



County of Cayuga Health Insurance Consortium

Board of Directors

Meeting Minutes of March 26, 2020

Web-based Meeting

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

Other Present: Greg McLoughlin (USI), Zachary Zuckerman (USI), Jim Brahm (USI), Mark Converse (USI), Pam Landon, Chris Palermo, Jim Orman, Cortney Haberlau, Nicole Sedorus, and Lisa Lippoldt

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

- ***Motion to approve consent agenda and previous minutes by W. Jakaub and seconded by M. Nellenback. Motion carried.***
- **USI** –
 - **COVID-19 Coverage Provisions** – Mandated benefits were presented by Greg McLoughlin of USI. – ***Notes attached.***
 - ***Telemedicine/MD Live – Notes attached.***
 - **Financial Update** – Financial update was presented by Greg McLoughlin of USI – ***Notes attached. – Presentation attached***
 - **Dental Plan Administration** – Presented by Greg McLoughlin of USI - ***Notes attached.***
 - **Population Health/Wellness Update** – Presented by Greg McLoughlin and Mark Converse of USI. – ***Presentation attached for review***
- **Old Business**
- **New Business**
- **Future Agenda Items/Board Member Concerns**
 - Board to review Municipal Agreement at a future meeting

- **Adjournment**

- *Motion to adjourn at 12:04 p.m. by M. Nellenback; seconded by W. Jakaub, motion carried.*

**Next meeting scheduled for Thursday, April 23, 2020 at 10:30 am
via a Web-based meeting**

Accessible by calling: 1 (314)-888-1153 and entering access code: 716078219

Cayuga County Consortium Monthly Board Meeting Minutes		Date	3/26/2020
Attendees		Eric Zizza, Lisa Lippoldt, Lisa Miller, Chris Palermo, Jim Orman, Marie Nellenbeck, Wanda Jakaub, Pam Lydon, Bob Gauthier, Cortney Haberlau, Lynn Marinelli, Jim Brahm, Nicole Sedorus	
		USI Insurance: Greg McLoughlin/Zach Zuckerman	
Key Points Discussed			
No.	Topic	Highlights	
1.	Year to Date Financial Review 1/1/2020- 2/29/2020	<ul style="list-style-type: none"> • Compared to claim data through February 2019- <ul style="list-style-type: none"> ○ # of employees/retirees decreased 1% ○ # of members decreased 2% ○ Total per member plan costs increased by 4% ○ \$62K in payments for large claimants over \$50K in 2020, compared to \$116K in payments for large claimants over \$50K in 2019 ○ \$0 in Stop Loss Reimbursements in either year 	
2.	Emergency Benefit Updates in response to COVID-19	<ul style="list-style-type: none"> • Excellus has made the following benefit updates to all fully insured plans in accordance with DFS requirements <ul style="list-style-type: none"> ○ Testing for COVID-19 will be covered in full ○ Medically necessary office visits, urgent care, or ER visits related to COVID-19 are covered in full ○ No cost to members for telehealth services where plans include a telehealth benefit (Consortium to absorb member cost share) ○ Early medication refills available for prescriptions during state of emergency ○ Mail order option for 90-day supply is also available 	
3.	Dental TPA	<ul style="list-style-type: none"> • LBS exiting the market as of 12/31/20 <ul style="list-style-type: none"> ○ Additional detail shared on Excellus' plan to "adopt" the business ○ USI recommended strategy to market all current dental contracts collectively (to take advantages of economies of scale) as opposed to create one combined risk pool ○ Final RFP Results expected in May 	
4.	Wellness / Population Health Management (presented by USI Population Health Practice Lead – Mark Converse)	<ul style="list-style-type: none"> • Relatively low (50%-55%) adherence noted. Target rate = 80% • Two options presented in order to transition from current biometric screening program to a Primary Care Physician based model. <ul style="list-style-type: none"> ○ Option 1: Allow employees to satisfy requirement for 2021 through either a biometric screening or attestation of annual physical ○ Option 2: Continue with current program for 2021 incentive and move to Primary Care model for 2022 incentive ○ USI has multiple vendor options that would aggregate data for costs below current Blue4U charges. • Recommendation provided to increase premium discount and require spouse participation in subsequent years. 	
5.	Webinar Meeting Format	<ul style="list-style-type: none"> • Given that meeting is open to public, arrangements must be made to publicize meeting details on various public websites. 	

Action Plan			
No.	Action Item(s)	Owner	Target Date
1.	Decision on Population Health Option required during April or May Board Meeting	USI / Board	April Board Meeting
2.	Report detailing savings from Clinical Concierge Program will be available for May Meeting	USI	May 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
4.	Dependent Eligibly Audit – Consortium requested quote in February meeting for cost and expected return for third party dependent eligibility audit.	USI	May Board Meeting

Information Distributed
<p>-Insurance Presentation for January -February 2020 claim period</p> <ul style="list-style-type: none"> ○ Year to Date Financial Review <p>-Population Health Presentation</p>