

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

DATE:	Monday, September 18, 2023, 9:00AM		
LOCATION:	Adirondack Educational Center – Saranac Lake, NY		
KIND OF MEETING:	Regular		
MEMBERS PRESENT:	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"> Dale Breault – Co-Chair, FEH Dist Rep Todd LaPage - Brushton-Moira Dist Rep Amber Spinner - Brushton-Moira Emp Rep Loretta Fowler – Chateaugay Dist Rep (Left at 12:32) Carrie Blair-Wilcox – Chateaugay Emp Rep Dana Wood - Lake Placid Dist Rep Jenny Winch - Lake Placid Emp Rep Daniel Tusa – Co-Chair, Malone Emp Rep </td> <td style="width: 50%; border: none;"> Dustin Relations - Malone Dist Rep Natascha Jock - Salmon River Dist Rep Jackie Bryant - Salmon River Emp Rep Cindy Moody – Saranac Lake Dist Rep Julia Day – Saranac Lake Emp Rep Lisa Hebert- Tupper Lake Emp Rep Joseph Ianaconi – SRF Emp Rep Nicole Eschler - SRF Dist Rep Daniel Bower - Tupper Lake Dist Rep </td> </tr> </table>	Dale Breault – Co-Chair, FEH Dist Rep Todd LaPage - Brushton-Moira Dist Rep Amber Spinner - Brushton-Moira Emp Rep Loretta Fowler – Chateaugay Dist Rep (Left at 12:32) Carrie Blair-Wilcox – Chateaugay Emp Rep Dana Wood - Lake Placid Dist Rep Jenny Winch - Lake Placid Emp Rep Daniel Tusa – Co-Chair, Malone Emp Rep	Dustin Relations - Malone Dist Rep Natascha Jock - Salmon River Dist Rep Jackie Bryant - Salmon River Emp Rep Cindy Moody – Saranac Lake Dist Rep Julia Day – Saranac Lake Emp Rep Lisa Hebert- Tupper Lake Emp Rep Joseph Ianaconi – SRF Emp Rep Nicole Eschler - SRF Dist Rep Daniel Bower - Tupper Lake Dist Rep
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MEMBERS ABSENT:	Deanna Smith - FEH BOCES Emp Rep		
OTHERS PRESENT:	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"> Raquel Fowler – FEH BOCES Chantal Cohen - FEH BOCES Jacob Tolosky – FEH BOCES Stacy Wheeler – FEH BOCES Patrick Cowburn – KBM Patrick Calnon - Plan Coordinator Joey Aschoff -Keenan (via Webex) </td> <td style="width: 50%; border: none;"> Gauri Patel – Express Scripts (via Webex) Allison Brewer – ESI (via Webex) Thomas Dodd – Shadowing Doug Grucza – Excellus BCBS Jennifer Delia - Excellus BCBS (left at 10:42AM) </td> </tr> </table>	Raquel Fowler – FEH BOCES Chantal Cohen - FEH BOCES Jacob Tolosky – FEH BOCES Stacy Wheeler – FEH BOCES Patrick Cowburn – KBM Patrick Calnon - Plan Coordinator Joey Aschoff -Keenan (via Webex)	Gauri Patel – Express Scripts (via Webex) Allison Brewer – ESI (via Webex) Thomas Dodd – Shadowing Doug Grucza – Excellus BCBS Jennifer Delia - Excellus BCBS (left at 10:42AM)
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CALL TO ORDER:	Co-Chair Breault called the meeting to order at 9:05 AM.		
REVIEW OF AGENDA:	Co-Chair Breault suggested a rollcall to introduce all new and old members, and reviewed the agenda items.		
APPROVAL OF MINUTES FROM 04/27/23:	<p>Co-Chair Breault asked for a motion to accept the minutes of the 04/27/2023 meeting.</p> <p>Loretta Fowler moved, seconded by Amber Spinner, to accept the minutes.</p> <p style="text-align: center;">Yes - 17 No - 0, motion carried</p>		

