

# **NY44 Health Benefits Plan Trust Board Meeting**

Minutes: Number 141, January 16, 2025

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## **Opening of Meeting: 3:00 PM**

In attendance: Chair Jim Fregelette, Vice Chair Donna Walters, Trustees Eileen Fleming, Zachary Izard, Frances DiFrancesco, Luke Silliman, Candace Reimer, Christa McHale, John Pope, Laurie Widman, David Scalzo, Robert Giannicchi, Michelle Okal-Frink, and Barbara Smith.

Also attending: Fiscal Agent, Lora Schasel, Benefits Specialist, Stacey Porter, Trust Secretary, Abby Maher, Darcie Falsioni, Esq., Laura Napoli, CPA.

Representatives from Oswald Companies, Steve Baltas, Gretchen Heil, John Kertis, Medhat Kaldas and Molly Berry.

### **1. Public Comments and Questions:**

None

## **A. Presentations/ Informational Items**

### **1. Auditor's Report**

Laura Napoli of Bahat & Laurito-Baghat reported we are in good financial condition and have been since June 2024. Total liabilities and Net assets in 2023 were 74.7M. Total assets in 2024 were 72.6M.

### **2. Fiscal Update**

Lora Schasel reported on the financial period beginning 12/01/2024 through 12/31/2024. Lora indicates that Trust total assets for December were \$72.4M and total equity was \$54M.

Lora reports that the 2023-24 audit has now been completed and the IBNR (Incurred but Not Yet Reported) that we received in September from our actuaries as well as the figures in the last column of the Financial Report for plan year ending 6/30/24 have been updated. The IBNR will remain static throughout the fiscal year, until the next Reserve Report is completed in the fall.

We received \$520K in Rx Rebates in November as well as \$3M in rebates in December, bringing our total rebates received this plan year to \$8.3M. Since the beginning of the plan year, we have gained 80 enrollees, most in the single coverage tier.

Net assets on 12/31 were \$44.9M. The auditors completed their portion of the yearly Superintendent's Report, and Lora combined that with her portion and submitted the report to DFS (Department of Financial Services) prior to their November 15<sup>th</sup> deadline.

The bank and investment accounts currently total \$73.4M. We received rebate revenue in July, September, November and December totaling \$8.3M, but even so, we are currently running at a \$1.3M

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deficit through the end of December. Last year the average monthly Medical and Rx claims spend was \$10.6M and this year through the first six months it averages \$12.1M. Rx claims through the first six months of the current plan year average \$661K/month higher than last year due in part to the increase in GLP-1 claims. Our current deficit is also despite the fact that through the first six months of this plan year, revenue has increased by \$1.7M over last year.

Dental through December 2024 is running at a surplus of \$52K due to lower-than-average claims in July, October and December. This year's average claims over 6 months are \$115,700 versus last year's average monthly claims of \$122,200, a difference of \$6.5K/month less.

## **Administrative Report**

### **1. Update on Brook+ and Healthcare Bluebook**

Stacey Porter reports Healthcare Bluebook totaled 235 rewards for 2025, equivalent to \$14,275.00, which saves the trust costs, as members are picking a lower cost facility for their health services. Stacey Porter reports Healthcare Bluebook totaled 510 rewards, \$33,850.00, for 2024.

Stacey shares the total weight loss for IH members is 3,989 pounds and an average of 5.2% for the 842 members enrolled in the Brook+ program. A total of 101 members have completed the program. The total weight lost for MVP members is 786 pounds, an average of 5.5% for the 250 MVP members enrolled in Brook+ program. A total of 76 members have completed the program.

Stacey reports she has started a weight watchers email list, and members should call her if they would like to be added to the list. In addition, members can also use the website to be added to the list.

### **2. Subrogation Report**

Stacey reports on two claims for subrogation/reimbursement. Stacey reports we accepted \$17,372.57 in full satisfaction of the \$24,648.93 first subrogation/reimbursement claim. In the second claim, we accepted \$4,574.30 in full satisfaction of the \$12,073.35 subrogation/reimbursement.

### **3. Update on 2025 Annual Dinner Meeting**

The 2025 annual dinner will be held on April 10th at the Foundry (Elmwood Ave, Buffalo) sponsored by Independent Health.

## **B. Consultant Report**

### **3. Subcommittee Updates**

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## a. Financial Committee

Medhat Kaldas, Oswald Companies, reported on the Medical and Rx plan, reported the PEPM cost for November 2024 was \$1,684. Medhat shares that in the last 12 months, we have an average PEPM cost of \$1,736, which is 5.6% higher than this time last year. The figure is ahead of the trend for the area, which sits at 8-9.5%.

Medhat reports November utilization totaled \$10.3M, down 1.3% from the annual average and down 16.1% from the prior month. Enrollment was at 6,124 for November 2024, up 104 members from the average since December 2023. The largest claims come from ten people, which total about 7.9% of all claims. None of the members have reached the stop loss point yet.

## b. Communications Committee

John Kertis, Oswald Companies, reported on the website analytics. The newsletter mailings have increased mobile usage. The page views for the NY44 Health Trust have gone down since the fourth quarter of last year. HealthCare Bluebook, after a lot of promotion, has received a good number of page views (367). The Medical website page remains the most visited, with the enrollee website page to follow second. The open forum webpage held a lot of interest, resulting in 162 views. Members can watch the webinar in its entirety. Brook+ increased from 40 to 157 page views after the post card mailings and newsletters were sent out. The weight watchers front page has received 107 views by 62 users.

