



County of Cayuga Health Insurance Consortium

Board of Directors

Meeting Minutes of July 21, 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, Kelly Albrecht, Jodie Fish, Cortney Haberlau, Nicole Sedorus, Fred Westphal, Lindsey Suppes, Brittanny Massi, and Chuck Guild

Meeting called to order at 10:45 a.m.

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

- **USI**–
 - ***Financial Review – Medical Claims*** - A financial update was presented by Greg McLoughlin of USI - ***Notes attached. – Presentation attached***
 - Annualized 2022 claims trending 1.6% higher (total) and 1.3% higher (on a per contract basis) than prior year.
 - Surplus of \$522,827 compared to the budgeted claims, stop loss, and administrative fees for 2022.
 - Estimated Cash Cap (Liability) balance through May 2022 is \$979,000; up from \$925,000 as of January 1st, 2022.
 - Cash cap went back up a little due to higher claims in April and May.
 - One large claimant to date for 2022.
 - 16 out of 25 claimants are expected to have over \$50,000 in additional claims over the next 12 months.

- **Dental Claim Update** – A financial update was presented by Greg McLoughlin of USI - *Notes attached. – Presentation attached*
 - 98.7% of projected claims
 - Slight rate increase recommended for 2023 as there was a decrease last year.

- **Vision Marketing Update**
 - Currently affects the County and Soil & Water.
 - Board stated that the key stakeholders could make a decision and that they would be supported.
 - Metlife Option with a 4-year quote guarantee was recommended by USI.

- **2022 Service Timeline** –
 - Timeline discussed briefly.

- **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
 - USI will present the options with a benefit comparison.
 - Hope to have information for the August meeting.

- **Old Business** –
 - **Municipal Cooperative Agreement Work Group Update** –
 - **Section O – Withdrawal of Participant**
 1. No surplus returned and no deficit responsibility.
 2. If break the contract, there will be a 25% penalty on the annualized premium.
 - **Section P – Termination and Dissolution of Consortium**
 1. No amendments
 2. It is understood that deficit needs to be met before surplus is distributed.
 - **Amendments**
 1. Fiscal officer can be voted in every year at election of officers and does not have to default to County Treasurer.
 2. Include language regarding an Attorney at Fact (one for usual legal matters and one as a conduit for lawsuits, etc.)

- *Motion to approve Municipal Agreement amendments by omitting #7 under section O and changes to fiscal officer and include language regarding Attorney of Fact by M. Nellenback and seconded by B. Gauthier. Motion Carried.*
- *August meeting will discuss and approve the duration of the agreement and have individual entities sign.*

- **New Business** –
 - Resolution**
 - *Motion where be it resolved that the Cayuga County Health Consortium Board recognizes Marie Nellenback for her multiple years of service on the Board. Her efforts were invaluable and appreciated by all. We wish her well in her retirement and future endeavors by E. Zizza and seconded by L. Miller. Motion carried.*
 - **Note that Eric met with a Shawn Daly regarding a Wellness Program and listened to his presentation. Eric realized after listening to the presentation that it was not really for the Consortium, it is more for each entity. Eric asked Zach if he also believed the program to be more entity driven rather than Consortium driven and he agreed. If any entity is interested, please see Eric for more information and he will give you contact info.**

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

- **Adjournment**
 - *Motion to adjourn at 12:05 p.m. by E. Daly and seconded by B. Gauthier. Motion carried.*

Submitted by Lisa Miller

**Next meeting scheduled for Thursday, August 25, 2022 at 10:30 am
via a hybrid-based meeting**

Cayuga County Healthcare Consortium
Board of Directors Monthly Meeting – USI Meeting Minutes
Thursday July 21st, 2022

Attendees: Greg McLoughlin, Zach Zuckerman, Lisa Miller, Elane Daley, Eva Champion, Wanda Jakaub, Kelly Albrecht, Jodie Fish, Cortney Haberlau, Nicole Sedorus, Fred Westphal, Lindsey Suppes, Brittany Massi, Chuck Guild,

Financial / Utilization Review Notes:

- I. Plan Experience through June 2022:
 - Claims for month of April ran at 100.5% of projected.
 - Surplus of \$522,827 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 1.6% *increase* overall and a 1.3% *increase* 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 \$979,000 (up from \$890,182 from prior month).

- III. Dental Plan Utilization through June 2022:
 - Dental plan expenses year to date are running at 98.7% of projected, per contract costs.
 - Surplus of \$14,084 when comparing to budgeted amount prior to 2022.

- IV. Vision Plan RFP
 - Results Presented
 - Overall savings can be achieved by moving coverage to Mutual of Omaha, SunLife, or MetLife. MetLife offer includes 4-year rate guarantee which adds value. Additionally, MetLife plan runs on Davis Vision Network which is consistent with the current offering
 - Rates for Gold Plan (Soil & Water) would come at an increase.

- V. 2022 Timeline
 - Renewal Rate forecast to be presented in August; Budget forecast to be presented in September (after the rates are voted on).

- VI. Plan Alternatives
 - Entities may be looking premiums savings through plan design alternatives.
 - USI to perform initial underwriting to see the variance in premium between community rated methodology vs. on an entity / subpopulation basis.

- VII. Municipal Cooperative Agreement
 - Draft, updated language provided prior to the meeting.
 - Discussions around withdrawal and dissolution provisions.
 - Cayuga County Attorney to provide updated, draft agreement prior to August meeting
 - Agreement can hopefully be

Required Follow-Up Items:

Item	Assigned To:
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 <u>agreement that entities will be asked to review / sign.</u>	USI
USI to present Renewal Projection in August 2022; Budget Forecast for 2023 presented in September.	USI
Finalization of Municipal Cooperative Agreement prior to 2023 Plan Year	Cayuga County / Individual Entities /