

**CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES**  
**INSURANCE TRUST MEETING**  
**May 13, 2013**

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Monday May 13, 2013, in the Lecture Hall at Central Office. Members in attendance were Jeanine Chester, Cydney Miller, Rebecca Jackman, Patricia Bailey, Kathie Betancourt, Tommy Butler, Blake Frerking, Jennifer Hood, Shelly Lazowski, Paula Louder, Pat Martin, Shedrich Webster and Kimberly Yarbrough. Also in attendance were Chris Fessenden, and Kim Phelps of Fessenden Consulting Group, Marcia Demorest from Business Affairs, Gladys Hayes from County, Deanna Moore from County HR, Brandy Johnson from the OJI Department, Shara Sohn From CMCSS HR and Amy Wigington and Jeanel Kohnen 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 March 14, 2013 meeting were reviewed. Cydney Miller made the motion to accept the minutes. Gladys Hayes seconded. Motion carried.

Tommy Butler provided a handout to summarize the update information for the Onsite Clinic transition. Self-administration of the Onsite Healthcare Program will take effect August 1<sup>st</sup>, 2013. The goal is to allow a higher quality of care and improved patient satisfaction. Since there will be additional wellness services the name of the clinic will change to Onsite Health and Wellness. A new Onsite Health & Wellness logo, website and program information material will be released in months to come. The Medical Director contract is now in place and the Clinic Manager position has been filled. They are still interviewing for clinic staff positions at this time which will create disruption in some services. Many complaints have been generated around the staggering shifts. Tommy proposed new shift hours that will be discussed later. The move to the new clinic and the implementation of the new medical record system will both take effect August 1<sup>st</sup>, 2013 and will also cause disruption in services. Since, the Onsite Clinic will no longer be using US Healthworks a notice will go out to employees informing them that they can request their medical records from US Healthworks until August 1<sup>st</sup>, 2013. Brandy Johnson went over a PowerPoint presentation that included pictures of the renovations in the new building and the new logo.

Tommy Butler gave the wellness update. January 1<sup>st</sup>, 2013 there will be midlevel and nurses strictly for wellness. Jeanine Chester added that they will hold off until January 1<sup>st</sup>, 2013 to communicate if employees want to participate in the wellness programs. The clinic needs to be up and running before starting the wellness piece. Rebecca Jackman brought up concerns about out of pocket maximums for those not participating in the program. Jeanine Chester decided this would be discussed at another meeting since the program is on hold at this point. She also added that the strategic goal is to introduce the program through the Onsite Clinic. Cydney Miller and Tommy Butler met

with a gentleman from Wilson County who rolled out the wellness program at his school district. They would like to schedule a time for him to come in and talk with the Trust about his experience with the wellness program.

Chris Fessenden provided a handout outlining the Healthcare Reform update. The Trust has complied with all ACA requirements to date. The Fessenden's are closely monitoring the ACA developments and the goal is to assist in finalizing the ACA strategy by mid-summer. The Trust's compliance date is September 1<sup>st</sup>, 2014 and it is required to "play or pay," i.e. provide an affordable medical plan option or pay a penalty. Most large employers are electing to provide a group medical plan to their employees. Based on the employer's goals and objectives there are other options that can be elected. Please refer handout for complete descriptions of the 4 options. ACA has not provided all of the requirement information to date, therefore, it is recommended to proceed with the current plan.

Marcia Demorest presented the February and March 2013 Financial Statements. News continues to be good, the fund balance is stable and on sound financial footing. Cydney Miller made the motion to accept the financial statement. Kim Yarbrough seconded. Motion carried.

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

Jeanine Chester explained that there will be a separate budget at the next meeting detailing salaries, staff development and expenses for the Onsite Clinic. Starting August 1<sup>st</sup>, 2013 Accounting will be working on developing a new budget template. Marcia Demorest requested feedback on an easier layout for the Insurance Trust Statements.

Kim Phelps reviewed the Out of Network ER Claims and provided 2 handouts. Historically, BlueCross has paid providers billed charges on claims for visits to out-of-network ERs and care from hospital-based physicians who are not in network. However, this practice is actually outside of the written policy, which is to pay those claims based on the maximum allowable charge (MAC). Beginning May 1, 2013 BCBS will follow existing policies to pay member claims for all groups based on the maximum allowable charge instead of billed charges. Refer to handout for further clarification on how these claims will be paid. Kim will be contacting BCBS to verify how they will be contacting employees to make them aware of this change.

Amy Wigington presented concerns regarding Travelers insurance payroll deductions. There are 28 employees that pay premiums via payroll deduction and more that participate in direct bill. Travelers sends a file to the IT department then IT downloads the file into the payroll file on a certain date. There hasn't been problems with Classified employees because changes hit quicker than monthly paid employees. The dating systems don't work well because the files are sent 4 to 6 weeks prior to the payroll and in some cases the wrong amounts are being deducted. Amy proposed that CMCSS

continue to offer Travelers however move everyone to direct bill. Tommy Butler made the motion to accept. Cydney Miller seconded. Motion carried.

Cydney Miller reviewed large claims and the monthly claims payment history.

Discussion was held regarding the next meeting time. Meeting was scheduled for Monday, August 19<sup>th</sup>, 2013, at 4:15 p.m. at the new Onsite Healthcare Clinic.

Meeting was adjourned at 5:23 p.m.