



County of Cayuga Health Insurance Consortium

Board of Directors

Meeting Minutes of February 25, 2021

Web-based Meeting

Members Present: Eric Zizza, Thomas Corcoran, Sean Corcoran, Bob Gauthier, Wanda Jakaub, Lynn Marinelli, Ben Vitale, and Lisa Miller

Other Present: Greg McLoughlin (USI), Zachary Zuckerman (USI), Debra Dobroski (USI), Pam Landon, Nicole Sedorus, Todd Webb, and Lisa Lippoldt

Meeting called to order at 10:34 a.m.

- ***Motion to approve consent agenda and previous minutes by S. Corcoran and seconded by W. Jakaub. Motion carried.***

- **USI** –
 - ***Financial Review – Medical*** – A financial update was presented by Greg McLoughlin of USI - ***Notes attached. – Presentation attached***
 - ***Paid Claims*** – 93% of projected claims were paid for January. There was a lower # of contracts for 2021.
 - ***Large Claims*** - There were zero claim costs over \$50,000 for January 2021. No high claimants so far for 2021.

 - ***Financial Review – Dental*** - A financial update was presented by Greg McLoughlin of USI - ***Notes attached. – Presentation attached***
 - ***Paid Claims*** – 72% of projected claims were paid for January. There was a lower # of contracts for 2021. Went from 913 members in 2020 to 796 members in 2021.
 - Need to modernize the dental plan. Adjust for fee schedules – some additional services may be allowed now that were not before as the plan fees are modernized.

 - ***2021 Wellness Program Update*** –
 - Sub-Committee discussed removing weight circumference and it was removed from evaluation.

- Annual physical screening needed
- List of test results
- Then fax results to WellWorks
- The above three items consist of the instruction packet
- Postcards will be sent out from each entity
- Sub-Committee will have another meeting to finalize details and report back to Board. (Sub- Committee -Todd Webb, Lisa Lippoldt, Pam Landon, Lisa Miller and Lynn Marinelli)
- Greg received results back from Blue4U and had more questions than answers and it showed less participation – will let Board know when he gets some answers.

- **Topics For Discussion** -

- **Feedback on Excellus Dental Plan Experience**

- Pam stated no negative results with Excellus Plan
- People need to remember to show their new card when going to Dentist.

- **Articl 47**

- Bullet list was created with Zach, Greg, Lynn, Jim and Eric to present to Aileen McNabb – Chairman of the Legislature who is trying to take it to the State Level to get answers regarding our eligibility for Article 47 regarding # of lives and College’s eligibility.
- Time line thrown off, but hopefully, we will get answers soon and Board will be kept informed when any answers are reached.

- **Other Topics ? –**

- **Question asked regarding coverage for COVID 19 Testing**
- New guidelines from Excellus state that testing is covered for symptomatic testing, but not asymptomatic testing.
- Some County clinics may cover cost of either, but should ask before being tested.

- **Old Business** – None

- **New Business** – None

- **Future Agenda Items/Board Member Concerns**

- Continue to review financials
- Continue to review dental utilization

- Receive potential report from Wellness sub-committee
- Look at full budget from Treasurer's office on a quarterly basis
- Have a pre-budget planning meeting regarding fund balance and reserves in June or July with feedback from USI actuary.
- Need to check if municipal agreement needs to be renewed or updated this year.
- Need to check on RFPs for auditor and consultant
 - When are contracts up
 - What to do about renewals of contracts
- **Adjournment**
 - *Motion to adjourn at 11:34 a.m. by B. Vitale; seconded by L. Marinelli. Motion carried.*

Submitted by Lisa Miller

**Next meeting scheduled for Thursday, March 25, 2021 at 10:30 am
via a web-based meeting**

Accessible by calling: 1 (314)-888-1153 and entering access code: 179 207 5617

Cayuga County Healthcare Consortium
February Board Meeting
USI Meeting Minutes – Submitted by Greg McLoughlin
Thursday, February 25th

Attendees: Lisa Miller, Bob Gauthier, Nicole Sedorus, Ben Vitale, Eric Zizza, Tom Corcoran, Sean Corcoran, Wanda Jakaub, Todd Webb . Lisa Lippoldt

USI Attendees: Greg McLoughlin, Zach Zuckerman, Deb Dobroski

Financial / Utilization Review Notes:

I. Plan Experience through January 2021:

- Year to Date claim experience is running at 93.2% of projected resulting in surplus
- When annualizing year to date claims vs. prior year, claims are running at an 8% decrease overall and a 1.2% decrease per contract per year.
- There have not been any large claimants that have breached 50% of the Stop Loss Deductible.

II. Movement of large claimants to Medicare Advantage Plan

- In reviewing large claimants from prior year that moved to the Medicare Advantage Plan – there are only 2 claimants with over \$50K in claim costs that migrated.

III. Dental Plan Utilization through January 2021:

- a. Dental claims year to date running at 72% of projected, resulting in surplus

Other Items:

- I. Communication for 2021 Wellness Program requires review prior to being issued
- II. Board members had stated that a meeting to discuss the fund balance should be set for June – July timeframe
- III. Desire to get back to In-person as soon as possible
- IV. Municipal Cooperative Agreement and USI Consulting Agreement status.
- V. No noted negative experiences with conversion to Excellus Dental plan so far
- VI. COVID-19 test will only be covered by the plan if symptomatic

Required Follow-Up Items:

- I. Arrange separate subcommittee meeting to review Wellness communication materials - GM
- II. Research expiration of Consulting and Municipal Cooperative Agreement - GM

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USI Meeting Minutes
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USI Attendees: Greg McLoughlin, Zach Zuckerman, Deb Dobroski

Financial / Utilization Review Notes:

IV. Plan Experience through January 2021:

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VI. Dental Plan Utilization through January 2021:

- a. Dental claims year to date running at 72% of projected, resulting in surplus

Other Items:

VII. Communication for 2021 Wellness Program requires review prior to being issued

VIII. Board members had stated that a meeting to discuss the fund balance should be set for June – July timeframe

IX. Desire to get back to In-person as soon as possible

X. Municipal Cooperative Agreement and USI Consulting Agreement status.

XI. No noted negative experiences with conversion to Excellus Dental plan so far

XII. COVID-19 test will only be covered by the plan if symptomatic

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