

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING
August 8, 2016

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Monday, August 8, 2016 in the Lecture Hall at Central Office. Members in attendance were Jeanine Johnson, Carol Joiner, Danny Grant, Patricia Bailey, Mark Banasiak, Tommy Butler, Blake Frerking, Charli Hall, Pat Martin, PT Miller, Tim Swaw, and Jeff Taylor. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Donna McIntosh, Amy Wigington and Faye Tryon from the CMCSS Benefits Office, Sharla Smith and Katie Massman from Onsite, and Pam Clark from County HR.

The meeting was called to order at 4:16 pm by Jeanine Johnson. A quorum was established.

Minutes from the May 9, 2016 meeting were reviewed. Motion to accept the minutes, was made by Mark Banasiak. Tim Swaw seconded. Motion carries.

Tommy Butler provided Trust members with copies of data for the Onsite Clinic for May, June and July 2016. Tommy noted the breakdown of the costs and savings since Onsite began (August 2013 through August 2016.) Tommy introduced Katie Massman, the Onsite Registered Dietitian and Health Coach and provided, a copy of the Onsite Update outlining the Alive and Well employee wellness program, to each Trust member. Katie discussed the program which includes the "Be Alive Points Program", Kickstart Weight Management Program (beginning January 2017), and Nutritional Counseling. Only employees who have enrolled in the BCBS medical insurance are eligible to participate in the above mentioned program. Tommy indicated that BCBS will be offering wellness credits to self-insured groups that could help pay for the incentives of the wellness program. Staffing changes include Mandy Childers replacing Jeff Peabody and an offer has been made to a candidate for the Onsite Clinic manager position. Sharla Smith will continue to oversee the clinic after a new manager is hired. Tommy stated they are looking into the possibility of offering therapy/counseling services at Onsite.

Chris Fessenden stated RFP's have been released concerning the Dependent Audit. More information will be presented at the next Trust meeting.

Danny Grant provided Trust members with copies of the Financial Statements for April, May, and June 2016. Danny presented the June statement. It has been 5-years since premiums have increased. An increase in premium rates for 2017 may have to be discussed next year. Overall the fund balance is strong. Jeff Taylor made a motion to accept the financial statement. Carol Joiner seconded. Motion carries.

Chris Fessenden provided the Trust members with Medical and Dental Plan Experience Reports for May and June 2016. Chris presented the June reports. Medical loss ratio 104%. Actuary will likely recommend a premium increase. Dental loss ratio 91%. Blue Cross will access the adjustment if any to dental rates.

Kim Phelps presented BCBS Medical Plan Administrative Fee changes. BCBS added the ASO fee (\$.40) for the new PhysicianNow program implemented January 1, 2016. BCBS has extended the current ASO fee guarantee of \$40.43 until 9-1-18. In addition, BCBS will provide a \$20,000 Wellness credit for plan year 9-1-16 to 9-1-17.

Chris Fessenden presented the Medical Reinsurance Renewal. Highmark Insurance renewal date is September 1, 2016 therefore a decision concerning the renewal needs to be made at this meeting, if possible. Trust members discussed the pros and cons of increasing the deductible per person to decrease the cost funded by the Trust and whether or not to change reinsurance companies. Chris asked Danny Grant if a separate reserve fund would be possible to set up if a higher deductible plan was implemented which would be used as needed for large claims. Danny stated it was possible but may need to be voted on by the School Board. Mark Banasiak made a motion to change to BlueRe with a \$500,000 deductible. Danny Grant seconded. Motion carries.

Kim Phelps presented a request from BCBS on how to handle claims with obesity as a single diagnosis. Trust members discussed this issue. The Trust did not decide to amend the plan to cover claims with a single diagnosis of obesity. Carol Joiner made a motion to change the wording of our contract based on the wording recommended by FCG. The recommended wording is "bariatric surgery be covered based on medical necessity and with an obesity diagnosis as long as there is another primary diagnosis listed". Tim Swaw seconded. Motion carries. Note: Upon further discussion with BCBS it was found the plan is already being administered per these guidelines. No need to amend the wording.

Jeanine Johnson informed the Trust members that Trust member, Jackson Smith resigned. Jeanine stated another classified employee is needed to fill this vacancy and requested Trust members send her recommendations for a new member.

Jeanine Johnson presented positive feedback from an employee concerning our medical insurance and the option to receive a 3 month supply of medication.

Jeanine Johnson reviewed large claims and the Monthly Claims 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, October 3, 2016 at 4:15 pm at Central Office in the Lecture Hall. Note: The Lecture Hall is not available on October 3. The meeting will be held in the Board Room, unless another room becomes available.

Meeting was adjourned at 5:55 pm.