

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING
August 13, 2019

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Tuesday, August 13, 2019 in the Lecture Hall at Central Office. Members in attendance were Jeanine Johnson, Mark Banasiak, Amanda Beck, Tommy Butler, Marcia Demorest, Charli Hall, Leslie Helmig, Kellie Jackson, Michael Johnson, Ed Long, Donna Mahoney, Kay Rye, John Smith, Tim Swaw, Jeff Taylor, Mary Thomas and Kimberly Yarbrough. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Carol Joiner CMCSS General Counsel, Donna McIntosh, Amy Wigington, and Faye Tryon from the CMCSS Benefits Office, Sharla Smith from Onsite, and Duane Meyer from EpiphanyRX.

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

Minutes from the June 11, 2019 meeting were reviewed. Motion to accept the Minutes was made by John Smith. Kellie Jackson seconded. Motion carries.

Jeanine Johnson welcomed three new members to the Trust: Michael Johnson, Kay Rye and Mary Thomas.

Duane Meyer, from EpiphanyRX, provided Trust members with a Copay Assistance Overview. Pharma provides copay assistance to commercially insured members. The assistance varies annually per drug. The majority of members are currently enrolled in a copay assistance program for diabetes drugs. The proposed change would mean copay assistance dollars will not count towards the deductible. This will provide consistency for all members and allow the plan to be administered correctly. Approximately 287 members will be impacted by the change. Affected members will receive a letter and phone call from EpiphanyRX. Mark Banasiak made a motion to implement this change to the pharmacy benefit, effective October 1, 2019. Kellie Jackson seconded. Motion carries.

Sharla Smith gave an Onsite update. Sharla reported Onsite continues to see a record-breaking number of patients each month. If this continues for the month of September, Onsite will have seen a record-breaking number of patients for a full year.

Tommy Butler is talking with EpiphanyRX concerning the possibility of Onsite administering specialty meds via infusion at the Onsite Clinic instead of another facility being utilized, such as Vanderbilt. This could mean a savings to the Trust. Example: a member having a specialty med infusion at Vanderbilt could cost \$11,000.00/month. At Onsite the cost could be \$2,800.00/month.

Tommy Butler gave an Onsite expansion update. The Veteran's Services in the office space next to Onsite is moving out in March 2020. The addition of the Veteran's

Services offices would allow the clinic space to double. Tommy has met with a local architect and the County Chief of Staff concerning the expansion. Tommy is requesting to put the architect on retainer for \$6000.00, have the architect create 3 options for re-modeling the space, then report the options to the Trust members. Kellie Jackson made a motion to place the architect on retainer for \$6000.00. Mark Banasiak seconded. Motion carries.

Chris Fessenden provided an update on the Medical Administration RFP. The proposals are due August 20, 2019. A summary of the proposals will be provided and he recommended a sub-committee to review the proposals and then make recommendations to the Trust. The following Trust members will participate on the sub-committee: Jeanine Johnson, Tim Swaw, Charli Hall, Donna Mahoney, Kellie Jackson, Tommy Butler, and Michael Johnson.

Marcia Demorest provided Trust members with copies of the Financial Statement for May 2019 and June 2019. Marcia reviewed the June statement with the Trust members. The Fund balance remains healthy at \$18.5 million, which is roughly 3.68 months of claims expense. Jeff Taylor made a motion to accept the Financial Statements. Tim Swaw seconded. Motion carries.

Chris Fessenden provided the Trust members with the Medical and Dental Plan Experience Reports for June 2019. The medical loss ratio for June was 98.8%. The Dental Plan loss ratio for June was 82.47%. The plans are in good shape and there aren't any concerns at this time.

Chris Fessenden provided the Trust members with proposals for the reinsurance from BlueRe for a September 1, 2019 renewal date. Chris recommended increasing the laser to \$810,000 which would reduce the premium significantly. Trust members discussed the renewal options. Tommy Butler made a motion to renew with a \$600,000.00 deductible and a laser of \$810,000.00. Tim Swaw seconded. Motion carries.

Jeanine Johnson presented a second retiree medical insurance plan for the CMCSS retirees. The second plan has a lower premium with a higher deductible. The Board of Education votes each year whether they will renew the retiree medical insurance plan. This year the Board will also vote on the addition of a second retiree medical plan. If passed by the Board of Education CMCSS retirees will have two retiree medical plans to choose from, effective September 1, 2020.

Jeanine Johnson presented the claims history for the past year and three large claims.

The next meeting will be held September 17, 2019 at 4:15 p.m.

The meeting was adjourned at 5:12 p.m.