



County of Cayuga Health Insurance Consortium
Board of Directors
Meeting Minutes of February 27 , 2020

Members Present: Eric Zizza, Marie Nellenback, Lisa Miller, Wanda Jakaub, Ben Vitale, Lynn Marinelli, and Bob Gauthier

Other Present: Greg McLoughlin (USI), Zachary Zuckerman (USI), Jim Orman, Cortney Haberlau, Nicole Sedorus, Todd Webb and Lisa Lippoldt

Meeting called to order at 10:44 a.m.

- *Motion to approve consent agenda and previous minutes by B. Gauthier and seconded by M. Nellenback. Motion carried.*
- **USI** -
 - **Financial Update** – Financial update was presented by Greg McLoughlin of USI - *Notes attached.*
 - **2020 Fiscal Budget Update** – Presented by Greg McLoughlin of USI - *Notes attached.*
 - **March Board Meeting** – Presented by Greg McLoughlin of USI - *Notes attached.*
 - Excellus Medical Director scheduled to present utilization review
 - Highlights of the Blue4U report to be included.
 - **Wellness Alternative** – Will schedule population health discussion with individual entities' HR staff. Mark Converse will be available for the discussion and can meet on March 17th or 19th, 2020.
 - Will discuss wellness program benefits and vendors.
 - **Dental Plan RFP for 2021 (to replace LBS)** –
 - *Motion for consultants to move forward with an RFP to find comparable dental plans by M. Nellenbeack and seconded by B. Vitale. Motion carried.*
 - USI to conduct and RFP to find other carrier options.

- **Dependent eligibility audit**
 - Execution of eligibility audit and quotes are being obtained. USI to obtain quotes.
- **Self Insured Medical and Prescription Drug Plan**
 - Logistics planning for Article 47 submissions in process
 - Can get better pharmacy contracts when self-insured
- **Old Business**
- **New Business**
 - *Motion to have Consultants move forward with Article 47 process and obtain 3 Legal and CPA quotes by B. Vitale and seconded by L. Marinelli. Motion carried.*
- **Future Agenda Items/Board Member Concerns**
 - Board to review Municipal Agreement at a future meeting
- **Adjournment**
 - *Motion to adjourn at 11.50 a.m. by B. Gauthier; seconded by L. Marinelli, motion carried.*

Next meeting scheduled for Thursday, March 26, 2020 at 10:30 am via a Web-based set up

Meeting Minutes

Subject	Health Plan Financials	Date	2/27/2020 Board Meeting
Attendees			
	USI Insurance: Greg McLoughlin/Zach Zuckerman		

Key Points Discussed			
No.	Topic	Highlights	
1.	Year to Date Financial Review 1/1/2020- 1/31/2020	<ul style="list-style-type: none"> • Compared to January 2019: <ul style="list-style-type: none"> ○ # of employees/retirees decreased 1% ○ # of members decreased 2% ○ Total per member plan costs decreased 7%; ○ No large claimants over \$50K in either time period 	
2.	2020 Budget	<ul style="list-style-type: none"> • The below average claim month for January 2020 had a positive impact on initial projected budget estimates. Projected expenses based on annualization of January claims and premium was - \$24,750,312 in Income vs. \$21,096,603 in expenses which would generate a surplus of \$3,653,709. 	
3.	Dental TPA	<ul style="list-style-type: none"> • LBS exiting the market as of 12/31/20 <ul style="list-style-type: none"> ○ Excellus has plan to “adopt” the business ○ Interest expressed in conducting full market RFP 	
4.	Article 47 Consortium	<ul style="list-style-type: none"> • Discussion around required parties for Article 47 application (Legal, CPA, Actuarial, and Broker) <ul style="list-style-type: none"> ○ Vote Passed to engage USI is obtaining (3) quotes for each required service • Prior to formal vote to move forward with vendors for Article 47 services, proof of savings will be required in order to protect all stakeholders within the Consortium. 	
Action Plan			
No.	Action Item(s)	Owner	Target Date
1.	Arrange sub-committee to discuss feasibility of change to population health program	USI	Conference call had on 3/19
2.	Inquire with Excellus about report to show savings from Clinical Concierge Program	USI	If obtained – present data in March Board Meeting
3.	Obtain more information from LBS/ Excellus regarding Dental Plan Conversion	USI	March Board Meeting
3.	USI to obtain quotes from Legal, Accounting, and Actuarial Service firms and propose cost analysis vs. the savings that can be obtained by moving to Article 47.	USI	April Board Meetings

Information Distributed
<p style="color: #C00000;">-Insurance Presentation for January 2020 claim period</p> <ul style="list-style-type: none"> • Year to Date Financial Review • Update to 2020 projected budget

