



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

**Board of Directors**

**Meeting Minutes of February 23, 2023**

**Hybrid-based Meeting**

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

**Other Present:** Greg McLoughlin (USI), Zachary Zuckerman (USI), Diann Ferris and Nicole Sedorus

Meeting called to order at 10:39 a.m.

- *Motion to approve consent agenda and previous minutes (December) by B. Gauthier and seconded by E. Champion. Motion carried.*
- *No quorum for January meeting so no official minutes recorded.*
- **Election of Officers for 2023**
  - *Motion to accept slate of officers for 2023 as they stand from last year and as they are listed below by E. Champion and seconded by B. Gauthier. Motion carried.*
    1. *Chair – Eric Zizza*
    2. *Vice-Chair – Lynn Marinelli*
    3. *Secretary – Lisa Miller*
- *Motion to appoint Grace Blowers, Director of Finance to Treasurer for 2023 by L. Marinelli and seconded by B. Gauthier. Motion carried.*
  - Lynn will make Grace Blowers aware of the appointment.
- **USI**–
  - **Financial Review – Medical Claims** - A financial update was presented by Greg McLoughlin of USI - *Notes attached. – Presentation attached*
    - Budget ran over 4.3% for January 2023
    - 2022 Came in 1.1% below projections including dental
    - Discussed large claimants
      - Liver transplant will continue to move forward
      - All other large claimants look like they will stabilize

- **Dental Plan Utilization** – Update was presented by Greg McLoughlin of USI – *Notes attached – Presentation attached*
  - Budget ran over 12.9% for January 2023
  - Came in under projections for 2022
  
- **Budget Update** – Update was presented by Greg McLoughlin of USI – *Notes attached – Presentation attached*
  - Cash balance increase of \$437,190; Unrestricted net position decreased by \$439,848.
  - Some discussion about where to track the Cash Cap Deficit in the budget so it doesn't affect it and maybe list it under liabilities as other.
  - The Cash Cap Balance was adjusted to include pending Stop Loss Reimbursement.
  - Can't grow the fund balance until the liability is paid off.
  
- **Wellness Plan Discussion** – Presented by Greg McLoughlin of USI – *Notes attached – Presentation attached*
  - Letter presented and all in favor of it looking good and sending it out.
  - Each entity should follow up by sending reminders through the year.
  - Zach and Greg will look into the issue regarding dual coverage
  - Will set up future separate meetings to discuss goals and strategies for 2025.
  -
  
- ***Motion to send out the wellness letter as presented from USI in presentation packet by E. Champion and seconded by L. Miller. Motion carried.***
  
- **Old Business** –
  
- **New Business** –
  - **Pharmacy Plan Opportunity/Sempre Health**
    1. Benefit to Excellus BCBS members who are already a member of the Clinical Concierge Program (which we are).
    2. No charge to members on the group plan.
    3. Will mostly benefit those who are currently taking a preferred chronic condition medication that is available on the program.
    4. Automatically added in unless you opt out before March 1<sup>st</sup>.
  - ***Motion to make Sempre Health available to eligible members by S. Corcoran and seconded by E. Daly. Motion carried.***

- **Future Interest in the Consortium**
  1. Zach brought up the fact that 2 groups are interested in joining the Consortium (City of Oneonta and City of Oneida)
  2. Zach has already talked with both entities and they both show interest.
  3. Moving forward, Zach will pull data and report back to the Consortium at a future meeting.
  
- **Future Agenda Items/Board Member Concern** –
  - Request was made from a Board member to see if we could change the meeting time to begin at 10 am. – Sounds good and all that were present agreed to the change.
  