John reports the Communications Subcommittee is looking for feedback from the members to improve the website. There is also a website survey on the trust website, asking users about the frequency they visit, the ease of use and accessibility of websites.

The HCBB engagement game had a glitch on their side, so the game has been extended from 1/10 to 1/24. The winner of three visas gift cards at \$50 each will be announced after 1/24.

## c. Population Health Committee

Molly Berry reported the monthly wellness tips for January are:

International Mind-Body Wellness Day January 3, 2025  
2025 New Year's Resolutions SMART Goals January 1-7, 2025  
January as National Blood Donor Month

Molly shares our 2024-2025 Engagement Strategy for districts to participate and engage to earn easy, free money for your district!

- Utilize funds for wellness-related activities
- Potential Incentive Dollar Amount
  - 25% attendance (188 points) = earn 50% incentive
  - 50% attendance (375 points) = earn 75% incentive
  - 75% attendance (563 points) = earn 100% incentive

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- July 1, 2024 - June 30, 2025
- 1 management personnel or 1 labor personnel to attend

Twelve districts earned incentives in 2024. Molly thanks these districts for their participation in wellness engagements.

Molly reminds our members to reach out to receive your School District's Healthcare Performance Report(s) which includes:

- Summary report of relevant population health data
- Demographics
- Top chronic conditions
- Top prescription drug utilization
- Place of service information (e.g., ER, inpatient services)

To get your individual report, send an email to NY44@oswaldcompanies.com to request the report. Please include your contact information in your message.

Molly reminds members that they can find wellness resources including recipes, exercises, mindfulness videos, nutrition logs, etc. on the website through the Wellness+ On-Demand Resource Center.

## d. Innovation Committee

Gretchen Heil, Oswald Companies, reported a Spring Health update. The Finance Subcommittee has agreed to table the Spring Health discussion/implementation until further notice. This is due to the cost at a time when there is concern of increased GLP-1 drug cost.

Oswald is continuing to vet Sword Health. Sword Health, partnered with Independent Health, is a digital physical therapy program that helps members prevent as well as treat acute chronic and post-surgical pain, all from home on their own time. Gretchen reports that the app is virtual and may lead to greater adherence as members can do physical therapy in the comfort of their own home. The program partners with trained and certified physical therapists, members will receive a welcome kit including a tablet, physical therapy tools. Members can chat with their therapy coach and are able to customize their sessions to match their needs. This partnership will aid in therapeutic measures directed toward musculoskeletal disease.

As part of the Prior Authorization process, Capital Rx will perform validation for the following target agents: Adlyxin, Bydureon, Bydureon BCise, Byetta, Mounjaro, Ozempic, Rybelsus, Trulicity, Victoza, Liraglutide. Prior Authorization includes:

A diagnosis of type 2 diabetes as validated by submitted chart notes **AND** The patient's diagnosis has been confirmed by lab tests as indicated in submitted chart notes or lab value/results provided by the provider's office. At least one of the following must be met: The patient has tried insulin **OR** metformin as indicated in chart notes or evident in review of previous claims **OR** the patient has, or is at high-risk for atherosclerotic cardiovascular disease, heart failure, and/or chronic

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kidney disease **OR** if the request is for Ozempic, Rybelsus, Trulicity, Mounjaro, or Bydureon, the patient is continuing therapy with the preferred agent.

Gretchen Heil reports that the trust will be funding the weight watchers' program and it will be available to members March 1st. The Weightwatchers app is a useful virtual program where you can log into the app and track your food points. There is a resource library on the app that includes tips for meal prep, grocery scanners, and customizable restaurant food points. The members will complete a personalized questionnaire when they sign up to customize the WW points system to their needs. The app also includes a 'members only' social network to communicate for support. There are virtual coaches on the platform as well, allowing members to have a dietician at their fingertips.

Service updates include report that finalized decisions on the Pharmacy RFP and MVP RFP will be made mid-March. All vendors have been selected to put together proposals, and there seems to be much excitement for the trust's business.

## e. Benefits Committee

Steve Baltas, Oswald Companies, reports that the Trust's Summary Plan Description has been updated to reflect 1/1/25 changes and is posted to the NY44 website. The benefits committee will be reviewing the NQTL Analysis and Report for all Trust plan options. The committee will continue to evaluate the Trust's benefit offerings and plan designs. Steve reports the benefits committee is scheduled to meet again on February 6<sup>th</sup>.

## C. General Trust Business

None

## D. Approval of Minutes for Meeting Number 140, October 14, 2024

The motion to approve the minutes from Meeting #140 held on 10/17/24, was made by Bob Giannicchi, seconded by Christa McHale, and carried unanimously. **CARRIED (by both Management and Labor Units)**

## E. Old Business

None

## F. New Business

### 1. Vote on Board Resolution:

#### a) Approval of 2025/2026 Proposed Annual Administrative Budget

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The motion to approve the 2025/2026 Proposed Annual Administrative Budget was made by Christa McHale seconded by David Scalzo and carried unanimously. **CARRIED (by both Management and Labor Units)**

## **Adjournment**

### **1. Next Board of Trustees' Meeting will be on March 20, 2025, at 3:00 PM**

The motion to adjourn at 4:30 PM was made by Christa McHale and seconded by Bob Giannicchi and unanimously approved. **CARRIED (by both Management and Labor Units)**

Respectfully Submitted,

Abigail Maher  
Secretary to the Board of Trustees