<p>Approval of the interim actions taken by the co-chairs (Action Item):</p>	<p>Co-Chair Breault requested that moving forward the Co-Chairs are giving approval to make various decisions in-between meetings. Securing and planning for stop-loss coverage and overrides for prescription drugs were some examples. In the future they will make a list of all actions taken by the co-chairs</p> <p>Daniel Bower made a motion, seconded by Lisa Hebert, to approve the interim actions taken by the co-chairs and accept all as long as the items discussed do not change the structure of the Plan.</p> <p style="text-align: center;">Yes - 17 No - 0, motion carried</p>
<p>EXCELLUS – 30 Minutes:</p>	<p><i>a) Report:</i></p> <p>Doug Grucza reviewed the Excellus Report showing claims paid between July 1, 2022, and June 30, 2023.</p> <p>Jennifer Delia continued by reviewing the Average Contracts (up 1%), Average Members (up 1%) and Member Cost (which include co-pays and out-of-pocket payments, are up 10%).</p> <p>Outpatient procedures are up due to spike after COVID.</p> <p>Hypertension and High Cholesterol are the top prevalent chronic conditions by the number of members in 2022-23.</p> <p>Jennifer briefly described the Health Resources available with Excellus BCBS including Wellframe/Care Management Team, the 24/7 Nurse Line, Telemedicine and Stress Management App.</p> <p>The Plan is still showing a high number of ER visits due to geographical limitations.</p> <p>MDLive is showing positive utilization.</p> <p><i>b.) Alice Hyde Update:</i></p> <p>Doug spoke with Alice Hyde, and they say the issue is resolved. However, there is still an issue with intake.</p> <p>Doug will bring that back to the provider and continue to work on this issue.</p> <p><i>c.) Calm App</i></p> <p>Doug informed the board that the Calm App will be sunseting January 1, 2024, due to their contracts and pricing being to high.</p>

	<p>Headspace will be offered to the consortium during the renewal period if the consortium chooses.</p> <p>Doug will share a Headspace presentation at the next meeting prior to the July renewal of Calm App.</p>
<p>WELLNESS UPDATE – COMMITTEE UPDATE:</p>	<p>a) <u>Committee Update:</u></p> <p>Loretta Fowler is seeking final reports from the 22-23 school year for their wellness funds. The committee will meet and look at the data before sharing more information with the consortium.</p> <p>Loretta is looking for additional members to join the Committee. The Committee is also looking for additional ideas that will support the health of members.</p> <p>Co-Chair Breault urged Districts to code the available monies into their budget as it cannot be carried over. It was stated that funds should also be returned to the Consortium and reallocated a later year.</p> <p>b) <u>Funds for the 23-24 School Year</u></p> <p>Dale Breault discusses the process to access the Wellness Funds and the carry-over of funds if Districts choose not to participate or spend the total amount of funds.</p> <p>If funds are not spent within the time frame given the remaining funds are returned to the consortium.</p> <p>Pat Cowburn has re-calculated each Districts’ funds based on membership. Lorretta will be sharing the allocations with each District.</p> <p>c) <u>EAP Presentation (Dan Bower):</u></p> <p>Dan Bower discussed his recent article penned for the NYS School Board Association. This article was about encouraging wellness and retaining employees by promoting Employee Assistance Programs.</p> <p>Employee Assistance Programs are a valuable way that employers can offer support and resources to employees with personal or work-related problems.</p> <p>EAPs are available to all employees and their families, regardless of whether they qualify for employer provided health insurance. They are intended to supplement and complement existing personnel policies, procedures, and health plans.</p> <p>Co-Chair Breault Jr. explained that Daniel received \$68,000 in grant funding.</p> <p>Break from 10:44AM to 10:54AM.</p>

