

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

<b>DATE:</b>	Friday, September 25, 2020, 9:00AM		
<b>LOCATION:</b>	Zoom Meeting		
<b>KIND OF MEETING:</b>	Regular		
<b>MEMBERS PRESENT:</b>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">                 Alison Riley-Clark - FEH BOCES                  Amber Spinner - Brushton-Moira                  Todd LaPage - Brushton-Moira                  Loretta Fowler – Chateaugay (9:07 AM)                  Vicki Gardinier – Chateaugay (9:16 AM)                  Jenny Winch - Lake Placid                  Dana Wood - Lake Placid                  Jerry Griffin – Co-Chair, Malone                  Daniel Tusa – Co-Chair, Malone             </td> <td style="width: 50%; border: none;">                 Kristie Eddy - Salmon River                  Natascha Jock - Salmon River                  Joseph Ianaconi – St. Regis Falls (9:06 AM)                  Timothy Seymour – St. Regis Falls                  Lisa Spangler- Tupper Lake                  Daniel Bower - Tupper Lake             </td> </tr> </table>	Alison Riley-Clark - FEH BOCES Amber Spinner - Brushton-Moira Todd LaPage - Brushton-Moira Loretta Fowler – Chateaugay (9:07 AM) Vicki Gardinier – Chateaugay (9:16 AM) Jenny Winch - Lake Placid Dana Wood - Lake Placid Jerry Griffin – Co-Chair, Malone Daniel Tusa – Co-Chair, Malone	Kristie Eddy - Salmon River Natascha Jock - Salmon River Joseph Ianaconi – St. Regis Falls (9:06 AM) Timothy Seymour – St. Regis Falls Lisa Spangler- Tupper Lake Daniel Bower - Tupper Lake
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<b>MEMBERS ABSENT:</b>	Dale Breault Jr. – FEH BOCES Cindy Moody – Saranac Lake Julia Rushford – Saranac Lake		
<b>OTHERS PRESENT:</b>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">                 Stephanie Bannon - FEH BOCES                  Chantal Munoz - FEH BOCES                  Jacob Tolosky - FEH BOCES                  Stacy Vincent - FEH BOCES                  Jackie Cowan – Chateaugay                  Patrick Cowburn – KBM                  Patrick Calnon - Plan Coordinator                  Jen Delia - Excellus BC/BS                  Thomas Dodd                  Stephen Shafer             </td> <td style="width: 50%; border: none;">                 Brian Fassett - Capital Region BOCES                  Joey Aschoff – Keenan (ESI)                  Doug Gruzca - Excellus BC/BS             </td> </tr> </table>	Stephanie Bannon - FEH BOCES Chantal Munoz - FEH BOCES Jacob Tolosky - FEH BOCES Stacy Vincent - FEH BOCES Jackie Cowan – Chateaugay Patrick Cowburn – KBM Patrick Calnon - Plan Coordinator Jen Delia - Excellus BC/BS Thomas Dodd Stephen Shafer	Brian Fassett - Capital Region BOCES Joey Aschoff – Keenan (ESI) Doug Gruzca - Excellus BC/BS
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<b>CALL TO ORDER:</b>	<p>Co-Chair Tusa called the meeting to order at 9:04 AM.</p> <p>Review of Agenda: Co-chair Tusa added an item at the end of this meeting, Virtual Caucus Procedures.</p>		
<b>APPROVAL OF MINUTES FROM MAY 29, 2020:</b>	<p>Co-Chair Tusa asked for a motion to accept the minutes of the 05/29/20 meeting.</p> <p>Dan Bower moved, seconded by Todd LaPage to accept the minutes.</p> <p style="text-align: center;">Yes - 12 No - 0 , motion not carried <b>(not valid-requires 14 yes votes)</b></p>		

