

**CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES**  
**INSURANCE TRUST MEETING**  
**January 22, 2019**

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Tuesday, January 22, 2019 in the Lecture Hall at Central Office. Members in attendance were Jeanine Johnson, Patricia Bailey, Amanda Beck, Tommy Butler, Blake Frerking, Danny Grant, Charli Hall, Leslie Helmig, Kellie Jackson, Ed Long, Donna Mahoney, Pat Martin, Jeff Taylor and Tim Swaw. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Tom Milam from TrueLifeCare, Carol Joiner CMCSS General Counsel, Marcia Demorest CMCSS Finance Director, Donna McIntosh, Amy Wigington, and Faye Tryon from the CMCSS Benefits Office and Pam Clark from County HR.

Jeanine Johnson called the meeting to order at 4:15 p.m. A quorum was established.

Minutes from the December 17, 2018 meeting were reviewed. Motion to accept the Minutes was made by Kellie Jackson with a correction in the 5<sup>th</sup> section on page 2. In this section July 2018 should be corrected to read July 2019. Amanda Beck seconded. Motion carries.

Chris Fessenden introduced Tom Milam from TrueLifeCare. Tom provided Trust members with a summary of the program and data to show savings to the employee and the Insurance Trust. The TrueLifeCare program went live in June of 2015. The current participation is 204 members, up from 150. Chris mentioned that TrueLifeCare reaches out periodically to members that are eligible to participate in the program and that participation is voluntary. Jeanine Johnson mentioned that Onsite refers diabetic patients to TrueLifeCare and that the employer does not know which employees participate in the program. A TrueLifeCare webex will be offered in the future that will last approximately 1 hour and go into greater detail. Trust members will be emailed the webex invite when available.

Tommy Butler stated that Onsite patients may complete a survey on an iPad when leaving the clinic. The survey results have been very good. Tommy provided a handout to Trust members showing Onsite data such as, the BCBS reimbursable rate per visit, number of monthly visits, expenses, savings etc. A patient portal as part of EMR is being worked on, as well as continuing to explore options to expand the main clinic. Kellie Jackson complimented Sharla Smith on the presentations that Sharla had given to Kellie's staff at several morning meetings. The information given was helpful and Kellie's staff learned a lot about the clinic that they had not known.

Jeanine Johnson provided Trust members with an update concerning the 403(b) Consultant RFP. At the December Trust meeting, the Trust learned that Jack Turner and Associates scored higher on the RFP than SageView. Since Danny Grant was not present Trust members postponed the vote until Danny could review the RFP results and give his feedback. The concern of a possible conflict of interest had been brought up at the December meeting. Therefore, Danny contacted Jack Turner and Associates

to discuss the issue and determined that there isn't a concern. Motion to accept Jack Turner and Associates as the 403(b) consultant was made by Danny Grant with an effective date of May 1, 2019. Kellie Jackson seconded. Motion carries.

Chris Fessenden provided an update on the transition to EpiphanyRx, effective January 1, 2019. EpiphanyRx offers great customer service, very proactive and handles issues in a timely manner. As of January 18th, EpiphanyRx had processed 6291 prescription claims and taken 930 calls. EpiphanyRx will provide quarterly reports to the Trust.

Danny Grant provided the Trust members with the November and December 2018 Financial Statements. Danny reviewed the December statement with the Trust members. The fund balance is healthy at \$13.4 million. Fund balance should continue to improve as we move into the Spring. Motion to accept the Financial Statements was made by Jeff Taylor. Tim Swaw seconded. Motion carries.

Tommy Butler presented a monthly data comparison for November and December 2018. The YTD Reserve for December was \$17.9 million. This amount is up \$1.8 million from the previous year at the same time.

Chris Fessenden provided the Trust members with the Medical and Dental Plan Experience Reports for December 2018. The Medical loss ratio for December 2018 was 108.5%. The Dental loss ratio for December 2018 was 86.65% and the year to date Dental loss ratio was 85.45%. Chris reminded the Trust that the dental plan will be bid this year.

Tommy Butler addressed the Trust concerning a Lead Nurse position at Onsite. This will not be the addition of a new staff member, but would be the naming of one of the existing nurses as the Lead Nurse. The Lead Nurse would assist with day to day operations, administrative duties, work with and train other nurses etc. This position differs from the Lead Provider position in that the Lead Provider is more medically focused and the Lead Nurse is more administratively focused. The Lead Nurse position will be one step above the regular nurse position and will have a 5% pay increase. A motion to approve the Lead Nurse position with a 5% salary increase, effective July 1, 2019 was made by Danny Grant. Charli Hall seconded. Motion carries.

Chris Fessenden has provided the actuary with the historical data needed to prepare the medical premium projections for Sept. 1, 2019. The data takes into consideration the change in Pharmacy Benefit Manager and the potential pharmacy savings to the plan. In 2017 there was a 6% medical premium increase and in 2018 a 9% increase. Danny Grant will build a 2.5% premium increase in the first draft of the budget. At the March meeting the Trust will discuss if the 2.5% premium increase needs to be increased or decreased.

Chris Fessenden addressed Trust members concerning the possible addition of a Health Savings Account (HSA). Chris provided Trust members with a plan overview handout. Features of an HSA include the following:

- HSA is a tax-exempt trust or custodial account established by an eligible individual to pay for qualified medical expenses
- Employee contributions may be either pre or post-tax
- Participation eligibility includes: individual is covered under a high deductible health plan, not covered by any other health plan, not enrolled in Medicare, and not claimed as a dependent on another person's income tax return
- For 2019, minimum annual deductible for self-only is \$1,350 and \$2,700 for family
- Maximum contribution for 2019 is \$3,500 for self-only and \$7,000 for family
- Amounts remaining in an HSA at the end of the year are generally carried over to the next year.

Jeanine Johnson asked if any of the Trust members would like to be part of a sub-committee to learn more about a Health Savings Account. Tommy Butler, Tim Swaw and Charli Hall were interested. A meeting of the sub-committee will be scheduled before the February 4 Trust meeting, if possible. The sub-committee will report back to the Trust after meeting.

Jeanine Johnson presented the claims history report for the past year. Two large claims were presented.

Next meeting will be held Monday February 4, 2019 at 4:15 p.m. Jeanine reminded the Trust members that this meeting has been designated for a BCBS presentation.

The following meeting will be held Tuesday March 19, 2019 at 4:15 p.m.

The meeting was adjourned at 5:26 p.m.