

**FRANKLIN-ESSEX-HAMILTON SCHOOL DISTRICTS’  
HEALTH INSURANCE CONSORTIUM  
JOINT GOVERNING BOARD MEETING**

<b>DATE:</b>	Tuesday, February 7, 2023, 9:00AM
<b>LOCATION:</b>	Adirondack Educational Center – Saranac Lake, NY
<b>KIND OF MEETING:</b>	Regular
<b>MEMBERS PRESENT:</b>	<p>Alison Riley-Clark - FEH BOCES Emp Rep      Natascha Jock - Salmon River Dist Rep  Dale Breault – Co-Chair, FEH Dist Rep      Kristie Eddy - Salmon River Emp Rep  Todd LaPage - Brushton-Moira Dist Rep      Daniel Bower - Tupper Lake Dist Rep  Amber Spinner - Brushton-Moira Emp Rep      Lisa Hebert- Tupper Lake Emp Rep  Loretta Fowler – Chateaugay Dist Rep      Julia Day – Saranac Lake Emp Rep  Carrie Blair-Wilcox – Chateaugay Emp Rep      Cindy Moody – Saranac Lake Dist Rep  Dana Wood - Lake Placid Dist Rep      Joseph Ianaconi – SRF Emp Rep  Jenny Winch - Lake Placid Emp Rep      Dustin Relations - Malone Dist Rep  Daniel Tusa – Co-Chair, Malone Emp Rep</p>
<b>MEMBERS ABSENT:</b>	Nicole Eschler - SRF Dist Rep
<b>OTHERS PRESENT:</b>	<p>Raquel Fowler – FEH BOCES      Joey Aschoff -Keenan  Chantal Cohen - FEH BOCES      Colin Lovett – Express Scripts  Jacob Tolosky – FEH BOCES      Gauri Patel – Express Scripts  Stacy Vincent – FEH BOCES      Mark Jones – Capital Region BOCES  Jess Collier – FEH BOCES (Arrived at      Thomas Dodd – Shadowing  Patrick Cowburn – KBM      Doug Gruzca – Excellus BCBS  Patrick Calnon - Plan Coordinator      Jennifer Delia – Excellus BCBS  Deanna Smith – FEH BOCES Shadowing</p>
<b>CALL TO ORDER:</b>	Co-Chair Breault called the meeting to order at 9:08AM.
<b>REVIEW OF AGENDA:</b>	<p>Co-Chair Breault reviewed the agenda items.</p> <p>Co-Chair Tusa wanted to add two separate motions to the end of the agenda allowing the Co-Chairs to obtain Stop Loss and set the dollar amount for Wellness Funding.</p>
<b>APPROVAL OF MINUTES FROM 11/30/22:</b>	<p>Co-Chair Breault asked for a motion to accept the minutes of the 11/30/22 meeting.</p> <p>Amber Spinner moved, seconded by Dan Bower to accept the minutes.</p> <p style="text-align: center;">Yes - 17  No - 0 , motion carried</p>

**EXCELLUS –  
30 MINUTES:**

***a) Report:***

Doug Gruzca did a brief overview of the Excellus report for the FEH Consortium for the period of July 1, 2022, and December 31, 2022.

Jennifer Delia continued by discussing the report in detail by stating that the FEH BOCES Consortiums' plan costs has indeed decreased 2% per member per month.

Outpatient Arena is trending 36% higher per member per month than the comparison population. An increase in Home Health Care utilization drove this cost to rise. Outpatient accounts for 61% of plan costs. Utilization of the ER increased 15% in this reporting period. ER claims account for 10% of plan costs.

Hypertension and High Cholesterol are the top prevalent conditions by the number of members in 2022. However, the highest costs by prevalent conditions are for Depression and Anxiety and Diabetes.

Amber Spinner asked about counseling options for our members and if Excellus has a way to contact providers and encourage them to be in low-availability areas. Jennifer stated that, unfortunately, this is an ongoing, increasing issue in all areas – there aren't enough providers.

Telemedicine and MDLIVE have shown a significant increase with has had a positive impact on the Plan.

Jennifer stated that there was a Network Savings of \$29,564,411 during this reporting period.

