

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING
August 28, 2017

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Wednesday, August 28, 2017 in the Lecture Hall at Central Office. Members in attendance were Jeanine Johnson, Carol Joiner, Danny Grant, Patricia Bailey, Mark Banasiak, Amanda Beck, Tommy Butler, Blake Frerking, Charli Hall, Leslie Helmig, Donna Mahoney, Pat Martin, Tim Swaw, Jeff Taylor. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Alex Villa and Gail Young from Tennova Healthcare, Donna McIntosh, Amy Wigington, and Faye Tryon from the CMCSS Benefits Office, Sharla Smith from Onsite, Emily Bowers from CMCSS Health and Safety, and Pam Clark from County HR.

Jeanine Johnson called the meeting to order at 4:18 pm. A quorum was established.

Sharla Smith introduced Alex Villa and Gail Young from Tennova Healthcare. Alex Villa made a presentation to the Trust and provided handouts. Tennova would like to partner with our Onsite Clinic and use one of our satellites, possibly Northeast, to offer extended services specifically for employees that participate in the medical plan. The most common specialty issues at Onsite are GI, Cardiac and Hypertension. The Tennova medical doctors could help with these issues and possibly Urology and Gynecology. Services would be subject to the insurance plan with deductible and co-insurance applying. Implementation would take a month or two. There would not be a binding contract between Onsite and Tennova. If the arrangement does not work for either party, the partnership would end. Danny Grant made a motion that Onsite proceed with partnering with Tennova. Mark Banasiak seconded. Motion carries.

Minutes from the June 28, 2017 meeting were reviewed. Motion to accept the minutes, was made by Tim Swaw. Jeff Taylor seconded. Motion carries. The results of the BlueRe renewal email vote will be added to the minutes of June 28, 2017 and included in the minutes of the August 28, 2017 meeting.

Sharla Smith gave an Onsite update. Sharla is working on staffing issues and adjustments that come with new clinic hours. Also, Sharla continues to work on increasing awareness of Onsite, through promotions and presentations.

Kim Phelps provided an update on the Dependent Eligibility Audit. The final report from Consova will be delivered in a conference call with Consova on September 13, 2017. The final results will be presented at a future Trust meeting.

Tim Swaw provided Trust Members with a letter requesting the Trust consider offer medical insurance to the employees of component/joint venture organizations. The current number of employees in these organizations is 23. These employees are not paid by the County. Chris Fessenden stated that BlueRe would need to be contacted for reinsurance purposes. BlueRe may want disclosure forms completed for employees with large ongoing claims. Carol Joiner posed the question, would the Trust want to limit the offer of medical insurance to the current joint venture organizations. Tommy Butler made the motion to move forward and inquire whether employees have large claims. Danny Grant seconded. Motion carries. This will be revisited at the next Trust meeting.

Amy Wigington reported that since transitioning to The Hartford as our life insurance carrier on May 1, 2017, CMCSS has experienced a savings of about \$5000 per month.

Revised 403b presentation by Larissa Whittle of SageView did not occur due to not being able to connect via telephone. An in-person presentation will be scheduled for the next Trust meeting, if Larissa is available.

Danny Grant provided Trust members with copies of the Financial Statements for May and June 2017. He presented the June 2017 Financial Statement to the Trust. Danny noted there was a decrease of \$4,000,000 in the fund balance, which is to be expected. Overall the Trust Fund is doing well. Motion to accept the Financial Statements was made by Carol Joiner. Tim Swaw seconded. Motion carries.

Chris Fessenden provided the Trust members with Medical and Dental Plan Experience Reports for June and July 2017. The medical loss ratio for May was 111.1%. The medical loss ratio has been steady for a few months. No need for concern. The dental loss ratio for July was 84.83%, which is acceptable.

Kim Phelps provided Trust members with information concerning the Blue Cross Network S and why it was chosen. A school board member had inquired why Skyline and Centennial were not in-network providers. Jeanine Johnson asked Kim to give the Trust some information concerning why the Network S is used. Network S is a narrower network which provides more network savings. Total plan savings have been significant since inception.

Chris Fessenden presented information concerning the renewal of the BlueCross BlueShield medical plan. The BlueCross administrative fee will remain the same. Three topics needed to be discussed by the Trust; Bariatric surgery criteria, smoking cessation drugs, and gender reassignment surgery. Bariatric surgery is covered under the existing plan subject to certain criteria. BlueCross has inquired if the Trust would want to require a psychological evaluation as part of the criteria for Bariatric surgery. The Local Education Plan does include the psychological evaluation in its Bariatric surgery criteria.

Danny Grant made a motion to include a psychological evaluation in the Bariatric surgery criteria. Leslie Helmig seconded. Motion carries.

Regarding smoking cessation medication, due to ACA guidelines, they can no longer be classified as lifestyle drugs as they have been in the past. Blue Cross will change these to a \$0 copay to comply with ACA. Evidence of Coverage will be updated.

Discussion followed concerning gender re-assignment surgery. The State plan removed the exclusion, but remained quiet, did not communicate the change in the plan. Chris Fessenden recommends removing the exclusion from our plan. Danny Grant made a motion to remove the exclusion from the medical insurance. Mark Banasiak seconded. Discussion followed. Further information regarding psychological evaluation is needed before a decision can be made. No vote was made at this time.

Chris Fessenden reported on the reinsurance renewal. There were several large claims during the 2016-2017 year. BlueRe did increase the premium for the reinsurance, but no other plans were close to the rate being offered by BlueRe. The reinsurance renewal is September 1, 2017. For this reason, an email vote was conducted. The Trust voted to renew with BlueRe with 13 yes votes. There were 3 members that did not vote.

Tim Swaw requested that there be a 4:1 ratio in representation of CMCSS and County members on the Trust. After discussion, it was decided that Jeanine Johnson and Carol Joiner would bring recommendations on how to achieve this ratio to the next meeting. The final approval rests with the Board of Education.

Chris Fessenden reported that VSP is understandably upset at losing the CMCSS group. A VSP account representative mentioned that there is an early termination clause and there could be a fee associated with early termination. However, the plan hasn't ran a deficit in 20 years and Chris learned that VSP has never enforced the early termination clause. Chris is still confident that the BCBS vision plan is better coverage for the employees and has the better rate.

Discussion followed concerning an employee that was injured on the job, but did not want to use OJI and sought medical attention on their own. In doing so, the employee mentioned the injury was work related. Therefore, BCBS didn't pay the claim. BCBS would like the Trust to clarify how claims of this nature should be processed. The Trust wants BCBS instructed to pay the claim and find out if there is something related to work injuries in the EOC that needs to be corrected.

Jeanine Johnson provided Trust members with a list of the current members, their feeder school group, and ending date of their term.

Jeanine Johnson presented information concerning the BCBS Pharmacy rebate. The rebate was in the amount of \$47,796.73 which reflects claims from the third quarter of 2013 through the fourth quarter of 2015.

Jeanine Johnson presented three large claims and the claims history for the last year. Jeanine reminded Trust members to keep the large claims information confidential.

Next meeting will be held September 25, 2017 at 4:15 pm in the Lecture Hall.

The meeting was adjourned at 6:00 pm.