



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

**Board of Directors**

**Meeting Minutes of February 24, 2022**

**Hybrid-based Meeting**

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

**Other Present:** Greg McLoughlin (USI), Zachary Zuckerman (USI), Deb Debrowski (USI), Wanda Jakaub, Kristy Capone, Cortney Haberlau, Mary Beth Leeson, Diann Ferris, Jodie Spinosa, and Colleen Lombardi

Meeting called to order at 10:40 a.m.

- ***Motion to approve consent agenda and previous minutes by B. Gauthier and seconded by E. Champion. Motion carried.***
  
- **USI**
  - **Financial Review – Medical Claims** - A financial update was presented by Greg McLoughlin of USI - ***Notes attached. – Presentation attached***
    - Net paid claims for January were \$1,587,530 which is trending down at 7.4%
    - 1% jump in enrollment.
    - Projected claims are 8.2% lower than 2021.
    - 87.1% of projections for January
    - 13% surplus
    - No large claimants in January 2022.
  
  - **Dental Plan Utilization** – Update was presented by Greg McLoughlin of USI – ***Notes attached – Presentation attached***
    - Dental Plan is doing well and running at 97% of projected.
    - There is a 3% surplus for January.
  
  - **Cash Cap Liability** – Update was presented by Greg McLoughlin of USI – ***Notes attached – Presentation attached***
    - Some discussion about the cash cap that is set by BC/BS.
    - The running deficit balance from the 2021 plan year was \$925,451.20.
    - After applying the cash cap surplus of \$160,697 the new deficit is \$764,754.73

- **Municipal Cooperative Agreement Update** –
  - Need to renew the agreement by 7/1/22.
  - What needs to be completed before that date:
    - Set-up a virtual meeting for Board and County Attorney
    - Tighten up the language
    - Approve final agreement with each entity Board
  
- **Wellness Plan Communication Update** – Presented by Greg McLoughlin of USI  
 – *Notes attached – Presentation attached*
  - Materials were approved on February 22, 2022.
  - A request was made for accommodation for new hires – Board agreed to leave wellness plan as it is and new hires will need to sign on for the following year.
  
- **Old Business** –
  
- **New Business** –
  
- **Future Agenda Items/Board Member Concern** –
  - Municipal Agreement Work Group update
  
- **Adjournment**
  - *Motion to adjourn at 11:48 p.m. by L. Miller and seconded by B. Gauthier. Motion carried.*

*Submitted by Lisa Miller*

**Next meeting scheduled for Thursday, March 24, 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 February 24<sup>th</sup>, 2022

**Attendees:** Greg McLoughlin, Zachary Zuckerman, Bob Gauthier, Wanda Jakaub, Lisa Miller, Sean Corcoran, Eric Zizza, Lynn Marinelli, Mary Beth Leeson, Eva Champion, Colleen Lombardi, Diann Ferris, Jodie Spinosa, Cortney Haberlau, Kristy Capone, Elane Daley

**Financial / Utilization Review Notes:**

I. Plan Experience through January 2021:

- Claims for month of January ran at 87.1% of projected
- Surplus of \$240,200 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 7.4% *decrease* overall and a 8.2% *decrease* per contract per year.
- No large claimants have breached 50% of stop loss deductible mark (\$187K) in claims year to date.

II. Dental Plan Utilization through October 2021:

- Dental plan expenses year to date are running at 97% of projected, resulting in surplus of \$2,886
- Dental plan expenses in 2021 were 76.7% of projected, which resulted in a surplus of \$178,151.

III. Cash Cap Deficit

- Heading into 2021, there was \$925,451 in liability from claims above the “cash-cap” threshold.
- Claim total for January came in \$160,697 under cash-cap threshold which lowered liability / deficit to \$764,754.

IV. Wellness Plan / Population Health Strategy

- Request was presented to make an accommodation for new hires that would allow them to take advantage of incentive immediately.
- After Board discussion / Vote, decision made to not make any changes to the wellness plan given the administrative challenges that this would present.

**Required Follow-Up Items:**

Item	Assigned To:
Schedule preliminary meeting with County Attorney to review current Municipal Agreement and discuss changes.	Lynn / County Attorney / Board / USI
USI to start process of developing collateral 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 meet with Individual entities in early 2022 to review stand alone claims / Consortium concept in order to vet any concerns individual entities have about possibly entering into longer term municipal cooperative agreement.	USI / Individual Entities
USI to put together timeline and process to run quotes for other potential Municipal entities. This information can be put into revised Muni Coop Agreement	USI
As a new Board member, Elane Daley will need a copy of the current municipal cooperative agreement.	Lisa Miller