

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

DATE:	Thursday, April 27, 2023, 9:00AM
LOCATION:	North Franklin Educational Center – Malone NY
KIND OF MEETING:	Regular
MEMBERS PRESENT:	<p>Deanna Smith - FEH BOCES Emp Rep Dale Breault – Co-Chair, FEH Dist Rep Todd LaPage - Brushton-Moira Dist Rep Amber Spinner - Brushton-Moira Emp Rep Loretta Fowler – Chateaugay Dist Rep Carrie Blair-Wilcox – Chateaugay Emp Rep Dana Wood - Lake Placid Dist Rep Daniel Tusa – Co-Chair, Malone Emp Rep</p> <p>Dustin Relations - Malone Dist Rep Natascha Jock - Salmon River Dist Rep Jackie Bryant - Salmon River Emp Rep Cindy Moody – Saranac Lake Dist Rep Lisa Hebert- Tupper Lake Emp Rep Joseph Ianaconi – SRF Emp Rep Nicole Eschler - SRF Dist Rep (Arrived 9:38AM)</p>
MEMBERS ABSENT:	<p>Daniel Bower - Tupper Lake Dist Rep Jenny Winch - Lake Placid Emp Rep Julia Day – Saranac Lake Emp Rep</p>
OTHERS PRESENT:	<p>Raquel Fowler – FEH BOCES Chantal Cohen - FEH BOCES Jacob Tolosky – FEH BOCES Stacy Vincent – FEH BOCES Jess Collier – FEH BOCES (via Webex) Patrick Cowburn – KBM Patrick Calnon - Plan Coordinator</p> <p>Joey Aschoff -Keenan Colin Lovett – Express Scripts Gauri Patel – Express Scripts Thomas Dodd – Shadowing Doug Gruzca – Excellus BCBS Jamie O’Dell (Arrived at 1:43)</p>
CALL TO ORDER:	Co-Chair Tusa called the meeting to order at 9:18AM.
REVIEW OF AGENDA:	<p>Co-Chair Tusa reviewed the agenda items.</p> <p>Co-Chair Tusa added a presentation from Patrick Calnon and Thomas Dodd, <i>A History of Cooperation</i>, to be discussed at this meeting.</p> <p>Co-Chair Tusa then rearranged the items on the agenda based on time. Keenan/ESI will be first, followed by Excellus, Patrick Calnon/Thomas Dodd, and KBM. Remaining agenda items will be reviewed in order.</p>

<p>APPROVAL OF MINUTES FROM 02/07/23:</p>	<p>Co-Chair Tusa asked for a motion to accept the minutes of the 02/07/2023 meeting.</p> <p>Dana Wood moved, seconded by Joseph Ianaconi, to accept the minutes.</p> <p style="text-align: center;">Yes - 14 No - 0, motion carried</p>
<p>KEENAN/ESI:</p>	<p><i>a.) <u>ESI Report:</u></i></p> <p>Colin Lovett reviewed Express Scripts Commercial and EGWP for the reporting period of 1/1/2023 to 3/31/2023. Total Pharmacy Plan Cost Net increased (+6.0%) as well as the Total Pharmacy Plan Cost Net PMPM (+5.6%). Generic Fill Rate increased from 86.5% to 87.8%.</p> <p>Specialty Drugs Accounted for 41.6% of Pharmacy Costs. The Weight Loss trend showed the most significant increase of 121.5%, contributing an additional \$2.44 to Net PMPM.</p> <p><i>b.) <u>Silver Cloud, Evernorth, InMynd:</u></i></p> <p>Due to time, this agenda item will be discussed at the next meeting.</p> <p><i>c.) <u>KCPM/Advanced Utilization:</u></i></p> <p>Gauri continued with discussing the current member-focused Advanced Utilization Management Savings program’s success as well as the additional packages available.</p> <p>The Board is currently enrolled in the Advantage plan. Gauri discussed the four options, their net savings, and any costs associated with the changes.</p> <p>Correspondence for members in plain language that list what drugs (without names of members) are being affected by this change was requested from the Board.</p> <p>Gauri will provide a template Formulary Change letter to the Board.</p> <p>Joey Aschoff discussed the KPCM program option available to the Board.</p> <p>Letters were requested to be sent to all members impacted.</p> <p>Co-Chair Breault presented Summaries of the AUM options available to the Board that included their net savings, and any costs associated with the changes.</p> <p>Co-Tusa pointed out that 130 members would be impacted, which is a small number of our overall members.</p>

