



County of Cayuga Health Insurance Consortium

Board of Directors

Meeting Minutes of July 27, 2023

Hybrid Meeting

Members Present: Eric Zizza, Kelly Albrecht, Bob Gauthier, Sean Corcoran, Elane Daly, Lynn Marinelli, and Lisa Miller

Other Present: Zach Zuckerman (USI), Laurie Smith (USI), Lydia Rotella (USI), Tim Hagen, CPA (EFPR Group), Cortney Haberlau, Kristy Capone, Nicole Sedorus, Jodie Fish, Grace Blowers, and Chuck Guild

Meeting called to order at *10:17 a.m.*

- *Motion to approve consent agenda, previous minutes and financials by K. Albrecht and seconded by B. Gauthier. Motion carried.*
- **Audit Presentation** – Presented to the Board by Tim Hagen, CPA – Engagement Director of EFPR Group – *Presentation attached.*
 - Clean opinion – no issues
 - Positive Cash Flow
 - Audit was emailed to the County.
 - Copy will be sent to Eric Zizza, Chair for sign off.
- *Motion to adopt financial statements as presented by Tim Hagen of EFPR by L. Marinelli and seconded by B. Gauthier. Motion carried.*
- **USI** –
 - **Financial Review – Medical Claims** - A financial update was presented by Zach Zuckerman of USI - *Notes attached. – Presentation attached.*
 - May and June 2023 were difficult months.
 - **Dental Plan Utilization** – Update was presented by Zach Zuckerman of USI – *Notes attached – Presentation attached.*

- **USI Projection**
- USI actuaries are recommending a 13.3% rate increase at the current time
 - They will present 3 options for rate increases at the Sept. meeting when we vote.
 - **USI Medical /Rx/Dental Projection** – breakdown presented.
 - **Medical/Rx Rates**- presented a breakdown of plans and rates. current (2023) vs. 13.3% rate increase (2024)
 - **Dental Rates** current (2023) vs. 13.3% rate increase (2024)
 - **Updated Medical/Dental/Rx through June 2023**
- **Cash-Cap Update** –
 - As of June 2023, the current cash cap deficit is \$1,928,582.97.
 - May need to look at this more closely – continue to keep monthly update.
- **City of Oneonta Underwriting** – (170 contracts)
 - Interested in joining the Health Consortium
 - They have identical plans to the Consortium and could save them 17% discount on the plans.
 - They are currently in negotiations and are considering joining.
 - Eric offered that Board members could have a welcoming call with them if needed.
 - Basically, just waiting for them to make a final decision.
- **Proposed Wellness Strategies** – Update was presented by Laurie Smith of USI
 - As per group meeting, wellness strategies were revised and presented to the Board.
- ***Motion to approve the Wellness Strategies as presented by S. Corcoran and B. Gauthier. Motion Carried.***
- **Old Business** –
- **New Business** –

- **Future Agenda Items/Board Member Concern** –
 - Lisa Miller brought up the fact that Retiree members had been calling regarding St. Joseph’s not being covered by their United Healthcare Plan.
 - Zach stated that United Healthcare cancelled with St. Joseph’s regarding commercial plans, however, as of last Thursday, he was told that – if the provider bills the Medicare Advantage Plan, the charges will be covered, and they are continuing to bill.
 - Discussion of having United Healthcare draft a letter to have the entities mail out to the retirees regarding this process.
 - Cortney asked about whether we want to proceed with CanaRX and Eric told her, Yes, to go ahead with helping get that move forward.

- **Adjournment**
 - *Motion to adjourn at 11:45 a.m. by B. Gauthier and seconded by E. Daly. Motion carried.*

Submitted by Lisa Miller

**Next meeting scheduled for Thursday, August 24, 2023 at 10:00 am
via a hybrid-based meeting**

Cayuga County Healthcare Consortium
 Board of Directors Monthly Meeting – USI Meeting Minutes
 Submitted by Laurie Smith
 July 27, 2023

Attendees:

Zach Zuckerman (USI), Laurie Smith (USI)

Eric Zizza, Kelley Albrecht, Bob Gauthier, Sean Corcoran, Elane Daly, Lynn Marinelli, Lisa Miller

Lydia Rotella, Tim Hagen, Cortney Haberlau, Jodie Fish, Chuck Guild, Kristy Capone, Grace Blowers, Nicole Sedorus

Financial / Utilization Review Notes:

- I. Audit Presentation by Tim Hagen.
 - Tim to send out financial statement.
 - Positive Cash Flow
 - Motion to adopt, financial statement approved.

- II. USI 2024 Pre – Renewal Analysis

- Re-presented the Pre-renewal Presentation from June meeting with addition of June claims data.
- June was another high-cost month
- Rx claims higher than national average due to group population
- Currently no Large claimants in 2023
- Projected 13.3 % Medical rates increase for 2024
- Projected 1.6 % Dental rates increase for 2024.
- Projected 1.8 % Budget increase.
- Updated cash cap deficit. Current Deficient: \$1,928,582.97.

III. Presented City of Oneonta Underwriting as addition to the Consortium for 2024.

- PPOJ Plan with separate rates from CCC PPOJ Plan rates
- Board to reach out to Oneonta for further discussions

IV. Population Health / Wellness Planning

- Task force met to review ideas for 2025 incentives.
 - Agreed to the addition of further preventative services as qualifying events for Wellness Consortium Wellness Program. Requesting the Board to vote for this change.
 - Motion to approve the additions of qualifying events approved by the Board.
 - Consideration needed on how to include Firefighter annual required physicals into reporting as Annual Wellness Visit.

Required Follow-Up Items:

Item	Assigned To:
UHC/St. Joseph Hospital Contract - additional information on non-impact to Medicare Plans	USI
BCBS Wellness Reporting Update	USI
Ideas for integration of FF Annual Physical Reporting	USI