<p>Keenan/ESI – 30 Minutes:</p>	<p>a) <u>Report:</u></p> <p>Allison Brewer discussed the Franklin Essex Commercial and EGWP reporting for the period of January 1, 2023 –June 30,2023. The total Pharmacy Plan Cost Net increased 16.6%. Total Pharmacy Plan Cost Net PMPM (trend) increased 15.7% (\$20.28).</p> <p>Gauri Patel continued by reviewing the Top 10 Indicators.</p> <p>Gauri briefly discussed what the Plan achieved in 2022 with the current programs in place and their savings including Advanced Utilization Management for both Commercial (\$533k) and EGWP (\$18k).</p> <p>b) <u>Silver Cloud, Evernorth, InMynd:</u></p> <p>Joey discussed InMynd as a recommendation for the Plan. InMynd would impact 425 members with an estimated savings of \$7,584.</p> <p>The InMynd behavioral health care solution helps members access mental health support and treatment on their terms. InMynd complements existing traditional employee assistance programs (EAPs) or other wellness initiatives with medication-focused treatments to create a comprehensive approach to mental health care.</p> <p>Co-Chair Breault stated that the Board needs to dedicate time to cross-reference the opportunities given to us to make decisions on the future of Wellness and offering help to our members.</p>
<p>KBM:</p>	<p><u>a.) Over/Under Superfamily Clarification (Action Item)</u></p> <p>Patrick described the Over/Under Superfamily policy and how to navigate it. There is very little benefit of our members having dual coverage.</p> <p>In the situation discussed; a District has an active member and another District has a retired member. The district that has the active employee pays the active super family rate. The district that has the retiree, it was asked “What should they be charged?”</p> <p>It was then asked, “Should the Districts both be charged Active Family rates? Or should the Retiree be on an (Medicare) Over/Under Super Family plan? And then the Active member be charged an Active Super Family plan?”</p> <p>Patrick Cowburn suggested to charge the Medicare eligible retiree’s district the super one over / one under premium equivalent, as that would be appropriate if the rule did not require them to be covered under active spouse’s coverage and charge the super family premium equivalent to the actively working member’s district.</p>

It was pointed out that this would be a good example of an issue that the Co-Chairs would be able to vote on in the future.

Daniel Bower made a motion, seconded by Loretta Fowler for cases there to amend the Super Family rules to add an additional conditioner that when we have two members that meet the Super Family criteria , where one is eligible for Medicare and the other is not - the District that has a Retiree eligible for Medicare would enroll in the Medicare Over/Under primary rate while the District that has the member still active would be an Active Family premium.

Yes - 17

No - 0, motion carried

b.) Member Disenrollments

Patrick Cowburn discussed a situation where a member a member had the choice and did not pay their IRMAA premiums and was termed from our Plan.

Patrick verified that our Plan has a Medicare Part D plan already.

Patrick is asking the Board if members should have our coverage come as a bundle.

Additional questions arose, so it was decided to break for lunch.

Lunch at 12:07PM – Return at 12:37PM

Patrick showed part of the 2015 minutes where it was stated that if a member drops out of the prescription drug plan, they will also be dropped from the medical side as well if they choose to opt out.

In this situation where the member did not make their IRMAA payments, they were put back onto the medical side of the Plan. However, this member may be termed again later by Medicare. This profile is being watched and an additional resolution may or may not need to be made.

Lisa Hebert made a motion, seconded by Amber Spinner if a member chooses to opt out the Consortium's Medicare Part D Plan, they will be dropped from the prescription drug Plan, and that member shall be dropped from the medical plan as well consistent with past practices discussed in previous October 28, 2015 meeting minutes.

Yes - 15

No - 0, motion carried

1 – abstain (Daniel Bower)

	<p>a) <u>2023 Stop Loss:</u></p> <p>Patrick Cowburn reviewed the 2023-24 Administrative & Stop-Loss Renewal Analysis. The Plan experienced both a lower frequency and severity of stop-loss eligible claims this year. The Consortium is in the second year of a three-year fee agreement with Excellus. The agreed increase is set at 2.75%.</p> <p>Excellus has agreed to waive the Rx Integration Fee, which saves the Consortium \$100,000.</p> <p>The Plan is in the second year of a three-year extension where Excellus will cap annual administrative cost increases at 2.75%. The Advance Deposit is money (approximately two weeks of claims) held by Excellus allowing them to pay the claims as they are processed. This eliminates the need to hold claims until the Consortium makes payment. This saves the Consortium approximately \$65,000.</p> <p>Patrick gave a recommendation to renew at the higher specific deductible of \$500,000 with the lasered patients which would provide a more appropriate balance between premium and risk with the understanding that a healthy fund balance is essential.</p> <p>b) <u>Report:</u></p> <p>Patrick Cowburn discussed the 2022/23 Year-End Management Report.</p> <p>Revenues were higher due to larger than anticipated stop-loss recovery and increased census. Census increases also contributed to higher Claims and Administrative Fees.</p> <p>Total income rose 8.2% with a 6% premium increase. Rebates, Subsidies and Stop-Loss recovery continue to make-up a larger percentage of income.</p> <p>While viewing the Liability Reserve Analysis, further clarification regarding the Stop Loss Reserve Fund balance was requested. Patrick recommended that this be further discussion at the November meeting.</p> <p>After running near projection through nine months, claims ended the year 8.1% higher than anticipated.</p>
<p>COMMUNICATION UPDATE:</p>	<p>Co-Chair Breault presented the updates Jess Collier has been working on to get the JGB website operating. Changes to the structure of the Communications Dept at FEH to Cap Region BOCES have delayed the progress of the JGB website.</p> <p>Previously, the Consortium was to be charged \$15,000 for the completion of the website, but as of today, the Consortium has not been billed.</p>

