

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING
October 19, 2015

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Monday, October 19, 2015 in the Lecture Hall at Central Office. Members in attendance were Jeanine Johnson, Carol Joiner, Danny Grant, Rebecca Jackman, Patricia Bailey, Kathie Betancourt, Tommy Butler, Jim Young, Kim Yarbrough, Jeff Taylor, Tim Swaw, Jackson Smith, and Charli Hall. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Donna McIntosh and Amy Wigington from the CMCSS Benefits Office and Kristin Butler, Emily Beech, and Jeff Peacock from Onsite.

The meeting was called to order at 4:20pm by Jeanine Johnson. A quorum was established.

Minutes from the August 17, 2015 meeting were reviewed. Motion to accept was made by Tim Swaw. Carol Joiner seconded motion. Motion carried.

Tommy Butler presented an Onsite update. Emily Beech, Registered Dietician, and Jeff Peacock, PA at Onsite were introduced by Tommy. Tommy stated that Maintenance has made some changes to the space used by Onsite. This has allowed for some moving of office space, which has made it possible to put all of the Wellness providers together in the back of the clinic. This is a good change and is working well. Mass clinics were held at the schools to give the flu vaccine to the staff. There will be one more mass clinic held at Onsite on October 20, 2015. The Tiered Health plan consultants can attend a Trust meeting in November. Trust members discussed possible dates. November 23, 2015 was scheduled for the Tiered Health presentation.

Chris Fessenden gave a PPACA update. The Health Insurance Marketplace will be in open enrollment November 1, 2015 – January 31, 2016. Some employees may enroll through the Marketplace, but Chris does not expect this will have much impact on the Trust. Jeanine Johnson comments that the current premiums are not considered affordable for approximately 212 CMCSS employees. This is allowed for the 2015 year, but we will need to have an alternate plan with an affordable premium per PPACA guidelines. The Fessenden Consulting Group will research this for the Trust.

Chris Fessenden gave an MDLive update. The MDLive program will be effective January 1, 2016. This service provides convenient 24/7 access to board certified physicians via telephone and video consultation. This service will be a compliment to the Onsite clinic. A Welcome Kit will be sent to members later in January, due to the Winter Break. The projected annual cost for this service is \$17,933. The MDLive Mobile Unit will be onsite for education and enrollment in March. The mobile unit has been well received. The return on investment will be reviewed after a time and once data is available.

Chris Fessenden gave a RX update. Effective January 1, 2016 bulk powders and select bulk chemicals used in compound prescriptions will be removed from all drug formularies. Impacted members will receive a notification letter of this change. There is an appeal process for members. Instructions for the appeal process will be in the notification letter.

Chris Fessenden gave a True Life Care update. This program was implemented in June 2015. As of September, 139 health plan members have enrolled. This represents 23% of the health plan members with diabetes. True Life Care has a goal enrollment of 200. Chris provided the Trust members with summary of progress notes from True Life Care.

Donna McIntosh gave a Benefits Fair update. The Benefits Fair was September 15, 2015. Approximately 250 people attended. Flu shots were available. Seventeen vendors were present were great giveaways and door prizes that included, iPad, 2 fitbits, Fall wreath, large mum, Visa gift cards, restaurant gift cards, umbrellas, t-shirts, sunglasses, etc. Overall it was a successful event.

Danny Grant presented the Financial Statement for August 2015. Financials for July and August were made available to the Trust members. The fund balance is strong. The fund balance is better this August than last year. Danny referenced some of the negative numbers on the statement, but said this is not unusual because premiums were not collected for the month. Jeff Taylor made a motion to accept the Financial Statement as presented. Carol Joiner seconded. Motion carries.

Chris Fessenden presented the medical and dental experience reports for August 2015. The experience reports for July and August were made available to the Trust members. The medical plan is in good shape with the reserve fund. The loss ratio for the plan year ending 8-31-15 was 96.5%. We know plan costs can fluctuate rapidly, but there is cushion with the current reserve fund balance. Although the fund balance is very healthy, there are several factors that will reduce it; since we did not make a claims adjustment for the 9-1-15 to 9-1-16 policy year, the actuary estimates a \$4,785,000 reserve reduction. In addition, the premium holiday will further reduce the reserve approximately \$4,000,000. The actuary indicates the fund balance can easily tolerate these reductions, however, cautions against reducing the current budgeted rates. The dental plan loss ratio is a little high, but not a concern at this time.

Jeffrey Peacock, Physician's Assistant at Onsite presented a request to the Trust. Jeffrey had been asked by Judge Goble to serve on an Advisory Council for Veteran's Court. This is a volunteer position and would require Jeffrey attend a meeting once a week on Tuesday at 1 p.m. With drive time, Jeffrey would be out of the clinic approximately 2 hours. This would affect the hours of the Kenwood clinic where Jeffrey works on Tuesdays. Trust members discussed the request. All agreed it is a worthy cause to work with our Veterans. There was concern about the impact to clinic hours. Also, consistency with employees is important. Other employees have been told they could not take time during work hours to volunteer. Danny Grant made a motion to

approve the request until May 31, 2016 when it would be re-evaluated. Kathie Betancourt seconded. Trust members voted, 4 in favor and 9 against. Motion failed.

Tommy Butler made a request of the Trust to have 2 full time employees at Onsite to work the front desk. Currently, there are 2 Onsite staff members who work at the front desk. One of them is full time, one of them is part time. The additional cost to operating the clinic would be 1.6 to 2.6%. The variance is due to whether the employee enrolls in the health insurance. Rebecca Jackman made a motion to add the full time position effective November 1, 2015. Jim Young seconded. Motion carries.

Jeanine Johnson proposed a December premium holiday to the Trust. The last premium holiday was in December 2013. Chris Fessenden stated that the actuary doesn't have a problem with a premium holiday being granted. The dates that the medical deduction would not be taken from CMCSS employees would be November 30 for Administrators, December 5 for Certified, and November 25 and December 10 for Classified. Danny Grant made a motion to take a premium holiday. Kim Yarbrough seconded. Motion carries.

Jeanine Johnson reviewed the Monthly Claim Payment History. There weren't any large claims to review.

Next Meeting will be held Monday, November 23, 2015, at 4:15 pm at Central Office in the Lecture Hall.

Meeting was adjourned at 5:20pm.