

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING
March 4, 2013

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Monday March 4, 2013, in the Lecture Hall at Central Office. Members in attendance were Jeanine Chester, Cydney Miller, Danny Grant, Rebecca Jackman, Erinne Hester, Jennifer Hood, Shelly Lazowski, Patricia Bailey, Tommy Butler, Blake Frerking, Kathie Betancourt, Paula Louder, Pat Martin, Shedrich Webster, Kimberly Yarbrough, and Jim Young. Also in attendance were Chris Fessenden, and Kim Phelps of Fessenden Consulting Group, Todd Hodge of BCBS, Deanna Moore from County HR, Brandy Johnson from the OJI Department, Shara Sohn From CMCSS HR and Amy Wigington, Donna McIntosh and Jeanel Kohlen from the CMCSS Benefits Office.

The meeting was called to order at 4:18 p.m. by Jeanine Chester. A quorum was established.

Minutes from the January 22, 2013 meeting were reviewed. Cydney Miller made the motion to accept the minutes. Pat Martin seconded. Motion carried.

Tommy Butler gave out a handout to summarize the update info for the onsite clinic transition. They are working on finalizing a contract with a consulting physician; he won't actually see patients. On-Site manager position is posted. Starting interviews towards the end of the week. Medical malpractice insurance application has been turned in. We still plan to be fully implemented by August 1, 2013. The monthly fixed cost to do the in-house program is a little over \$80,000/month versus another companies proposal at \$86,000/month. Wellness component would be implemented at a later date. The fixed cost to add the Wellness Component to the Onsite Healthcare Program will be approximately \$34,633/month which will bring the total monthly fixed cost to \$114,666 versus the cost of a comparable contractor of \$167,415/month. The additional cost of the Wellness portion will include additional medical staff, a registered dietitian, cost for the employee online portal and the lab fees for the 28 panel test portion of the Health Risk Assessment. The new plaza location would increase the square footage. The new clinic startup cost would be \$49,273 which would cover all interior updates that need to be made. CMCSS staff will provide all skilled and labor work to upgrade the facility with the exception of the computer network repair. Project opening date of new clinic is Sept. 1, 2013. There was a discussion among members. Motion was made by Rebecca Jackman to approve the expenses associated with On-Site relocation and space renovation. Shedrich Webster seconded the motion. Motion carried.

Cydney Miller gave a detailed Wellness update. She passed out a handout to trustee members. Explained the Tiered plan approach is most effective because it preserves benefits when most plans will reduce benefits and increase costs, it involves the employees in their own health, protects and helps build reserve, improves productivity,

helps with retention, and it's a long term solution that helps lower or manage costs without having to shift or cuts costs elsewhere. It was proposed that the first year it is introduced for employees to volunteer to have health assessments. This will give them a foundation on where their health is at that point. Then in year 2 they will be required to have a health assessment to see if they qualify for the reduced rates. Then the plan would be set in motion in 2016. There was discussion among the members. Trust members were advised to get their questions together and email them to Jeanel Kohnen.

Erinne Hester brought up the possibility of offering a catastrophic plan. The Fessenden's offered to investigate the idea.

Chris Fessenden presented the disease management summary. There is 24/7 access to a nurse line for health coaching to help maintain chronic conditions.

Marcia Demorest presented the January 2013 Financial Statement. News continues to be good, the fund balance is stable and on sound financial footing. Erinne Hester made the motion to accept the financial statement. Cydney Miller seconded. Motion carried.

Chris Fessenden presented the experience report for January 2013. The medical loss ratio is good. The dental loss ratio was also good.

Chris Fessenden spoke about premiums for 2013/2014. Actuary reviewed the plans and proposed no increase. Tommy Butler makes motion that we have a zero premium increase. Kathie Betancourt seconded. Motion carried.

Chris Fessenden presented a Healthcare Reform handout. Quickly reviewed and stated more information will be given at a later date.

Cydney Miller reviewed large claims and the monthly claims payment history

Discussion was held regarding the next meeting time. Meeting was scheduled for Monday, May 13, 2013, at 4:15 p.m.
Meeting was adjourned at 5:32 p.m.