

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING
November 10, 2014

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Monday November 10, 2014 in the Lecture Hall at Central Office. Members in attendance were Jeanine Chester, Cydney Miller, Danny Grant, Rebecca Jackman, Patricia Bailey, Tommy Butler, Blake Frerking, Jeff Taylor, Tim Swaw, Shelly Lazowski, Paula Louder, Pat Martin, and Jim Young. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Jeanel Kohnen and Amy Wigington from the CMCSS Benefits Office and Kristin Butler from Onsite.

The meeting was called to order at 4:17pm by Jeanine Chester. A quorum was established.

Minutes from the October 20, 2014 meeting were reviewed. Tim Swaw made the motion to accept the minutes. Tommy Butler seconded motion. Motion carried.

Chris Fessenden reviewed the findings from the dental RFP. Blue Cross Blue Shield proposed a 3% increase effective January 1, 2015 with a two year rate guarantee with a provision to include dental implants. A positive for staying with BCBS is there will be no provider disruption for employees and there is a rate guarantee. Delta Dental proposed a decrease in the first year however the rate cap was 4.5% for year 2 with a possible increase the following years. A positive to change to Delta is that the first year there is a decrease however there is no guarantee on rates in the years to come. There could also be provider disruptions. Motion to maintain BCBS as the dental provider for CMCSS was made by Cydney Miller. Danny Grant seconded the motion. Motion carried.

Chris Fessenden gave a healthcare reform update and provided a handout. There are two big mandates to be aware of which are the Individual Mandate and the Employer Mandate. The Individual Mandate requires all individuals to have medical insurance and those that do not have coverage will be penalized monetarily. Please see the attachment for more information regarding the Individual Mandate dates. The Employer Mandate requires large employers to provide medical insurance that is deemed affordable and provided minimal essential coverage. The compliance date for CMCEIT is September 1, 2015. When it gets closer the compliance date FCG will conduct a census to verify if CMCSS is offering what is considered affordable health care.

Kim Phelps reviewed the Blue Cross Case Management Request. A member of the Insurance Trust received an allogeneic stem cell transplant at Vanderbilt in May 2014. The individual utilized the \$10,000 travel benefit since they were required to remain close to the facility for an extended time. After the last of their rent receipts were submitted they actually exceeded the travel benefit by \$2,000. BCBS contacted Vanderbilt and was assured that this individual was required to keep the apartment

through August. Per Vanderbilt, it was medically necessary to remain close to the hospital. The BCBS Case Management Department is asking if CMCEIT would pay the \$2,000 they exceeded so the member does not have to pay it out of pocket. Kim Phelps stated that a \$10,000 travel benefit is a normal amount however, the State plan gives a \$15,000 travel benefit. CMCEIT can consider increasing the max or just pay for this individual but that may be setting a precedent for future claims. There was a lot of discussion on this issue. Rebecca Jackman made a motion to increase the current \$10,000 travel benefit maximum to \$15,000 then amended the motion to retro the increased travel benefit amount back as far as BCBS will allow. Tommy Butler seconded the motion. Motion carried. FCG stated they would verify a retroactive date for this change.

There were no financial statements to be reviewed at this meeting.

Chris Fessenden presented the experience report for September 2014. The medical plan is in very good shape. The loss ratio is acceptable. The loss ratio for Dental is also good.

Cydney Miller reviewed monthly claims payment history. There were no large claims to review.

Next Meeting will be held Monday, January 12, 2014, at 4:15 p.m. at Central Office in the Lecture Hall.

Meeting was adjourned at 4:37pm.