

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING
August 19, 2013

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Monday August 19th, 2013, at the Onsite Clinic in Veteran's Plaza. Members in attendance were Jeanine Chester, Cydney Miller, Danny Grant, Rebecca Jackman, Patricia Bailey, Kathie Betancourt, Tommy Butler, Blake Frerking, Erinne Hester, Tim Swaw, Paula Louder, Shedrich Webster and Jim Young. Also in attendance were Chris Fessenden, and Kim Phelps of Fessenden Consulting Group, 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 May 13, 2013 meeting were reviewed. Tommy Butler made the motion to accept the minutes. Trust Member seconded motion. Motion carried.

Jeanine Chester went over the reinsurance email that was sent out to all Insurance Trust Members for a vote on Monday, August 12, 2013. This was to determine whether or not they were in favor of renewing the current reinsurance contract. The renewal was approved.

Tommy Butler provided a handout to summarize the new clinic expenditures. The construction of the new facility is now complete. The new technology is in place as well as the new EMR (electronic medical record) system. The medical malpractice is in place. One challenge is the patient online scheduling cannot be tied into the EMR. So, the old online scheduling will be used however the website has been improved. There are three mid-levels, three nurses and one scheduler that are all fulltime. The rest of the employees are PRN, what the school system would call Substitutes. There are difficulties keeping PRN's because they aren't fond of only working Saturdays. There will be brainstorming on different recruiting techniques for these positions. The employees are using paper time sheets because the EMR won't function correctly on the new computers with Kronos for some reason. Parking has been an issue because of the construction on the front parking lot. Brandi Johnson stated that customer feedback has been great. She randomly does callbacks 24 to 48 hours after appointments to see how the visit went and ask for any recommendations. There is a component of the EMR that automatically sends an email after an appointment for the patient to complete a survey of five questions. Tommy also talked about not using medical coding since nothing is submitted to an insurance company. There is plenty of data to calculate costs and savings. By removing this process the provider can spend more time with the patient.

Chris Fessenden provided a handout outlining the Healthcare Reform update. The Trust has complied with all ACA requirements to date. The Trust's compliance date has changed to September 1st, 2015 and it is required to "play or pay," i.e. provide an affordable medical plan option or pay a penalty. The next item talked about was the Exchange which is the individual medical plan marketplace. This will not have a lot of impact on CMCSS however some employees may want to determine if they can get a better deal on the Exchange. Tennessee did not elect to set up a State Exchange, so that means the State of Tennessee defaults to the Federal Exchange. CMCSS will have to provide a notice regarding the Exchange to all plan participants prior to October 1, 2103. The Fessenden's will be working on the notice which can be sent out electronically. There are a few fees that have to be paid by self-funded employers. Chris reviewed the fees and they can be found on the PPACA Update attachment.

Jeanine Chester reviewed the Lawsuit update. The ongoing lawsuit has been appealed to Chancery Court and the judges there did provide judgment. They found there was no reversible error in the Trial Court. So, they found what the trial judge said to be accurate. They do have the option to appeal but we have not heard anything as of yet.

Cydney Miller reviewed the insurance trust membership. She provided handouts that broke down the feeder groups and explained how each representative was chosen. There were three members who's terms were expiring; Rebecca Jackman, Paula Louder and Kim Yarbrough. Rebecca stated she would stay on however she is at large so this needs to go back to the director. Paula Louder voiced she would like to continue. Kim Yarbrough was not at the meeting so correspondence will be made with her regarding her continuation on the Trust.

Danny Grant reviewed the Financial Statement. This was an extremely positive report. At this time last year the fund was about \$18 million now it is at approximately \$24 million. Motion to accept was made by Trust Member. Tommy Butler seconded the motion.

Chris Fessenden reviewed the Reinsurance rates. The current plan has already been locked in at 24.6 percent per the email vote discussed by Jeanine Chester previously. There was a lot of discussion as to if it would be more beneficial to increase the plans deductible to \$300,000, take on more risk and have a smaller total yearly premium or remain at the \$250,000 deductible. If the Trust were to increase the deductible for September 1, 2013 and decided next year that the risk was a bad decision they can always go back down to the \$250,000 deductible. The majority vote was that the deductible be increased to \$300,000 effective September 1, 2013.

Danny Grant discussed with the group on the proposal of a premium holiday in December for all employees and retirees. The fund balance at this time would allow the Trust to offer this with possibly decreasing the fund from \$24 million to approximately \$12 million. Tommy Butler made a motion to accept the proposal for giving all employees and retirees a premium holiday. Tim Swaw seconded the motion. Motion carried.

Chris Fessenden presented the experience report for June 2013. The medical loss ratio is very good. The dental loss ratio was ok however if it doesn't decrease we have other options. At this point there isn't anything to be concerned about.

Jeanel Kohnen reviewed the Benefits Fair that will take place at Central Office September 19, 2013 from 3pm to 6pm. Most vendors will be there to answer questions and enroll employees. A few things that are different than in the past is that OJI will be administering flu shots and doing health screenings in the Lecture Hall for more privacy. There will also be a representative from BCBS giving a Medicare 101 presentation to all employees that would like to attend. Vendors are bringing door prizes and raffle items. This year the big ticket item is an Apple iPad donated by Reliance Life.

Cydney Miller reviewed large claims and the monthly claims payment history. The total claims paid in July 2013 were \$4.1 million which doubled from last July.

Discussion was held regarding the next meeting time. Meeting was scheduled for Monday, October 21st, 2013, at 4:15 p.m. at Central Office in the Lecture Hall.

Meeting was adjourned at 6:00 p.m.