

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

DATE:	Friday, May 29, 2020, 9:00AM		
LOCATION:	Webex Meeting		
KIND OF MEETING:	Regular		
MEMBERS PRESENT:	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> Alison Riley-Clark - FEH BOCES Dale Breault Jr. – FEH BOCES Amber Spinner - Brushton-Moira Todd LaPage - Brushton-Moira Vicki Gardinier – Chateaugay Loretta Fowler - Chateaugay Jenny Winch - Lake Placid Dana Wood - Lake Placid (Arrived at 9:18am) Jerry Griffin – Co-Chair, Malone Daniel Tusa – Co-Chair, Malone </td> <td style="width: 50%; vertical-align: top;"> Kristie Eddy - Salmon River Natascha Jock - Salmon River Julia Rushford – Saranac Lake Joseph Ianaconi – St. Regis Falls Lisa Spangler- Tupper Lake Daniel Bower - Tupper Lake </td> </tr> </table>	Alison Riley-Clark - FEH BOCES Dale Breault Jr. – FEH BOCES Amber Spinner - Brushton-Moira Todd LaPage - Brushton-Moira Vicki Gardinier – Chateaugay Loretta Fowler - Chateaugay Jenny Winch - Lake Placid Dana Wood - Lake Placid (Arrived at 9:18am) Jerry Griffin – Co-Chair, Malone Daniel Tusa – Co-Chair, Malone	Kristie Eddy - Salmon River Natascha Jock - Salmon River Julia Rushford – Saranac Lake Joseph Ianaconi – St. Regis Falls Lisa Spangler- Tupper Lake Daniel Bower - Tupper Lake
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MEMBERS ABSENT:	Cindy Moody – Saranac Lake Timothy Seymour – St. Regis Falls		
OTHERS PRESENT:	Stephanie Bannon - FEH BOCES Chantal Munoz - FEH BOCES Jackie Cowan – Chateaugay Patrick Cowburn – KBM Patrick Calnon - Plan Coordinator Stephen Shafer – Retiree (FEH BOCES)		
CALL TO ORDER:	Co-Chair Griffin called the meeting to order at 9:08 AM. Review of Agenda: No changes.		
APPROVAL OF MINUTES FROM FEBRUARY 3, 2020:	Co-Chair Griffin asked for a motion to accept the minutes of the 02/03/2020 meeting. Todd LaPage moved, seconded by Amber Spinner to accept the minutes. Yes - 15 No - 0 , motion carried		
EXCELLUS:	a) <u>Vote on Implementation of Fully Paid Benefits for Any Covid-Related Treatment:</u> Amber Spinner moved, seconded by Dan Bower to implement fully paid benefits for any COVID 19 Related Diagnosis. Yes - 15 No - 0 , motion carried		

<p>KBM REPORT/ PAT COWNBURN:</p>	<p>a) <u>Review of the Article 47 and Short Review of Small Group Insurance:</u></p> <p>Patrick Cowburn reviewed Municipal Cooperation including Municipal Law and Insurance Law. Patrick also reviewed our Health Cooperative Alternatives, Advantages of a Municipal Cooperative, and some Challenges of a Municipal Cooperative. Patrick gave examples on how our BOCES is different from other Health Cooperatives and the options that are available to us if we are forced to review and make changes.</p> <p>Patrick continued by reviewing information related to the Article 47 Plan.</p> <p>Co-Chair Griffin stated that this may be information that we should review annually.</p>
<p>JOINT GOVERNING BOARD MEMBER ORIENTATION:</p>	<p>a) <u>Joint Governing Board Member Orientation:</u></p> <p>Co-chair Tusa reviewed the JGB orientation document and encouraged the members to review this when they had a chance. He also explained the benefit in having this document and how it would be most helpful to those new members joining the JGB.</p> <p>Co-Chair Griffin stated it would be beneficial at a future meeting to explain in detail from start to finish how a claim is actually processed starting with a Doctor visit with co-pays, how the billing works, etc.</p> <p>Discussion was also made in regards to setting up a ½ day orientation day training for members at a future date.</p>
<p>STEPHEN SHAFER:</p>	<p>a) <u>Review of Our Investments:</u></p> <p>Stephen Shafer gave a presentation on how the Consortium Investments are managed. He explained that under the Municipal Cooperation Agreement, the Consortium designates the FEH BOCES Treasurer as the custodian of the plan funds. Jamie O’Dell is the Treasurer for the FEH BOCES and has the ability to invest funds as she sees fit in the best interest of the Consortium. While the JGB does not have the power to make decisions regarding investments, a knowledge of how reserve funds are invested is beneficial for the JGB members for the overall understanding of the financial operation of the Consortium.</p> <p>Co-Chair Griffin thanked Steve for presenting this information and stated that this may be another piece that the JGB should review annually.</p>
<p>STEPHANIE BANNON/ PATRICK COWBURN:</p>	<p>a) <u>Getting to Know Our Contracts:</u></p> <p>Stephanie Bannon reviewed the Vendor Agreements document. She stated that a new column had been inserted giving a brief description of what each contract entailed.</p>

<p>JGB GOALS PROGRESS REPORT:</p>	<p>a) <u>Member Communication:</u></p> <p>Co-Chair Tusa stated that the flyer from Excellus in regards to Telemedicine registration was helpful and that the Districts should have sent this out to each of their members.</p> <p>Amber Spinner brought up a question in regards to the expiration of Wellness Funds. These funds expire December 31, 2020. Wellness Funds will be included as an agenda item at the upcoming meeting.</p>
<p>EXCELLUS ADMINISTRATIVE AND STOP LOSS RENEWAL:</p>	<p><u>Excellus Administrative & Stop Loss Renewal:</u></p> <p>Patrick Cowburn went over the Administrative & Stop-Loss Renewal for Excellus. He stated that the Consortium is in the second year of a three-year fee agreement with Excellus and is set at a 3% increase, which is below the cost trends in the 5 to 7 percent range. He also stated that the Consortium should agree to the minimum necessary 10% increase in the out-of-pocket maximum under the PPO options to meet the BC/BS Association requirements.</p> <p>He also stated he had recommended to renew the Stop Loss coverage at the increased deductible rate of \$275,000 to \$300,000 to offset the premium change. The change was made as the Co-Chairs were given permission to make the final decision for the stop loss coverage.</p> <p>Co-Chairs Griffin and Tusa thanked everyone for the hard work they had put in for their presentations.</p>
<p>DATE AND AGENDA FOR NEXT MEETING:</p>	<p>The date of the next meeting is Friday, September 25, 2020. The location will be determined at a later date. Paul Smith's has been contacted and tentatively secured this date.</p> <p><u>Agenda Items</u> Excellus Express Scripts KBM Devise Activity Wellness Activities/Funds</p>
<p>ADJOURNMENT:</p>	<p>Co-Chair Griffin moved to adjourn the meeting.</p> <p>Dan Bower moved, seconded by Todd LaPage to adjourn the meeting.</p> <p>Yes - 15 No - 0 , motion carried</p> <p>Meeting adjourned 10:27 AM</p>
	<p>These minutes approved _____</p> <p>_____</p> <p>Stephanie Bannon, Secretary</p>