	<p>Deanna Smith made a motion, seconded by Loretta Fowler to accept the to move to Option 4 (Advantage Plus) removing oncology with the Specialty portion being handled by Keenan. A review of this option will take place in one year.</p> <p>Caucus at 10:31AM.</p> <p>Returned at 10:56AM.</p> <p>Deanna Smith made an amended motion, seconded by Amber Spinner to accept the to move to Option 1 (Advantage Plus AUM) excluding oncology. Members will be grandfathered to January 1, 2023, with the Specialty portion being handled by Keenan. This will become effective August 1, 2023. A review of this option will take place in one year balancing the savings with member interruption.</p> <p style="text-align: center;">Yes - 15 No - 0 , motion carried</p> <p style="text-align: center;"><i>d.) <u>Guaranteed Return on Investment Reachout Program</u></i></p> <p>Gauri discussed the reachout program ScreenRx and member adherence.</p> <p>The fee for this Program would be \$0.25 PMPM with a projected total healthcare savings of \$60K annually.</p> <p>Natasha Jock made a motion, seconded by Lisa Hebert to approve ESI’s adherence program ScreenRX with a \$0.25 PMPM cost with a guaranteed return of investment at least 3 times. This would cover both Commercial and EGWP members and become effective August 1, 2023. This will be reviewed in one year to assess the value of its savings.</p> <p style="text-align: center;">Yes - 15 No - 0 , motion carried</p>
<p>EXCELLUS:</p>	<p><i>a) <u>Report:</u></i></p> <p>Doug Grucza distributed Excellus’ At a Glance reporting to the Board. Member cost increased (+12%) as well as the Pharmacy Plan Cost (+22%%). Emergency Room visits increased including low acuity visits.</p> <p>Doug presented information about the Care Management Mobile App and the Programs available. There are 27 members currently enrolled in the Wellframe app.</p> <p>Copies of a Telemedicine Activity Report - Acute Care and Telemedicine Activity Report - Behavioral Health reports were also distributed to the Board. 923 members are enrolled in MDLive. It was then clarified that</p>

	<p>MDLive is available for Commercial and EGWP members. 19 members are enrolled in MDLive Behavioral Health.</p> <p><i>b.) <u>Calm App Update:</u></i></p> <p>Doug Gruzca gave an update on the Calm App. 96 registered members were enrolled in Calm at the time of the reporting.</p> <p><i>c.) <u>Alice Hyde Update:</u></i></p> <p>Doug continued with discussing the Alice Hyde issues that were addressed at previous meetings. Reimbursement checks have been sent to some members affected. This is still an ongoing issue.</p>
<p>OTC TEST STRIPS:</p>	<p>Colin Lovett made a comment regarding OTC Covid testing strips. The Board decided to discontinue coverage on this effective May 11, 2023.</p> <p>Deanna Smith made a motion, seconded by Amber Spinner, to sunset the OTC Covid Tests for our members effective with the end of the emergency action on May 11, 2023.</p> <p style="text-align: center;">Yes - 15 No - 0, motion carried</p>
<p>WELLNESS UPDATE – COMMITTEE UPDATE:</p>	<p>Loretta Fowler discussed the Wellness Committee updates. All districts wellness budgets have been approved except St. Regis Falls.</p> <p>Loretta stated that the committee is looking for consistency and patterns to have a better practice in place for next year’s funds.</p>
<p>INFORMATIONAL ITEMS:</p>	<p>Co-Chair Breault began by stating the importance of having a dual coverage letter being supplied to all retirees, as well as re-distributing the “Diabetic Supply Letter” to all members.</p> <p><i>a) <u>Dual Coverage Letter:</u></i></p> <p>Co-Chair Breault discussed a letter regarding Medicare members signing up for another Medicare Part D plan. A letter will be drafted that will be sent to the HI Clerks to distribute to our members.</p> <p>Chantal Cohen stated that ESI does currently have a letter that goes out to our members annually in the Spring.</p> <p>Chantal commented that Retiree Recertification letters, which are annual letters that verify a Retiree’s address, phone number, coverage, etc. also are mailed to members. Chantal has sent all the HI Clerks detailed blurbs to add to their annual letters.</p> <p>It was suggested that the Retiree Recertification letters go out at the end of the year (October/November) instead of February, so Retiree’s receive them before the open enrollment date of January 1st. Chantal will take this suggestion back to the HI Clerks.</p>

