



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

Board of Directors

Meeting Minutes of May 27, 2021

Virtual Meeting

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

**Other Present:** Greg McLoughlin (USI), Zachary Zuckerman (USI), Debra Dobroski (USI), Cortney Haberlau, Jim Orman, Pam Landon, Nicole Sedorus, Kristy Capone, Lisa Lippoldt

**Excellus Team Present:** Brian McNaney, Jessica Willey, Tyler Hubbert, Jennifer Bartell, Darlene Whitehead, Kelli Lasher, Colleen Lombardi and Dr. Nick Massa

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

- ***Motion to approve consent agenda and previous minutes by B. Vitale and seconded by L. Miller. Motion carried.***
- ***Excellus Utilization Review*** – Utilization review for January 1, 2020 to December 31, 2020 was presented by Brian McNaney and his Excellus Team – ***Presentation attached***
  - **Recommendations Made**
    - ***Promote member engagement with the Excellus BCBS Mobile App and the Wellframe App.***
    - ***Promote MDLive Behavioral Health***
- **USI**–
  - **Financial Update - Medical** – A financial update was presented by Greg McLoughlin of USI - ***Notes attached. – Presentation attached***
    - **First Quarter** – Performing well
    - **Net Paid Claims** – Down 2.5% for 2021.
    - **Large Claims** - There were zero claim costs over \$50,000 for 2021.

- **Financial Update – Dental** - A financial update was presented by Greg McLoughlin of USI - *Notes attached. – Presentation attached*
  - **Paid Claims** – 89.2% of projected claims were paid for April.
  - Dental plan has a surplus of \$40,916 through April 2021.
  - There was a spike in dental in the first quarter
  
- **Broome County Medicare Plan** –
  - A joint initiative to put together an RFP based on a large group of lives for quotes on rates.
  - Greg will include Soil & Water with the County census data
  - More to come on what they find
  
- **BC/BS Settlement** –
  - It is legitimate.
  - Excellus team did not have a lot of information to offer on it.
  
- **Old Business** –
  - **Municipal Cooperative Agreement** – Ends December 2021
    - Greg sent it out for all Board members. If need another copy let him know and review it before the June meeting.
    - Review as a group and make any updates for final review and approval.
  
- **New Business** –
  - **June Meeting**
    - Auditors to present – Virtually
  - **July Meeting**
    - Hope to have pre-renewal and rate forecast – May want to look at approving rates sooner in the year rather than later.
  
- **Future Agenda Items/Board Member Concerns** -
  
- **Adjournment**
  - *Motion to adjourn at 12:04 p.m. by L. Miller; seconded by B. Gauthier. Motion carried.*

*Submitted by Lisa Miller*

**Next meeting scheduled for Thursday, June 24, 2021 at 10:30 am  
via a virtual based meeting for all  
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 McLouglin  
Thursday, May 27<sup>nd</sup>, 2021

**Attendees:** Lisa Miller, Nicole Sedorus, Ben Vitale, Eric Zizza, Sean Corcoran, Wanda Jakaub, Lisa Lippoldt, Rachel Jacob, K. Capone, Lynn Marinelli, Pam Landon, Cortney Haberlau, Bob Gauthier, Jim Orman

**Excellus BCBS Attendees:** Brian McNaney, Jessica Willey, Darlene Whitehead, Tyler Hubbert, Jennifer Portley, Dr. Nicholas Massa, Jennifer Bartell, Kelli Lasher, Colleen Lombardi

**USI Attendees:** Greg McLoughlin, Zach Zuckerman, Deb Dobroski

**Excellus Utilization Review:**

**I. Excellus Reporting (Jan – Dec. 2021)**

- Primary Care Report shows that 89% of membership is affiliated with PCP
- Opportunity to promote Wellframe app (Voluntary) to improve disease management

**Financial / Utilization Review Notes:**

**I. Plan Experience through April 2021:**

- Year to Date claim experience is running at 92% of projected
- Surplus of \$822,307 when comparing Q1 2021 medical claims and admin against budgeted amount.
- When annualizing year to date claims vs. prior year, claims are running at a 9.3% decrease overall and a 2.5% decrease per contract per year.
- Decrease in gross claim dollars can in part, be attributed to a 7% decrease in contracts.
- There have not been any large claimants that have breached 50% of the Stop Loss Deductible.

**II. Dental Plan Utilization through April 2021:**

- a. Dental plan expenses year to date running at 89.2% of projected, resulting in surplus of \$40,916.
- b. Dental plan expenses in 2020 were 73.7% of projected, resulting in a surplus of \$135,963

**Other Items:**

- I. Municipal Cooperative Agreement and USI Consulting Agreement status.
  - c. Suggestion to extend muni coop agreement for one year made / tabled
  - d. Board open to extending consulting agreement at current fee

**Required Follow-Up Items:**

Item	Assigned To:
Board had previously stated that fund balance goals should be discussed in June – July 2021 timeframe. Confirm if this should be a separate meeting (May)	USI / Board
USI to present financial impact to increase dental plan fee schedules to “modernize” PPO.	USI
Market Medicare Advantage Plan for 2022 (GM – May 2021)	USI
USI to start process of developing collateral to inform other potentially interested municipal corporations about the program. Will bring to Board after	USI
USI to present updated consulting agreement prior to end of year	USI