<p><b>EXCELLUS:</b></p>	<p>a) <u>Year End Utilization Report:</u></p> <p>Doug Gruzca introduced Jen Delia as support for FEH reporting.</p> <p>Doug reviewed the Excellus BC/BS Performance Standards Reporting Results for the second quarter of 2020. He explained that by using Excellus' web tools, members can easily access information about their coverage and benefits as well as view their claims, personal information, and obtain educational resources as well.</p> <p>Jen Delia presented the Health Plan Management Report for the period of July 1, 2019 through June 30, 2020.</p> <p>Plan costs and treatment types, including durable medical equipment and ambulances, were discussed. Stephen Shafer requested a detailed list of the cost of flights and ambulances used by our members per location. Doug said he would provide that information in detail at a later date.</p> <p>Jen reiterated that the top prevalent conditions in the Plan's population are Hypertension, Cholesterol, Depression, and Anxiety. Most of the plan's members accounting for these top prevalent conditions are Subscribers.</p> <p>She also stated that the ER visits were down 21% from the previous year. Telemedicine visits are up 150% this past year and that 751 members had registered</p> <p>b) <u>COVID Update:</u></p> <p>Jen stated that 916 Covid-19 tests were performed from Jan 2020 through August 2020 with an average cost of \$277.07 per visit. The total cost of Covid-19 tests and diagnosis this past year is \$260,085.13.</p> <p>Doug announced that Excellus will be sending out new ID cards effective January 1<sup>st</sup> for the PPOJ members. There will a savings for the Consortium and that there would be no change in benefits. Doug stated that the cards will be mailed mid-December.</p> <p>c) <u>Districts May Request to have a Virtual Meeting with Excellus Representatives:</u></p> <p>Doug stated that he had done a virtual presentation for BOCES where he reviewed many aspects of the Excellus plan and if any other Districts were interested in setting one up, they should reach out to him.</p> <p>Stephanie stated she had recorded the presentation and it will be on their website for anyone who may have missed the meeting to view. She also suggested it may be a good idea for new employees to view as well. Stephanie will send an email out to the JGB as to when this will be posted to the website.</p>
<p><b>EXPRESS SCRIPTS:</b></p>	<p>a) <u>SaveOn Update:</u></p> <p>Joey Aschoff discussed the SaveOn report for claims with invoice dates between 1/1/20 and 06/27/2020. The total savings of the Plan for this period was \$213,680.00.</p> <p>Thomas Dodd asked Joey if any members had opted out of the SaveOn Program. Joey stated that he was quite confident that all members due to the high cost but he would check on this and get back to the Co-Chairs.</p>

<p><b>KBM REPORT/ PAT COWNBURN:</b></p>	<p>Patrick Cowburn reviewed the 2019/20 Year-End Management Report. He indicated that overall the plan is doing better than expected as a result of the decrease in claims due to the COVID pandemic.</p> <p>Patrick suggested that we track the Medicare premium rate going forward, otherwise we are in good standing with the Distribution of Claims.</p>
<p><b>UPDATE ON WELLNESS AND FUND ALLOCATION:</b></p>	<p>Stephanie advised the board that several districts had utilized money from the wellness funds and the deadline to use the funds was December 31, 2020.</p> <p>Alison Riley-Clark asked the JGB for ideas on how Districts are utilizing their Wellness funds.</p> <p>Tim Seymour stated that they had purchased new equipment for the fitness room, Fit Bits for their staff, and getting a therapy dog.</p> <p>Loretta Fowler stated that Saranac Lake did efforts with vaccines and blood testing. Saranac Lake also did a series of mindfulness activities including yoga.</p> <p>Loretta continued by stating that mindfulness and/or yoga may be beneficial to many of our employees as behavioral help and anxiety are member concerns within the Consortium.</p> <p><u>Discussion on Potential Use of Fund Balance</u></p> <p>Discussion ensued regarding the potential use of funds that may be available with the healthy budget balance.</p> <p>Patrick Cowburn stated that the JGB may consider fund distribution options but needs to consider the future budget effects of lowering the fund balance. The Plan has a reserve goal of 20% that will need to be funded once the surplus has been diminished.</p> <p>Patrick Calnon stated that long term our claims are running 5-6% and sometime in the future we must consider a premium increase. When we do these projections going forward, we will have to keep a premium increase in mind. Premiums in the 5-7 % range are going to be necessary. He also suggested that the Consortium funds could be directly returned to the Districts or used as something similar to a premium holiday. He stated such a distribution would not have a significant effect on the long-term financial health of the consortium, but would likely mean that we would run out of money a year sooner than if we did not use any of it to help out the districts at this time.</p> <p>Dan Bower continued that the sooner we can utilize these funds, the better.</p> <p>Todd LaPage concurred.</p> <p>It was stated that the next meeting be focused on this issue for potential ideas.</p>
<p><b>VIRTUAL CAUCUS PROCEDURES:</b></p>	<p>Co-Chair Tusa stated that there is a feature in Zoom where you can break up rooms for caucuses.</p> <p>Co-Chair Griffin stated that he can set that up before the call begins.</p>

<p><b>DATE AND AGENDA FOR NEXT MEETING:</b></p>	<p>The date of the next meeting is Friday, November 20, 2020. This will be a Zoom Meeting.</p> <p><u>Agenda Item:</u></p> <p>Budget Performance</p> <p>A follow-up meeting is <i>tentatively</i> scheduled for Friday, December 11<sup>th</sup> if a meeting is needed.</p>
<p><b>ADJOURNMENT:</b></p>	<p>Co-Chair Tusa moved to adjourn the meeting.</p> <p style="padding-left: 40px;">Dan Bower moved, seconded by Todd LaPage to adjourn the meeting.</p> <p style="padding-left: 80px;">Yes - 15, No - 0 , motion carried</p> <p>Meeting adjourned 11:50 AM</p>
	<p>These minutes approved _____</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">Stephanie Bannon, Secretary</p>