	<p>a) <u>Overview of Website</u></p> <p>Dale gave a brief overview of the website. The domain of the JGB has been established as fehinsurance.org. Co-Chair Breault is looking at various ways in tools like MailChimp where FEH health insurance related communication is sent out to our enrollees that can, in turn, point them back to the website.</p> <p>b) <u>Website Objectives</u></p> <p>Dale discussed the objectives of the new website.</p>
<p>MEMBER ISSUES:</p>	<p>Chantal Cohen presented recent member issues collected by the Consortium Health Insurance Clerks. For the last 5 months (May to Sept), 13 member issues were reported by Districts (3 Excellus Issues - 10 ESI Issues). The Excellus Issues were all billing/copay questions, which included only 1 Alice Hyde bloodwork copay (from May).</p> <p>All 10 of the ESI issues were brought up at a pharmacy. The only issue that was escalated and took longer to resolve was an ESI EGWP profile being termed due to IRMAA nonpayment but being reinstated by ESI at the District's request. This profile may or may not be termed again in the future, so the Clerk for that District and Chantal are keeping an eye on it.</p> <p>Chantal continues to work on disenrollments at a Clerk level with the other HI Clerks. As of last week, there were 24 disenrollments reported, 19 disenrollments were due to the member passing and 5 were due to another reason which may include being enrolled in another Med D plan. All disenrollments were sent to the HI Clerks to verify and research with the members affected.</p> <p>For future meetings, Chantal will continue encouraging Clerks to inform her of any issues that arise.</p> <p>Dale suggested Chantal presents while all reps are present.</p>
<p>ACTION ITEMS:</p>	<p>a) <u>New Diabetic Supply Letter</u></p> <p>Co-Chair Breault discussed the new version of the Diabetic Supply Letter. This letter will be distributed to the HI Clerks who will mail it to all members.</p> <p>b) <u>Retiree recertification letter</u></p> <p>Co-Chair Breault discussed the Retiree Recertification Letter. This letter was previously sent to the HI Clerks by Chantal Cohen. This letter was previously mailed in February. It was suggested that the letter now be mailed in October, before Medicare's Open Enrollment.</p>

	<p>Amber Spinner made a motion, seconded by Dustin Relation to approve both letters to be sent to the Health Insurance Clerks who will them mail to retired members.</p> <p style="text-align: center;">Yes - 14 (Carrie stepped out) No - 0 , motion carried</p> <p>Chantal Cohen will send a reminder to the HI Clerks to mail the recertification letter in October.</p>
<p>JGB Informational Guide - Thomas Dodd/Patrick Calnon:</p>	<p>Patrick Cowburn reviewed the Joint Governing Board Overview. This document contained abbreviations and their definitions and a detailed layout of meeting procedures.</p> <p>Postpone presentation to next meeting</p>
<p>State of the Union Meeting – Thomas Dodd/Patrick Calnon:</p>	<p><u><i>a) Set Meeting Date:</i></u></p> <p>January 10, 2024 – location to be determined. Superintendents, Business officials, union presidents., and HI Clerks are invited to this meeting.</p>
<p>DATE AND AGENDA FOR NEXT MEETING:</p>	<p>The date of the next meeting is scheduled for Monday, November 13, 2023 at 9:00 AM to be located at North Franklin Educational Center in Malone, NY.</p> <p>Agenda Items to be discussed:</p> <ul style="list-style-type: none"> • Head Space presentation • Stop Loss Reserve presentation • JGB Informational Guide - Thomas Dodd/Patrick Calnon
<p>ADJOURN:</p>	<p>Co-Chair Breault asked for a motion to adjourn the meeting. Dan Bower moved, Seconded by Dustin Relation.</p> <p>Meeting adjourned at 2:19 PM.</p>
<p>APPROVAL:</p>	<p>These minutes approved _____</p> <p style="text-align: center;">_____ Raquel Fowler, Secretary</p>