falls City	450
Alden Central	410	Niagara Wheatfield Central	280
Cheektowaga Central	50	North Collins Central	320
Cheektowaga-Sloan Union Free	330	North Rockland	230
Erie 1 Boces	490	South Buffalo Charter	80
Gowanda Central	140	St. Mary's School For The Deaf	230
Lackawanna City	0	Sweet Home Central	450
Maryvale Union Free	180	West Seneca	50

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

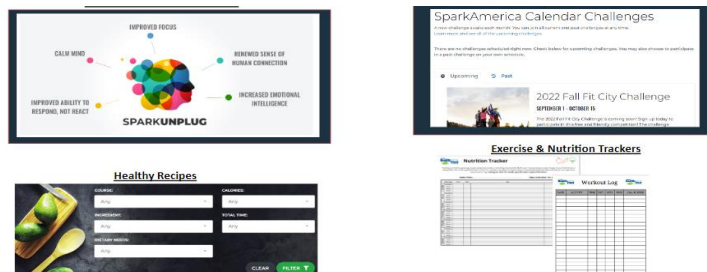
How? Send an email to NY44@oswaldcompanies.com to request the report. Please include your school district and your contact information. You'll receive an email to confirm details and to set up a call to review.

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>



Innovation Subcommittee

Oswald is working with the TPA, MVP on alternate non-network solutions for the large amount of claims that process out of network.

Capital Rx is holding office hours with NY44 and Oswald on a weekly basis to review and discuss concerns with Optum Mail Order for prescription drugs. Oswald has asked Capital Rx to provide resolution for each outstanding issue to ensure they remain accountable for any problems going forward.

Truveris provided their TruGuard report in April, which is an audit of the Capital Rx Prescription Drug Plan. The report is for the time period of 7/1/2023 – 12/31/2023. Some of the highlights from the report are below:

- Capital Rx exceeded their pricing guarantee by \$373k.
- The highest spend was for Antidiabetics (this includes Ozempic).
- Humira Pen was the top Specialty Spend medication.
- Wegovy was the top Brand Spend medication, followed closely by Ozempic, Trulicity, and Jardiance.
- Tyvaso DPI is the most expensive new high-cost medication at \$22k/claim...this is for pulmonary arterial hypertension.

Truveris will be presenting their most recent TruGuard report on 5/20/2024 to NY44 and Oswald.

The following are renewal updates for 7/1/2024:

Capital Rx – Oswald was able to negotiate with Capital Rx on the Prescription Drug Plan from an 11.5% increase down to renewing flat with no increases. Truveris will continue to provide their audits for the 7/1/2024 plan year.

Guardian Dental – Dental Plan was enhanced to include 4 periodontal visits per year, and the Dental Plan renewed at a 0% increase for 7/1/2024. Oswald will be marketing dental carriers for 7/1/2025.

Sun Life – Oswald is in the process of negotiating with the Stop Loss carrier, Sun Life. Their original offer came in at a 37.5% increase. Oswald did market the Stop Loss, but all carriers declined to provide a quote. Oswald is providing Sun Life with updated medical and Rx claims data through April 2024 in order to obtain a more favorable FIRM renewal.

Benefits Subcommittee

- The Subcommittee recently submitted for approval the following benefits changes:
 - ✓ Reduced emergency room copay
 - ✓ Increased annual periodontal cleanings limit

- The Subcommittee completed a PPO wrap network evaluation and submitted recommendations to the Finance Subcommittee for further review.
- Summary Plan Descriptions will be updated to reflect these changes.

The committee meets next on June 11, 2024

WELLNESS TIPS FOR BETTER POPULATION HEALTH

National Women’s Week

During the week of May 12th continuing celebrations from Mother’s Day, this week is also National Women’s Health Week. To participate in [Women’s Health Week try:](#)

- Visiting your healthcare provider for your annual check-ups
- Nourish from the inside out by practicing a well-balanced diet
- Participate in exercises for both your mind and body
- Improve your self care routines by changing your habits of sleep
- Utilize “I” Statements, [CLICK HERE](#) to learn more



World No Tobacco Day

May 31st is [World No Tobacco Day](#). Using any kind of tobacco product is unsafe especially for children, teens and young adults. **FACT:** at least 14 million young people between the ages of 13 to 15 currently use tobacco products (CDC, 2006-2017). Meanwhile, tobacco companies are spending billions on marketing their

products. A more recent *popular* item that has engaged all smokers and non-smokers is e-cigarettes (vaping). This is mostly due to the flavors and marketing that are attracting those individuals. A law was passed in 2006 stating that smoking was prohibited in restaurants, well now there is an extension being brought to the table about prohibiting vaping as well.

Studies show that most adults in the U.S. who regularly use tobacco products started before the age of 18. Your brain continues to develop until you are at least 25 years old. Think about that one... So how can you impact change?

- Set a good example by being tobacco-free
- Talk to children about the harms of tobacco products including vaping
- Refuse to give tobacco products to children, teens and young adults. There is an age restriction for a reason

What resources are available?

- Try the 1-800-QUIT-NOW
- Visit [CDC.gov/Quit](https://www.cdc.gov/quit) or [Smokefree.gov](https://www.smokefree.gov)

60 second Health and Fitness Boosters

Impacting your wellness journey doesn't always need to take hours, a short amount of time, just one minute (60 seconds) can be just as impactful. [Practice some of the following:](#)

- Drinking a tall glass of water
- Take a deep breath
- Do 20 jumping jacks, increase your heart rate
- Go outside
- Sit up straighter
- Focus on one thing you love about yourself
- Be present



These are just a few things to do for one minute out of your day. One minute is all it takes to make a simple but yet significant change.

WELLNESS TIP SURVEY

Take this survey to see your wellness suggestions on the monthly wellness tips section on the website!
<https://forms.gle/eJU6ikj4NRGjQyX49>

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.



We have reached the end of Open Enrollment!

Please contact the NY44 Trust Staff if you have any questions.

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) 821-7161 if you need assistance with billing concerns or questions. lschasel@e1b.org

Please contact Abby Maher at (716) 821-7074 if you need assistance with general concerns or questions. amaher@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 \(e1b.org\)](#)

Best Regards,

Lora Schasel, Fiscal Agent, Stacey Porter, Benefit Specialist and Abby Maher, Trust Secretary
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 June 20th.



NY44 COMMUNICATIONS FLOW CHART

We understand the importance of relevant information being circulated to the appropriate groups at your schools. With our newly crafted [Communications Flow Chart](#), we feel this is a proactive solution to help alleviate any issues receiving the intended communication material.

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.