

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING
June 4, 2014

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Monday April 7, 2014 in the Lecture Hall at Central Office. Members in attendance were Jeanine Chester, Danny Grant, Patricia Bailey, Tommy Butler, Blake Frerking, Tim Swaw, Shelly Lazowski, Jeff Taylor, Kathie Betancourt, Kimberly Yarbrough and Jim Young. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Deanna Moore from County HR, Kristen Butler from the OJI Department, Carol Joiner CMCSS Attorney, Jeanel Kohnen and Amy Wigington from the CMCSS Benefits Office.

The meeting was called to order at 9:06 a.m. by Jeanine Chester. A quorum was established.

Minutes from the April 7, 2014 meeting were reviewed. Tim Swaw made the motion to accept the minutes with the addition of Kathie Betancourt in attendance at the April 7th meeting. Danny Grant seconded motion. Motion carried.

The Fessenden's provided a summary regarding the subrogation case which is attached. Carol Joiner explained that the definition of subrogation is the right for an insurer to pursue a third party that caused an insurance loss to the insured. This is done as a means of recovering the amount of the claim paid to the insured. Jeanine Chester explained that BCBS has requested that CMCEIT review this case and determine if the Trust wants to request the subrogation or waive the rights. HM life ILO Humana Life, which is the reinsurance for the Trust has reimbursed the Trust approximately \$215,000 so far. Even if the Trust waives the subrogation rights HM can still request reimbursement from the Trust. When making this decision it is important to look at the interest of the plan participants, remain good stewards of the Trust and remember the obligation the Trust has to HM Life because the money will go back to them. There was a lot of concerns about the image of CMCSS and any other subrogation cases that may arise. Danny Grant made a motion to not waive the subrogation rights. Kathy Betancourt seconded motion. Motion carried. The reasoning behind the decision was to let a judge decide because this individual will probably not be made whole with any amount of money.

Tommy Butler has proposed to increase the cost for utilization of the Onsite facilities for employees that are not BCBS members from \$20 to \$40 if they need to see a Nurse Practitioner effective August 1, 2014. If the employee only does not need to see a Nurse Practitioner the rate will remain at \$20. For the clinic to see one individual it actually costs \$55 so the Onsite facility is losing money for every employee seen that isn't on the BCBS plan. Research was completed by Tommy Butler and Kristen Butler verifying that that average coded costs for individuals that do not have insurance is \$101 per visit. Kathy Betancourt made the motion to increase the cost from \$20 to \$40 for employees

that are not on BCBS to utilize the Onsite facilities if they need to see a Nurse Practitioner and for the cost to remain at \$20 if they do not, to be effective August 1, 2014. Kim Yarbrough seconded the motion. Motion carried.

Tommy Butler has also suggested increasing the Occupational, DOT and OJI visits as well as Pre-Kindergarten screenings for teachers. However there wasn't any support given for this request. Jeanine Chester asked him to complete more research and provide the findings at the next meeting.

Danny Grant reviewed the Financial Statement for March. Assets are in balance with liabilities. This is a very strong and positive statement. Motion to accept was made by Shedrich Webster. Tim Swaw seconded the motion. Motion carried.

Next Meeting will be held Monday, July 28, 2014, at 4:15 p.m. at Central Office in the Lecture Hall.

Meeting was adjourned at 9:49 am.