



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

**Board of Directors**

**Meeting Minutes of June 23, 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), Deb Dobroski (USI), Zachary Zuckerman (USI), Pam Landon, Jodie Fish, Kristy Capone, Cortney Haberau, Nicole Sedorus and John Bohall, Jr.

Meeting called to order at 10:35 a.m.

- ***Motion to approve consent agenda and previous corrected and amended minutes by B. Gauthier and seconded by S. Corcoran. Motion carried.***
  
- **USI**
  - ***Began discussion regarding different plan options***
    - Will discuss later in the meeting and will present more info. regarding two options listed below:
    - High Deductible Plan
    - Hybrid Plan
  
  - ***Financial Review – Medical Claims*** - A financial update was presented by Greg McLoughlin of USI - ***Notes attached. – Presentation attached***
    - Annualized 2022 claims trending .6% higher (total) and .3% higher (on a per contract basis) than prior year.
    - Plan running well with the forecasted trend and a surplus of \$515,363 thru May 2022.
    - Estimated Cash Cap (Liability) balance through May 2022 is \$890,182; down from \$925,451 as of January 1<sup>st</sup>, 2022.
    - Cash cap went back up a little due to higher claims in April and May.
    - No large claimants to date for 2022.
    - 17 Claimants over \$50,000 over the last 12 months.

- **Dental Claim Update** – A financial update was presented by Greg McLoughlin of USI - *Notes attached. – Presentation attached*
  - Dental Plan is trending like the Medical with an increase over the last 2 months (April & May).
  - Slight rate increase recommended for 2023 as there was a decrease last year.
  
- **2022 Service Timeline** –
  - Timeline Discussed.
  - Discussed a change in date for the July Board meeting – switched the date to the 3<sup>rd</sup> Thursday for the month due to a conflict. Next meeting will be **July 21<sup>st</sup>, 2022 at 10:30 am**
  - Will continue with presenting new rates first and then presenting the budget as presented in the past.
  - September meeting will have wellness discussion.
  
- **2021 Audit** -
  - There was an update to the draft audit – they added in the cash cap liability which shows not as much of a gain as was originally presented.
  - See if a new management letter needs to be signed or if the original one signed is sufficient.
  
- **New Plan Options Discussed** –
  - Discussion regarding USI wanting to present a couple of additional plans
    - High Deductible Plan – like Tompkins HC
    - Hybrid Plan – Tompkins doesn't offer this type of plan
  - A hybrid plan has set physician rates, but hospital rates have different deductibles.
  - Sometimes it seems that shifts in the plans can cause the rates to go up.
  - USI was asked to present a couple of community-based plans offering these two options which could suffice for all entities to use if wanted.
  - Two criteria that a new plan option must meet are:
    - Will the State Insurance Fund approve it?
    - Can Excellus accommodate it?
  - USI will present the options with a benefit comparison.

- **Old Business** –
  - **Municipal Cooperative Agreement Work Group Update -**
    - ***Review of “Work Group” meeting on 6/14***
      - Lawyers (County and City) are going to set up a meeting amongst themselves to finalize wording of the agreement.
      - Follow-up meeting for BOD regarding Work Group scheduled for ***July***.
- **New Business** –
  - **USI got approval to purchase a Bluetooth speaker to take to meetings like ours when held as hybrid.**
- **Future Agenda Items/Board Member Concern** –
- **Adjournment**
  - ***Motion to adjourn at 11:56 a.m. by E. Daly and seconded by S. Corcoran. Motion carried.***

*Submitted by Lisa Miller*

**Next meeting scheduled for Thursday, July 21, 2022 at 10:30 am  
via a hybrid-based meeting**

Cayuga County Healthcare Consortium  
Board of Directors Monthly Meeting – USI Meeting Minutes  
Submitted by: Greg McLoughlin  
Thursday June 23rd, 2022

**Attendees:** Greg McLoughlin (USI), Deb Dobroski (USI), Zachary Zuckerman (USI), Wanda Jakaub, Pam Landon, Jodie Fish, Diann Ferris, Kristy Capone, Eric Zizza, Marie Nellenback, Bob Gauthier, Sean Corcoran, Lynn Marinelli, Elane Daly, Eva Champion, Lisa Miller, Nicole Sedorus, Cortney Haberlau, John Bohall

**Financial / Utilization Review Notes:**

- I. Plan Experience through May 2022:
  - Claims for month of April ran at 106% of projected.
  - Surplus of \$515,363 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% *increase* overall and a .3% *decrease* per contract per year.
  - No large claimants have breached 50% of stop loss deductible mark (\$187K in claims).
  
- II. Cash-Cap Deficit / Liability from Prior Plan Year:
  - Deficit as of 12/31/21 was \$925,451.
  - Current deficit estimated to be \$890,182 (up from \$680,928 from prior month).
  
- III. Dental Plan Utilization through April 2022:
  - Dental plan expenses year to date are running at 100.2% of projected, per contract costs.
  - Surplus of \$9,511 when comparing to budgeted amount prior to 2022.
  
- IV. Municipal Cooperative Agreement
  - County Attorney to update existing agreement which will be distributed to Board members for review prior to July 2022 meeting.
  
- V. Financial Audit
  - It was determined that the financial audit did not include a line item for the Cash Cap Deficit within the liability sections. USI to obtain and distribute revised draft.

VI. Plan Alternatives

- Entities may be looking premiums savings through plan design alternatives.
- Currently – most plans are mapped to specific populations.
- Community rating new plans could be beneficial in providing additional options that don't need to be individually underwritten.
- Hybrid and High Deductible Plans would yield the biggest savings
- USI to perform initial underwriting to see the variance in premium between community rated methodology vs. on an entity / subpopulation basis.

**Required Follow-Up Items:**

Item	Assigned To:
Signature will be required on Audit Management Letter in order to finalize	EFPR / Board
Vision RFP – issues with current administration through Davis (who have now been	USI
USI to aid in collateral development 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 present Renewal Projection in August 2022.	USI
Cayuga Community College to appoint new board representation in July 2022	Cayuga College
Distribute Revised Financial Statement for 2021 Audit once available	USI
County Attorney to update Municipal Cooperative Agreement (MCA); Individual entities to review and provide commentary for July Meeting	Cayuga County / Individual Entities /