



**County of Cayuga Health Insurance Consortium**  
**Board of Directors**  
**Meeting Minutes of January 23, 2020**

**Members Present:** Eric Zizza, Wanda Jakaub, Ben Vitale, Sean Corcoran, & Bob Gauthier

**Other Present:** Greg McLoughlin (USI), Zachary Zuckerman (USI), Jim Brahm (USI), Tracy Agutter (USI), Jim Orman, Pam Landon, Kristy Capone, Courtney Haberlau, Nicole Sedorus, Todd Webb and Lisa Lippoldt

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

- ***Motion to approve consent agenda and previous minutes by S. Corcoran and seconded by W. Jakaub. Motion carried.***
- **Election of Officers for 2020**
  - ***Motion to accept slate of officers for 2020 as they stand from last year and as they are listed below by W. Jakaub and seconded by B. Gauthier, motion carried.***
    - ***Chair – Eric Zizza***
    - ***Vice-Chair – Lynn Marinelli***
    - ***Secretary – Lisa Miller***
- **USI -**
  - **Financial Update** – Financial update was presented by Greg McLoughlin of USI - ***Notes attached.***
  - **Fiscal Year Budget to Actual 2019** – Presented by Greg McLoughlin of USI - ***Notes attached.***
  - **Utilization Review** – Presented by Greg McLoughlin of USI - ***Notes attached.***
    - Discussed large claims as they contribute to higher claim costs.
    - Excellus will be at the March meeting.
    - Discussed CanaRx – Excellus’ legal dept. states that they consider it still not legal.
  - **2020 Goals and Strategies** – Plan to have a Strategy meeting on Feb. 10, 2020

- **Blue4U Update** –
  - No premium incentive will be distributed until final list is received.
  - Still waiting for reports.
  - Should start program earlier in year; make blood draws earlier as employees had trouble logging on.
  - Plans are to form a subcommittee.
  
- **Article 47 Update** –
  - Copy of application distributed
  - Discussed plans to apply even though we do not have enough participants.
  - Cost may be covered by shared services grant.
  
- **Dental Plan** –
  - Discussed changes in carriers.
  - Excellus can carry dental, but should RFP.
  
- **Old Business**
  - Have scheduled a tentative strategy meeting for Feb. 10<sup>th</sup>. Waiting to hear from all board members.
  
- **New Business**
  - Discussed the new cards that were issued.
  - Some members were dropped and are being told that they are no longer covered.
  
- **Future Agenda Items/Board Member Concerns**
  
- **Adjournment**
  - *Motion to adjourn at 12:05 p.m. by B. Gauthier; seconded by B. Vitale, motion carried.*

**Next meeting scheduled for Thursday, February 27, 2020 at 10:30 am at the Natural Resource Center (Soil and Water) – Conference Room.**

## Meeting Minutes

<b>Subject</b>	<b>Health Plan Financials</b>	<b>Date</b>	<b>1/23/2020 Board Meeting</b>
<b>Attendees</b>	USI Insurance: Greg McLoughlin/Zach Zuckerman/Jim Brahm		

### Key Points Discussed

No.	Topic	Highlights
1.	Annual Medical Financial Review 1/1/2019- 12/31/2019	<ul style="list-style-type: none"> <li>Full Year annual utilization report for 2019 was presented</li> <li># of employees/retirees decreased 1%</li> <li># of members decreased 2%</li> <li>Total per member plan costs increased 5%;</li> <li>Large Claimants: 66 claimants over \$50,000; 3 claimants have exceeded the stop loss deductible with reimbursement of \$77,738</li> <li>Cash Cap deficit was reduced to \$0</li> </ul>
2.	2019 Projected to Actual Budget Review	<ul style="list-style-type: none"> <li>Total Income was \$22,020,522 compared to projected \$22,343,258</li> <li>Total Expenses were \$23,955,002 compared to projected \$22,976,193</li> <li>Fiscal Period Income minus expense was -\$1,934,480 which reduced ending balance to \$8,624,227</li> <li>Total Liabilities / Reserves = \$5,198,329</li> </ul>

### Action Plan

No.	Action Item(s)	Owner	Target Date
1.	Article 47 Review for possible application for Certificate of Authority – USI to provide projected costs for professional services	USI	Ongoing
2.	Updated Budget Projections with 2020 enrollment changes will be provided in February	USI	January board meeting
3.	Arrange Separate Meeting to review alternative population health strategy	USI	Q1 2020

### Information Distributed

-Insurance Presentation for 2019 annual review
<ul style="list-style-type: none"> <li>2019 vs 2018 claim review</li> <li>Forecasted Budget to Actual table</li> </ul>