	<p><u>b) Diabetic Supply Letter:</u></p> <p>Co-Chair Breault presented the Diabetic Supply Letter that was originally produced at a 2017 JGB meeting. This allows members the choice of what service to utilize that best fits their needs. This letter will be updated and distributed to the Districts.</p> <p>Lunch began at 12:00PM.</p> <p>Return at 12:33PM.</p>
<p>PATRICK CALNON & THOMAS DODD</p>	<p><u>a) A History of Cooperation Report:</u></p> <p>Thomas Dodd began by discussing the rate stabilization fund. Previously this was used to offset the premium increases.</p> <p>Patrick Calnon discussed the FEH School Districts Health Insurance Consortium – A History of Cooperation presentation. Patrick reviewed the total budget performance, the total fund balance, and the increase of premiums. The Plan wants to maintain a fully insured program to protect our members.</p> <p>Patrick would like to maintain a fund balance of 45% of projected claims and expenses. An IBNR reserve of 18% and a Stop Loss Reserve of 15% was proposed.</p> <p>Previous design changes were attempted but failed in 2008. It was suggested this time that any excess of IBNR and Stop Loss would be referred to as a rate stabilization fund.</p> <p>Co-Chair Tusa stated that a presentation for the Superintendents and Union presidents will be happening soon. The Co-Chairs will be working with Patrick Calnon, Patrick Cowburn, and Thomas Dodd to orchestrate this informational meeting.</p> <p>An orientation document was discussed by Thomas Dodd to have for new JGB member and to share at the state of the union meeting.</p>
<p>KBM:</p>	<p><u>a) 9-Month Report:</u></p> <p>Patrick Cowburn discussed the 2022/23 Nine Month Management Report.</p> <p><u>b) RFP Update</u></p> <p>Patrick gave an update on the RFP. The Board agreed to not pursue an RFP at this time.</p> <p><u>c.) Over/Under Superfamily Update</u></p> <p>Patrick described the Over/Under Superfamily policy and how to navigate it.</p>

REPORT ON INVESTMENTS:	<p>Jamie O’Dell outlined how the consortium has invested excess funds and their return and presented the following information. The Consortium has \$30,000,000 invested with YTD earnings of \$80,000. Investments include Key Bank that will mature by the end of October making \$240,000.</p>
COMMUNICATION UPDATE:	<p>Jess Collier presented the updates she has been working on to get the JGB website operating.</p> <p>Jess will supply an overview document of what has been worked on and objectives.</p> <p>Jess shared a map of the website. Pages shown included <i>In the News, Wellness, and Contact Information</i>.</p> <p>It was verified that members will be able to subscribe to the In The News and marketing newsletters.</p>
MEMBER ISSUES:	<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 3 months, 25 member issues were recorded. Chantal will continue to send disenrollment reporting to the HI Clerks weekly. Chantal will also continue working with the HI Clerks on the issues they are seeing, identify any trends, and report those findings at the next meeting.</p>
DATE AND AGENDA FOR NEXT MEETING:	<p>The date of the next meeting is scheduled for Monday, September 18, 2023, at 9:00 AM to be located at Adirondack Educational Center in Saranac Lake, NY.</p> <p>Agenda Items to be discussed:</p> <ul style="list-style-type: none"> ➤ ESI will discuss Silver Cloud, Evernorth, InMynd
ADJOURN:	<p>Co Chair Breault asked for a motion to adjourn the meeting. Deann Smith moved, Seconded by Lisa Hebert.</p> <p>Meeting adjourned at 2:45 PM.</p>
APPROVAL:	<p>These minutes approved _____</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">Raquel Fowler, Secretary</p>