- **Adjournment**
  - *Motion to adjourn at 11:52 a.m. by S. Corcoran and seconded by E. Champion. Motion carried.*

*Submitted by Lisa Miller*

**Next meeting scheduled for Thursday, March 23, 2023 at 10:00 am  
via a hybrid-based meeting**

Cayuga County Healthcare Consortium  
Board of Directors Monthly Meeting – USI Meeting Minutes  
Submitted by Greg McLoughlin  
February 23rd, 2023

**Attendees:** Greg McLoughlin, Zach Zuckerman, Eva Champion, Eric Zizza, Bob Gauthier, Lisa Miller, Sean Corcoran, Nicole Sedorus, Elane Daley, Diann Ferris, Lynn Marinelli

**Financial / Utilization Review Notes:**

- I. Election of Officers
  - All officers from prior year will remain in place.
  - Grace Blowers from County was nominated as Treasurer.
  
- II. Health Insurance Claim Experience (through January 2023):
  - Medical claims for January were 4.3% *over* USI projections.
  - Prior year (2022) claims finished 1.1% *below* USI projections.
  - No large claimants over \$175K so far in 2023
  - Top claimant in 2022 had \$1,237,259 in claims which was \$862,250 over specific deductible.

- Run-out Stop Loss reimbursements from 2022 will apply against the cash-cap balance
- 6 out of top 10 large claimants in 2022 were retirees who were primarily being treated with specialty medications.

### III. Dental Plan Claim Experience (through January 2023):

- Dental claims for the month of January were 12.9% over USI projections
- Prior Year (2022) claims finished at 1.7% under USI projections

### IV. Budget Analysis

- Total Income of \$24,115,959 vs. Total Expenses of \$23,678,769 led to overall budget surplus of \$437,190.
- When factoring in cash-cap as a liability, unrestricted net position has decreased by \$439,848.

### V. Wellness Plan Discussion

- Draft communication was presented and approved for distribution by the Board.
- Required activities and incentive will remain the same in 2023; the only difference will be that paper “physician” forms will no longer be required – Excellus will auto-track in 2023.
- For those that have their annual physical outside of the Consortium plan (i.e. Firefighters) a manual workaround will be required.
- Workaround procedure to be determined at future meeting so that the initial communication is not delayed.
- Since there will no longer be a Wellness vendor in place; reminders will most likely be the responsibility of the individual entities.
- Goal to begin planning for 2024 wellness plan (for 2025 incentive) sooner than later was set. Meeting to occur May – July.
- Board open to alternative wellness activities as presented in January 2023 meeting.

### VI. Prescription Drug Plan

- Excellus BCBS has partnered with Sempre Health in adding features to their clinical concierge program. This program aims to increase compliance and adherence within specific treatment regimens.
- This program will automatically be bundled in, at no cost.
- Consortium would need to opt out.
- Members must opt in to the Sempre Health program which is primarily run through text messaging.
- Members are incentivized to fill prescriptions on time and are given copay discounts if they do.
- Applies to Anticoagulants (ex Eliquis), Antidiabetic Combinations ( ex Glyxambi, Jentadueto), DPP4 (ex Tradjenta),GLP1 (ex Trulicity).

- Board has approved the inclusion of Sempre Health; USI to coordinate with Excellus.

VII. Other Topics

- DRG Claim repricing: Sean brought up concern that recent claim appeared to pay more than charges. This was most likely a result of DRG (Diagnosis-Related Group Reimbursement). Would a claim audit be beneficial?
- Additional Wellness Plan Communication: It will be important to promote the health benefits of preventive care as opposed to just focusing on monetary incentives.
- Other municipal entities - discussions were had with the City of Oneonta and City of Oneida about the possibility of Cayuga County Consortium adding membership. USI to perform analysis to see what impact that would have.

**Required Follow-Up Items:**

Item	Assigned To:
Arrange wellness subcommittee meeting; ideal timing would be early Q2	Participating Entities & USI
USI to confirm Sempre Health offering with Excellus	USI
USI to coordinate mailing of initial wellness letter	USI
USI to aid in collateral development to inform other potentially interested municipal corporations and for all current and prospective entities.	USI
USI to report back on underwriting results for new municipal groups discussed	USI
Discuss and implement a workaround for individuals who have physical outside of Consortium health plan	Board / USI