



## **County of Cayuga Health Insurance Consortium**

**Board of Directors**

**Meeting Minutes of March 24, 2022**

**Hybrid-based Meeting**

**Members Present:** Eric Zizza, Marie Nellenback, Bob Gauthier, Sean Corcoran, Lynn Marinelli, Elane Daly, Eva Champion, and Lisa Miller

**Other Present:** Greg McLoughlin (USI), Zachary Zuckerman (USI), Wanda Jakaub, Pam Landon, Mary Beth Leeson, Brittany Massi, Diann Ferris, Jodie Spinosa, John Bohall, and Colleen Lombardi

Meeting called to order at 10:40 a.m.

- ***Motion to approve consent agenda and previous minutes by M. Nellenback and seconded by B. Gauthier. Motion carried.***
  
- **USI** –
  - **Financial Review – Medical Claims** - A financial update was presented by Greg McLoughlin of USI - ***Notes attached. – Presentation attached***
    - Net paid claims for February were \$1,607,871
    - Projected claims are at 88.5% with a surplus of \$220,221 for February
    - Projected claims are 6.8% lower than 2021.
    - Overall good start to the year with a surplus of \$460,493 for 2022
    - No large claimants in February 2022.
    - 14 people exceeded \$25,000 but have not yet become a large claimant.
    - Cost relating to RX and 3 people of the 14 are expected to go over the \$50,000 mark by year end.
    - Concierge Program discussed a bit
    - Doing better than the average benchmark
  
  - **Dental Plan Utilization** – Update was presented by Greg McLoughlin of USI – ***Notes attached – Presentation attached***
    - Dental Plan is doing well and running at 97.1% of projected.
    - There is a surplus of \$2,811 for February.
    - Overall surplus of \$5,688 for 2022
  
  - **Reviewed 2022 Service Timeline** – Asked to present for remainder of year

- **Old Business** –
  - **Municipal Cooperative Agreement Update -**
    - ***Review of “Breakout Group” meeting on 3/15***
      - County Attorney reviewing and outlining ways that the document “could be” interpreted.
      - Most in agreement that the grey areas need to be better defined.
      - Follow-up meeting for BOD scheduled for ***April 19<sup>th</sup> from 12:30 to 1:30 pm.***
    - ***Timeframe for first draft of new agreement: May 2022***
      - This would coincide with desired timeframe for individual entity claim/ contract review meetings.
      - Rate increase for 2021 was 7% as a whole group
- **New Business** –
  - Note – Eric Zizza signed audit intent letter – Audit has begun.
- **Future Agenda Items/Board Member Concern** –
- **Adjournment**
  - ***Motion to adjourn at 11:47 p.m. by E. Daly and seconded by B. Gauthier.***  
***Motion carried.***

*Submitted by Lisa Miller*

**Next meeting scheduled for Thursday, April 28, 2022 at 10:30 am  
via a remote based meeting only**

Cayuga County Healthcare Consortium  
Board of Directors Monthly Meeting – USI Meeting Minutes  
Submitted By Greg McLoughlin  
Thursday March 24<sup>th</sup>, 2022

**Attendees:** Greg McLoughlin, Zachary Zuckerman, Eric Zizza, Marie Nellenback, Bob Gauthier, Sean Corcoran, Lynn Marinelli, Elane Daly, Eva Champion, and Lisa Miller Wanda Jakaub, Pam Landon, Mary Beth Leeson, Brittany Massi, Diann Ferris, Jodie Spinosa, John Bohall, and Colleen Lombardi

**Financial / Utilization Review Notes:**

- I. Plan Experience through February 2022:
  - Claims for month of February ran at 88.5% of projected
  - Surplus of \$460,493 when comparing Year to Date medical claims and administrative fees against budgeted amounts.
  - When annualizing year to date claims vs. prior year, claims are running at a 6.8% *decrease* overall and a 7.4% *decrease* per contract per year.
  - No large claimants have breached 50% of stop loss deductible mark (\$187K) in claims year to date.
  
- II. Dental Plan Utilization through February 2022:
  - Dental plan expenses year to date are running at 97% of projected, resulting in surplus of \$5,688
  - Dental plan expenses in 2021 were 76.7% of projected, which resulted in a surplus of \$178,151.
  
- III. Cash Cap Deficit
  - Heading into 2021, there was \$925,451 in liability from claims above the “cash-cap” threshold.
  - Claim total for January came in \$160,697 under cash-cap threshold which lowered liability / deficit to \$764,754.
  - Cash Cap Report through February was not available; update will be presented during the April Meeting.
  
- IV. Municipal Cooperative Agreement
  - Breakout session took place on March 15<sup>th</sup>
  - Attorneys to outline possible interpretations and circulate to the group
  - Next meeting scheduled for April 19<sup>th</sup>
  - Estimated timeframe for updated draft agreement is May 2022.

**Required Follow-Up Items:**

Item	Assigned To:
USI to start process of developing collateral to inform other potentially interested municipal corporations and for all current entities engaged in Muni Coop. agreement renewal. Timing should coincide with the new version of the agreement that entities will be asked to review / sign.	USI
USI to meet with Individual entities in early 2022 to review stand alone claims / Consortium concept in order to vet any concerns individual entities have about possibly entering into longer term municipal cooperative agreement.	USI / Individual Entities
USI to complete Pre-Renewal Forecast for May Meeting to help groups in their decision for options beyond 2022. The forecast will be presented at the meeting scheduled for Thursday, May 26 <sup>th</sup> .	USI