Doug Gruzca stated MDLIVE is increasing from \$40 to \$50 per appointment. This will not affect members of the PPOJ plan, as it will remain a \$10 copay. This will affect those members on the Classic Blue Indemnity Plan as they have coinsurance, those members will see a \$2 increase. Members of the SimplyBlue HDHP – this is still eligible for the high deductible.

After April 16<sup>th</sup>, over the counter Covid tests are no longer covered in full. Immunizations will remain covered in full.

***b.) Calm App Update:***

Doug Gruzca gave an update on the Calm App. The Calm App was launched effective 1/1. Members need to create an Excellus account first and then create a Calm app. There is a PowerPoint presentation and

	<p>brochures available. Zoom sessions are available as well. There are not numbers yet, they will be provided at the next meeting.</p> <p>Raquel will send out the Excellus app and the Calm app flyer to the Board via email.</p> <p><i>c.) <u>Alice Hyde Update:</u></i></p> <p>Doug continued with discussing the Alice Hyde update and its effect on our members. It was brought to the Board’s attention that this issue has not cleared up after hearing from more members having trouble.</p> <p>Dale Breault asked for a report that lists how many members may have paid this copay over a period of time. The Board has not received this report.</p>
<p><b>KEENAN/ESI – 30 MINUTES:</b></p>	<p><i>a.) <u>Report:</u></i></p> <p>Joey Ashcoff introduced Colin Lovett, Account Executive for Express Scripts.</p> <p>Colin reviewed the Express Scripts Commercial and EGWP report for 2022. Total Pharmacy Plan Cost Net increased 4.1% from \$9.9M to \$10.4M for 2022. Plan Cost Net PMPM increased \$3.16 (+2.4%) to \$133.73. Specialty Plan Cost Net PMPM increased \$1.06 (+2.0%) to \$53.97. SaveOnSP provided \$538,781 in value. Estimated Rebates and Subsidies reduced Plan Cost PMPM from \$180.52 to \$104.28.</p> <p>Discussion ensued regarding mail order options. Colin stated that flyers and information are available to our members.</p> <p>Gauri Patel continued with discussing the clinical reporting.</p> <p>Skin Conditions trend increased 38.7% contributing an additional \$1.00 to Net PMPM.</p> <p>Generic Fill Rate increased from 86.0% to 86.4%. However, the Plan is spending 3.8% more in plan cost for every 1.0% of Generic Fill Rate not achieved.</p> <p>Gauri presented Advanced Utilization Management and the additional recommendations for the Plan. The Plan saved \$959,897 with Commercial members and \$50,247 with EGWP members with the Management Savings already in place.</p>

	<p>Gauri showed slides of the potential savings the Plan could obtain with additional plans available to Traditional and Specialty.</p> <p>Co-Chair Tusa asked if we could modify Programs available, specifically the Advanced Utilization. Gauri stated that, yes, there could be modifications made to the programs, however, this would impact the savings. Gauri stated that are also options to pre-notify our members of these changes before they are impacted and to grandfather our members.</p> <p>Gauri continued with presenting slides of the management programs that could benefit the Plan including Advanced Utilization Management and ScreenRx.</p> <p>Gauri continued in discussing the Evernorth inMynd and SilverCloud Health. This program and app may have a positive impact on our members with mental health care.</p> <p>Break at 11:26AM. Returned at 11:38AM.</p> <p><b><i>a.) <u>KPCM/Advanced Utilization:</u></i></b></p> <p>Joey Aschoff summarized the KPCM Savings and Activity Report through October 2022 as well as reviewed a document showing current savings with KCPM Specialty and Advantage Advanced Utilization programs currently in place. The current KCPM total net savings based on a 12-month period is \$302,785. Advantage AUM total net savings based on the same period is \$220,000 for Specialty and \$740,000 for Non-Specialty.</p> <p>Patrick Calnon reviewed a breakdown of the five options of moving to another AUM Plan clarifying the potential savings with each.</p> <p>Co-Chair Breault stated that the Board will take this information and would like the Board to be prepared to discuss it at the April meeting.</p> <p>Patrick Calnon also asked that the Board be prepared to discuss grandfathering members or what specific protections they would like to put in place.</p>
<p><b>CAPITAL REGION BOCES:</b></p>	<p>Mark Jones briefly applauded the efforts and discussion of the Board and the work they are doing. Mark stated that making changes to better our Programs and the health care of our members behind the scenes is what Capital Region BOCES is currently working on.</p> <p>Break for lunch: 12:02PM – 12:32PM.</p>

