



County of Cayuga Health Insurance Consortium

Board of Directors

Meeting Minutes of March 25, 2021

Web-based Meeting

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

Other Present: Greg McLoughlin (USI), Zachary Zuckerman (USI), Debra Dobroski (USI), Anastasia Araya (USI), Pam Landon, Nicole Sedorus, Kristy Capone, Courtney Haberau, and Lisa Lippoldt

Meeting called to order at 10:38 a.m.

- ***Motion to approve consent agenda and previous minutes by B. Gauthier and seconded by S. Corcoran. Motion carried.***

- **USI** –
 - ***Financial Review – Medical*** – A financial update was presented by Greg McLoughlin of USI - ***Notes attached. – Presentation attached***
 - ***Net Paid Claims*** – Down 17% for 2021.
 - ***Large Claims*** - There were zero claim costs over \$50,000 for 2021. No high claimants so far for 2021 and that includes prescriptions.
 - ***Financial Review – Dental*** - A financial update was presented by Greg McLoughlin of USI - ***Notes attached. – Presentation attached***
 - ***Paid Claims*** – 84.5% of projected claims were paid for February. There was a lower # of contracts for 2021. Went from 918 members in 2020 to 799 members in 2021.
 - Dental plan has a surplus of \$29,216 through Feb. 2021.
 - ***2021 Wellness Program Update*** –
 - Postcards are in the process of being mailed out and they will include non-Medicare retirees.
 - Remember to bring the physician forms with you when going to Dr. for physical.

- County is sending out an email to employees regarding the fact that postcards are on their way and you will need to keep watch for them. Extra communication can be helpful. Pam Landon from County will forward a copy to College and SWCD for modification to send to their employees.
- WellWorks Incentives that were agree upon previously are as follows:
 - \$21.00 Single/monthly - \$252.00 Single/yearly
 - \$42.00 with spouse/monthly - \$504.00 with spouse/yearly
- **Topics For Discussion** -
 - **Article 47**
 - No information update available currently.
 - A one page fact sheet was developed and given to Aileen McNabb – Chairman of the Legislature to send out to contacts and use in an advocacy campaign regarding getting answers from the State regarding our eligibility for Article 47 with # of lives and College’s eligibility.
 - Eric sent a copy of fact sheet to all Board members.
 - Once we find out that the College is eligible – points to consider might be joining other groups with us to move to Article 47. Only to be looked into after finding out about the College and can be discussed at a separate meeting.
- **Old Business** –
 - ***Municipal Cooperative Agreement – it is set to expire on 12/31/21***
 - Need to review it between now and June to see if any changes are necessary.
 - May involve County and/or City Attorney if assistance is needed.
 - If we move on Article 47 some changes may need to be implemented.
 - We will discuss this further at the April meeting.
 - ***Contractual Agreement – currently with USI – 3 yr. term signed in 2019***
 - Due to end on Dec. 31, 2021 – however, fees stay static unless agreement is terminated with a 60 day notification by either party.
 - Discuss this further at the April meeting in Executive Session to decide on and RFP or to not change pricing and continue current agreement with USI formally.
 - ***Audit Agreement*** –
 - Jim Orman reached out to Eric prior to the meeting to let him know that the audit is under way and the agreement is all set.

- **New Business** –
 - ***April Meeting***
 - Plan to bring Q1 fund balance update and history.
 - ***May Meeting***
 - Excellus and Medical Director to present 2020 plan year (Medical and RX)
 - **Last order of business to discuss In-person/hybrid meetings for future**
 - Bob will check with City clerk about using Council chambers for April
 - Ben will check with Jeanine about set-up Water & Sewer uses at Soil & Water meeting room
 - Lisa will check with Soil & Water and have them reserve the room if we decide to use it. Tyler and Jason from SWCD can help with set-up of AV equipment.
 - Will discuss via email and make a final decision on April meeting location.
 - Will be limited to only Board members and must meet all CDC guidelines of masks and social distancing.

- *Greg made mention that Eric as Chair will need to sign off on revised RX drug plan with better rebates and terms.*
- *Will also need to sign a broker of record form for the Dental plan.*
- *Both signatures are for programs already in place and already approved by Board previously – Just a formality – Eric will sign and send to County for filing.*

- **Future Agenda Items/Board Member Concerns**
 - Continue to review financials
 - Continue to review dental utilization
 - Look at full budget from Treasurer’s office on a quarterly basis
 - Have a pre-budget planning meeting regarding fund balance and reserves in June or July with feedback from USI actuary.

- **Adjournment**
 - *Motion to adjourn at 11:40 a.m. by S. Corcoran; seconded by M. Nellenback. Motion carried.*

Submitted by Lisa Miller

**Next meeting scheduled for Thursday, April 22, 2021 at 10:30 am
via a hybrid based meeting – Board members only in person if able – all others call in**

Accessible by calling: 1 (314)-888-1153 and entering access code: 179 207 5617

Cayuga County Healthcare Consortium
February Board Meeting
USI Meeting Minutes
Thursday, March 25th

Attendees: Lisa Miller, Bob Gauthier, Nicole Sedorus, Ben Vitale, Eric Zizza, Tom Corcoran, Sean Corcoran, Lisa Lippoldt, Cortney Haberlau, Pam Landon, Kristy Capone; Marie Nellenback

USI Attendees: Greg McLoughlin, Zach Zuckerman, Deb Dobroski

Financial / Utilization Review Notes:

I. Plan Experience through February 2021:

- Year to Date claim experience is running at 84% of projected resulting in surplus
- When annualizing year to date claims vs. prior year, claims are running at a 17% decrease overall and a 10.9% decrease per contract per year.
- There have not been any large claimants that have breached 50% of the Stop Loss Deductible.

II. Dental Plan Utilization through January 2021:

- a. Dental claims year to date running at 78.3% of projected, resulting in surplus

III. Wellness Plan Update

- a. Implementation with Wellworks is complete
- b. Postcard Communication had been sent week of 3/22; should be arriving at member's homes shortly

IV. Article 47

- a. No updates; Board had asked if USI could engage other municipal clients in advocating size and municipal corporation definition (Community College's in particular) concession with State.

Required Follow-Up Items:

- I. Distribute BOR and Municipal Cooperative Agreements (Both set to expire 12/31) -GM