



County of Cayuga Health Insurance Consortium

Board of Directors

Meeting Minutes of April 28, 2022

Remote-based Meeting

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

Other Present: Deb Dobroski (USI), Zachary Zuckerman (USI), Wanda Jakaub, Pam Landon, Chuck Guild, Cortney Haberlau, Diann Ferris, John Bohall, Kristy Capone, and Nicole Sedorus

Meeting called to order at 10:31 a.m.

- ***Motion to approve consent agenda and previous minutes by M. Nellenback and seconded by L. Marinelli. Motion carried.***

- **USI**–
 - ***Financial Review – Medical Claims*** - A financial update was presented by Deb Dobroski of USI - ***Notes attached. – Presentation attached***
 - Annualized 2022 claims trending 9.3% lower (total) and 9.5% lower (on a per contract basis) than prior year (2021)
 - Net paid claims for March were \$1,466,896
 - Projected claims are at 85.8%
 - Overall good start to the year with a surplus of \$823,067 for 2022
 - Cash Cap Deficit lowered from \$925,451 to \$387,323 (**-\$538,128**) due to good claim experience so far in 2022
 - No large claimants for 2022.
 - 3 people exceeded \$50,000, but have not yet become large claimants.

 - ***Dental Claim Update*** – Update was presented by Deb Dobroski of USI – ***Notes attached – Presentation attached***
 - Dental Plan is doing well and running at 92.3% of projected.
 - 7.7% surplus between projected and actual dental claims through Q1, 2022
 - Overall surplus of \$13,494 for 2022

 - ***Reviewed 2022 Service Timeline*** – Present for remainder of year
 - Made note of USI presenting initial renewal forecast for 2023 at June meeting.

- Made note that 8/1/22 will be the revised deadline for entities to opt in/out of Consortium plan for 2023.

- **Old Business** –

- **Municipal Cooperative Agreement Update -**

- ***Review of “Work Group” meeting on 4/19***
 - Had a productive meeting and began discussions about finalizing details about the following items:
 - 1) Dissolution of Consortium
 - 2) Entities wanting to leave
 - 3) Entities wanting to join
 - Most in agreement that the surplus/deficit needed to be better defined regarding entities leaving and joining.
 - Follow-up meeting for BOD scheduled for ***May 10th from 12:30 to 1:30 pm.***
- ***Timeframe request adjusted to 8/1/22 for entities deciding about opting out of Consortium for 2023***

- **New Business** –

Eric encouraged entities to have discussions with their Boards and the Legislature regarding the Cooperative Agreement.

- **Future Agenda Items/Board Member Concern** –

- **Adjournment**

- ***Motion to adjourn at 10:44 a.m. by M. Nellenback and seconded by E. Daly. Motion carried.***
- ***After Board meeting adjourned Excellus presented their Health Management Report for 2021. Ran from about 11:00 am to 12:00 pm.***
- ***Presentation presented by Excellus Team made up of Brian McNaney, Kelli Lasher, Tylor Hubbert, Dr. Snow, Jason Warchal, Jennifer Bartell and Darlene Whitehead***

Submitted by Lisa Miller

**Next meeting scheduled for Thursday, May 26, 2022 at 10:30 am
via a hybrid-based meeting**

Cayuga County Healthcare Consortium
Board of Directors Monthly Meeting – USI Meeting Minutes
Submitted by Deb Dobroski & Greg McLoughlin
Thursday April 28th, 2022

Attendees: Deb Dobroski, Zachary Zuckerman, Eric Zizza, Marie Nellenback, Bob Gauthier, Sean Corcoran, Lynn Marinelli, Elane Daly, Eva Champion, and Lisa Miller, Wanda Jakaub, Pam Landon, Chuck Guild, Cortney Haberlau, Diann Ferris, John Bohall, Kristy Capone, and Nicole Sedorus

Financial / Utilization Review Notes:

I. Plan Experience through March 2022:

- Claims for month of February ran at 86% of projected
- Surplus of \$823,067 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 9.3% *decrease* overall and a 9.5% *decrease* per contract per year.
- No large claimants have breached 50% of stop loss deductible mark (\$187K) in claims

Cash-Cap Deficit / Liability from Prior Plan Year:

- Deficit as of 12/31/21 was \$925,451
- Has decreases steadily since January
- Current deficit figure sits at \$387,323

II. Dental Plan Utilization through February 2022:

- Dental plan expenses year to date are running at 92% of projected, resulting in surplus of \$13,494
- Dental plan expenses in 2021 were 76.7% of projected, which resulted in a surplus of \$178,151.

III. Excellus 2021 Utilization Report:

- Pharmacy data presented does not factor in paid rebates.
- High Cost Claimants: 2 out of top 10 are now in terminated enrollment status.
- There were questions around rebates and other possible limitations given the plan's self-insured status. Plan will have to follow NYS rules and group cannot utilize SaveOn Specialty copay assistance program because of DFS rules.
- Excellus had promoted Wellframe disease management app along with MDLive Telemedicine.
- Calm App – available at discounted price of \$12 per registered member per year.
- Cash Cap: Predicated on Excellus' claim projections, they are open to aligning with USI claim forecast. In a year where the cash cap is exceeded, groups have the option of paying off balance at end of plan year so that it does not carry forward.

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 compile Pre-Renewal Forecast in May and present in June meeting	USI