<p><b>KBM:</b></p>	<p><b>a) <u>6-Month Report:</u></b></p> <p>Patrick Cowburn discussed the 2022/23 Six Month Management Report. Premium and Admin Fees rose due to the increase in census (+1.3%). Claims are lower than expected. Higher revenue and lower costs have resulted in a positive Budget Performance.</p> <p>Total revenue has increased 9.2% over last year with premiums only increasing 6%.</p> <p><b>b) <u>Budget Presentation, Rate Setting for 2022-2023 - Action Item:</u></b></p> <p>Patrick reviewed the 2023-24 Budget Worksheet showing budget projections for premium increases of 3% though 6 %. Based on current census Patrick showed a balance budget at a 5% premium increase.</p> <p>Discussion ensued regarding the percentage increase to be used for the 2023-24 school year. A premium increase of 2% and 0% was also reviewed.</p> <p>Co-Chair Breault requested a caucus at 1:27PM. Returned at 2:08PM.</p> <p>Lisa Hebert made a motion, seconded by Todd LaPage to set a 3% increase on premiums for the 2023-24 school year.</p> <p style="text-align: center;">Yes - 17 No - 0 , motion carried</p> <p>Patrick Cowburn wanted to recommend raising the Medicare rates to 5% then the other rates to 3%.</p> <p>Daniel Bower made a motion, seconded by Dana Wood to raise the Medicare rates to 5% and the other non-Medicare rates to 3%.</p> <p style="text-align: center;">Yes - 17 No - 0 , motion carried</p>
<p><b>REPORT ON INVESTMENTS – Jamie O’Dell:</b></p>	<p>Co-Chair Breault stated that 15 million dollars is currently tied up. With the 3 percent premium increase approved today, \$2 million comes to term in June and \$13 million comes to term in Nov.</p>
<p><b>MEMBER ISSUES – CHANTAL COHEN</b></p>	<p>Chantal Cohen, the Health Insurance Clerk for FEH, presented recent member issues collected by the Consortium Health Insurance Clerks. In the reporting period of two months, 21 member issues were recorded. There were three top issues reported: Card Issues, Billing Issues and Terming Issues. The top issue was Terming Issues and Chantal is working with ESI to receive reporting that will assist health insurance</p>

	<p>Clerks detect these issues early. Chantal will continue following up with the HI Clerks on the issues they are seeing, identify any trends, and report those findings at the next meeting.</p>
<b>STOP LOSS:</b>	<p>Co-Chair Tusa asked for a motion to allow the Co-Chairs to obtain Stop Loss.</p> <p>Amber Spinner moved, seconded Loretta Fowler by accepting the motion.</p> <p style="text-align: center;">Yes - 17 No - 0 , motion carried</p>
<b>DATE AND AGENDA FOR NEXT MEETING:</b>	<p>The date of the next meeting is scheduled for Thursday, April 27<sup>th</sup> at 9:00 AM to be located at North Franklin Educational Center in Malone.</p> <p>Agenda Items to be discussed:</p> <ul style="list-style-type: none"> <li>➤ Calm App Update with numbers of utilization</li> <li>➤ Update on members terming out of prescription plan unintentionally</li> <li>➤ Jamie O’Dell – Report on the current Investment (Discussion)</li> <li>➤ Communications Update (Website)</li> <li>➤ Wellness Comittiee Update</li> <li>➤ Pat Calnon and Thomas Dodd Presentation for Presidents at Fall Meeting</li> <li>➤ Orientation Document</li> <li>➤ PRF Patrick Cowburn</li> <li>➤ Evernorth InMynd</li> <li>➤ Silver Cloud (ESI)</li> <li>➤ AUM (Action Item)</li> </ul>
<b>ADJOURN:</b>	<p>Co Chair Breault asked for a motion to adjourn the meeting. Dustin moved, Seconded by Natasha Jock.</p> <p>Meeting adjourned at 2:33PM.</p>
<b>APPROVAL:</b>	<p>These minutes approved _____</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">Raquel Fowler, Secretary</p>