

**CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES**  
**INSURANCE TRUST MEETING**  
**March 19, 2019**

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Tuesday, March 19, 2019 in the Lecture Hall at Central Office. Members in attendance were Jeanine Johnson, Patricia Bailey, Mark Banasiak, Tommy Butler, Charli Hall, Leslie Helmig, Kellie Jackson, Donna Mahoney, Pat Martin, Jeff Taylor, John Smith, Tim Swaw and Kimberly Yarbrough. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Marcia Demorest CMCSS Finance Director, Donna McIntosh, Amy Wigington, and Faye Tryon from the CMCSS Benefits Office, Sharla Smith from Onsite, 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 February 4, 2019 meeting were reviewed. Motion to accept the Minutes was made by John Smith. Tommy Butler seconded. Motion carries.

Sharla Smith stated that Onsite had seen over 2700 patients during the last month. Patient visits have been increasing over the past few months. With increased utilization of the clinic, areas of expansion may need to be addressed in the future, in order to continue to provide quality patient care.

Chris Fessenden gave an update concerning the HSA RFP. The bids are due on March 26, 2019. The HSA sub-committee will try to meet the first week of April to review bids and report results to the Trust.

The next item on the agenda was the medical premium for September 2019, therefore the review of the Financial Statement was given at this point in the meeting. Marcia Demorest provided the Trust members with the January and February 2019 Financial Statements. Marcia reviewed the February statement with the Trust members. The fund balance is healthy at \$18.6 million. At this time last year, the fund balance was \$16.2 million. Motion to accept the Financial Statements was made by Jeff Taylor. Mark Banasiak seconded. Motion carries.

Jeanine Johnson reminded the Trust that a 2.5% medical premium increase had been discussed but not voted on. With the fund balance improving and potential pharmacy savings, Chris Fessenden stated that an increase of less than 2.5% may be possible without a negative impact to the Trust. Trust members discussed the pros and cons to having a small increase as opposed to not having an increase at all. Since Danny Grant was not able to attend the meeting, the consensus of the Trust members was to re-visit this topic at the next meeting when Danny could provide further financial information.

Jeanine Johnson provided an update concerning the 403(b) consultant agreement with Jack Turner and Associates. Carol Joiner, General Counsel for CMCSS, reviewed the agreement and sited a few items to be discussed with Scott Donnellan of Jack Turner and Associates. Scott is checking with Cetera concerning these items. The Benefits Office will follow up with Scott.

Chris Fessenden presented an update on the EpiphanyRX transition and provided Trust members with a "Next Step" handout concerning grandfathered medications. The overall transition has been successful with excellent live customer service and minimal disruption. To provide a smooth transition, members were allowed to maintain status quo where there were plan administration variances between the two plans. There are 99 members currently grandfathered for Drug Tier. These members will be advised that their medication will be changed from Tier 3 to Tier 2, resulting in savings for the member and the plan. Some members may be switching diabetes meters and test strips from the AccuCheck or OneTouch diabetic meter to the new plan's preferred Bayer Contour Next diabetic meter – which is free to the member. In addition, EpiphanyRX will evaluate 12 members taking specialty medications for clinical appropriateness. This is a highly collaborative process between members, attending physicians and EpiphanyRX. A sample letter was provided that will be sent to the affected members from EpiphanyRX. These changes would be effective June 1, 2019. Discussion followed. There was a request to have a list of the medications for the 99 members who will be affected by terminating the grandfather status. Members would like to review this information before voting on this item.

Chris Fessenden provided the Trust members with the Medical and Dental Plan Experience Reports for January and February 2019. The medical loss ratio for February was 100.9%, which is down from the January loss ratio of 106.4%. The plan is in good shape. The Dental Plan loss ratio for February was 92.27%. An RFP will be conducted for the Dental Plan this year.

Jeanine Johnson presented the claims history for the past year. The drug expense reported for February is from BCBS only. At future meetings, the drug expense from EpiphanyRX will be provided.

The next meeting will be held Tuesday, April 9, 2019 at 4:15 p.m.

The meeting was adjourned at 4:53 p.m.