



County of Cayuga Health Insurance Consortium
Board of Directors
Meeting Minutes of January 24, 2019

Members Present: Eric Zizza, Dan DoBell, Lisa Miller, Ben Vitale, Sean Corcoran, & Bob Gauthier

Other Present: Judy Tyo (USI), Terry Debiaw, Jim Orman, Pam Landon, Kristy Capone, Cortney Haberlau, Fran Mitchell, and Charlie Ripley

Meeting called to order at 9:05 a.m.

- ***Motion to approve consent agenda and previous minutes by D. DoBell and seconded by B. Gauthier. Motion carried.***
- **Election of Officers for 2019**
 - ***Motion to accept slate of officers for 2019 as they stand from last year and as they are listed below by B. Vitale and seconded by B. Gauthier, motion carried.***
 - ***Chair – Eric Zizza***
 - ***Vice-Chair – Lynn Marinelli***
 - ***Secretary – Lisa Miller***
- **USI -**
 - **Financial Update** – Financial update was presented by Judy Tyo of USI - ***Notes attached.***
 - **Fiscal Year Budget to Actual 2018** – Presented by Judy Tyo of USI - ***Notes attached.***
 - **Plan Enrollment Update** – Presented by Judy Tyo of USI - ***Notes attached.***
 - **2019 Goals and Strategies** – To be discussed at the February meeting.
 - **Blue4U Results** – Not yet available and should have them for the February meeting.

- **Old Business**
 - **Open Enrollment Resolution** –
 - To move Amendment #1 which addresses enrollment in plans forward with an approval by the County Attorney and then the Board can make a motion at the February meeting.
 - Blue4U question from the City regarding an email request by Bob of whether or not a member could still go ahead with blood draw regarding certain circumstances of why they missed it. Judy said no due to the fact the Blue Cross is not using Interactive Health anymore and they just started using a new company for the future.
- **New Business**
 - Options for the inclusion of other entities was discussed.
 - Ben asked about an update regarding Tompkins County Consortium to better answer questions that he is approached about. Judy will provide the Board members with an update regarding Tompkins County rates, etc.
- **Future Agenda Items/Board Member Concerns**
 - Ben requested from Judy a rate update and plan comparison between Tompkins County Consortium and us to better be able to answer peoples questions regarding the two.
 - Telemedicine- MD Live is available to all BC/BS members – active and retirees.
 - **Made note to all of Special Meeting for Board Members regarding future strategies and goals on February 21st at 11am – 1pm at Soil & Water**
- **Adjournment**
 - *Motion to adjourn at 10:35 a.m. by B. Vitale; seconded by D. DoBell.. Motion carried.*

Next meeting scheduled for Thursday, February 28, 2019 at 9:00 am at the Natural Resource Center (Soil and Water) – Conference Room.

Meeting Minutes

Subject	Health Plan Financials	Date	11/29/18 Board Meeting
Attendees			
	USI Insurance: Judy Tyo		

Key Points Discussed

No.	Topic	Highlights
1.	Medical Financial Review 1/1/2018 -12/31/2018	<ul style="list-style-type: none"> • # of employees/retirees decreased 1% • # of members decreased 1% • Total per member plan costs increased 10%; • Premiums provided a negative balance of \$1,028,830 when compared to total plan costs through 12/31/2018; driven by early large claim activity and shift in enrollment by plan; this includes offsets for Minimum Premium, Rate Stabilization and Rebates • Large Claimants: up 59% from the prior year; Includes high Rx use of specialty drugs; 17% increase in inpatient facility; 28% increase in out-patient facility; 15% increase in Rx
2.	2019 Rate Projections-Update	<ul style="list-style-type: none"> • USI provided potential enrollment changes that will impact revenue projections for premium; expected changes with College could represent a \$312,120 decrease in revenue • Other open enrollment changes for 1/1/19 will also impact revenue • USI to review option for amending Municipal Agreement limiting changes in enrollment
3.	Minimum Premium Financing	<ul style="list-style-type: none"> • Final deficit through 12/31/18 was \$1,212,287
4.	Fiscal Budget to Actual	<ul style="list-style-type: none"> • Annualized projections provide a net income balance of- \$1,384,426
5.	2019 Fiscal Budget	<ul style="list-style-type: none"> • Based on current enrollment in the plans, net income is projected at - \$899,407; minimum premium deficit will also impact projections

Action Plan

No.	Action Item(s)	Owner	Target Date
1.	Review of NYS DFS Reporting	Cayuga County	Ongoing
2.	Article 47 Review for possible application for Certificate of Authority	USI/CCC	Ongoing
3.	Update Historical Rate Projections Analysis	USI	Ongoing
4..	Municipal Agreement Amendment to define enrollment changes during the fiscal year	USI/Cayuga County	Sent to County Attorney for Review and Response

Information Distributed

Insurance Presentation