

**CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES**  
**INSURANCE TRUST MEETING**  
**January 11, 2016**

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Monday, January 11, 2016 in the Lecture Hall at Central Office. Members in attendance were Jeanine Johnson, Carol Joiner, Danny Grant, Rebecca Jackman, Patricia Bailey, Tommy Butler, Blake Frerking, Charli Hall, Pat Martin, PT Miller, Jackson Smith, Tim Swaw, Jeff Taylor and Jim Young. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Donna McIntosh and Amy Wigington from the CMCSS Benefits Office, Kristen Butler and Chelsea Anderson from Onsite, and Pam Clark from County HR.

The meeting was called to order at 4:19pm by Jeanine Johnson. A quorum was established.

Minutes from the November 23, 2015 meeting were reviewed. Motion to accept the minutes, was made by Carol Joiner. Tommy Butler seconded. Motion carried.

Tommy Butler led a review of the Tiered Health plan. Tommy provided Trust members with a history of the work that had been done by the Trust concerning the possibility of a Tiered Health plan. The work began in 2012 and resulted in the Tiered Health plan that was presented to and voted on by the Trust members in November 2015. Trust members had been asked to email Jeanine Johnson any questions that they had concerning the Tiered Health plan. Tommy provided a list of these questions to Trust members. Each question was read and answered. Tommy introduced Mickey Hall, Wilson County CFO, Brittany Spradling, and Bob Shupe of ESP, Inc. Mickey Hall gave a summary of Wilson County's experience with adopting a Tiered Health plan.

- Wilson County has had a Tiered Health plan for 4 years.
- Very important-meet with every employee, go to every school, communication is key.
- Explain "self-insured", most employees don't know what it means.
- First 2 years were rough, but Wilson County has had their best insurance year since 1993. He attributes this to the Tiered Health plan.
- Recommends DON'T change your deadlines.

Positive changes that Wilson County has experienced:

- Only 2 premium increases in 8 years.

- 100% of claims in reserve.
- Employees went to the doctor for the first time in years, learned of health issues they didn't know they had.
- Employee's conversations are different, they bring sneakers to work with them, etc.

Tommy Butler presented a Tiered Health "Next Steps" handout to Trust members. Planning, communication, and technology implementation will be worked on first.

Chris Fessenden presented an Affordable Plan. Trust members were provided a handout showing the present PPO plan and the proposed Affordable PPO plan. The ACA requires the employer's plan to be affordable and meet the minimum value requirement. Danny Grant made a motion to accept the proposed Affordable plan option. Tim Swaw seconded. Motion carried.

Carol Joiner reviewed changes to the Trust By-laws. A copy of the current By-laws, with mark ups, was provided to Trust members. The Trust document is old and in need of revisions to make it more applicable. Carol explained each revision. Some were only typos and not actual changes to the document. Approved By-laws will be presented to BOE for final approval.

Danny Grant presented the Financial Statement for November 2015. Financials for October and November were made available to the Trust members. The statement shows that negative numbers continue to come down. The December statement may show a drop in the fund balance due to the premium holiday. The news is still good concerning the fund balance.

Chris Fessenden presented the medical and dental experience reports for November and December 2015. The experience reports for these months were made available to the Trust members. The medical loss ratio is high for the County and CMCSS. December claims were typical. Four individual claimants incurred \$900,000 in claims.

Tommy Butler addressed the Trust concerning an increase in the Onsite "no-show" fee. Onsite experiences approximately 100 no-shows a month. The current charge for a patient that does not keep their appointment and doesn't contact Onsite to cancel is \$10. Tommy recommends increasing the fee to \$20 and to eliminate the 2 hour minimum before a scheduled appointment to cancel. There was some discussion. Tommy Butler made a motion to accept this recommendation. Danny Grant seconded. Motion carried.

Tommy Butler addressed the Trust concerning the Onsite DOT Examination Policy. An employee had emailed Trust members his concerns regarding the Onsite DOT Examination Policy. Tommy stated that Onsite tries to keep occupational services to a minimum. Kristen Butler shared that she spoke to the employee that didn't want to get

his supervisor's permission to have Onsite perform the DOT examination. Kristen felt that they had a good conversation, with her explaining why the policy is written the way it is. The employee expressed that he would like the Trust to consider changing the policy. Kristen felt that the matter was resolved in a favorable way. Tommy will contact the employee to follow up.

Carol Joiner addressed the Trust concerning a Roll Call Vote. Carol's research showed that a roll call vote is not currently provided for in the By-laws. If the Trust would like to adopt this practice they could. Blake Frerking asked if some votes could be roll call votes. Carol said yes, but the roll call vote would need to be determined before the vote was taken.

Kim Phelps presented information concerning the medical plan providing for electric breast pumps. The plan currently pays for one manual breast pump per birth, which meets the Affordable Care Act requirement. The Local Education Plan provides coverage for manual and electric breast pumps. Blue Cross estimates the additional estimated annual cost to provide coverage for electric breast pumps is .2% of claims - \$79,346 – for the period 9-1-16 to 9-1-17. Trust members discussed adding this coverage to the plan. Rebecca Jackman made a motion to add coverage to the medical plan, effective May 1, 2016. Blake Frerking seconded. Motion carried.

Jeanine Johnson reviewed the Monthly Claim Payment History. There was one large claim to review. Jeanine cautioned Trust members, if they recognize who a large claim is for, please keep large claim information confidential.

Next Meeting will be held Monday, March 14, 2016 at 4:15 pm at Central Office in the Lecture Hall.

Meeting was adjourned at 5:30pm.

After the meeting was adjourned, Rebecca Jackman submitted her written resignation to the Trust. Her resignation was effective January 11, 2016. Jeanine Johnson thanked Rebecca for her service to the Trust.