

**CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES**  
**INSURANCE TRUST MEETING**  
**September 17, 2019**

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Tuesday, September 17, 2019 in the Lecture Hall at Central Office. Members in attendance were Jeanine Johnson, Mark Banasiak, Amanda Beck, Tommy Butler, Marcia Demorest, Charli Hall, Kellie Jackson, Michael Johnson, Ed Long, Donna Mahoney, Kay Rye, John Smith, Tim Swaw, Jeff Taylor, 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, Kimberly Wiggins County Trustee, Pam Clark County HR, and Jessica Hernandez CMCSS Business Affairs.

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

Minutes from the August 13, 2019 meeting were reviewed. Motion to accept the Minutes was made by John Smith. Jeff Taylor seconded. Motion carries.

Jeanine Johnson advised the Trust members that Ebonie Valentine will replace Trust member Mary Thomas.

Sharla Smith gave an Onsite update. Sharla reported Onsite will have a new PA provider, who has 11 years of experience. The two positions approved by the Trust (lab assistant and medical office assistant) have been filled. Two PRN positions are in the process of being filled.

Chris Fessenden provided an update on the Medical Administration RFP. Five proposals were received. The sub-committee met on September 9, 2019 and reviewed with Chris the summary of the proposals. Minutes of the sub-committee meeting were provided to the Trust members. The sub-committee voted to interview two finalists, BlueCross BlueShield and Cigna. A special called meeting will be held September 23 at 4:15 p.m. for each finalist to give their presentation to the Trust members.

Jeanine Johnson provided an update on the HSABank contract. The contract has been reviewed by Jeanine Johnson, Carol Joiner and Marcia Demorest. Requested revisions were provided to HSABank legal department. We have not heard back. There is some concern, at least from CMCSS' perspective, with the January 1, 2020 effective date. Unless the contract issues are resolved by early next week, we may have to delay the effective date to January 1, 2021. At this time, CMCSS will cease to participate in implementation calls with HSABank until there is an executed contract.

Marcia Demorest provided Trust members with copies of the Financial Statement for July 2019. Marcia reviewed the July statement with the Trust members and provided a chart showing the fund balance, expenses, and revenue comparing 2017, 2018 and 2019. The Fund balance is a little lower that it was at this time last year. The Fund balance has been impacted by higher July claims this year and no premium collected from CMCSS employees in the summer. Also, last year we received two pharmacy rebates, applied in July, which increased the fund balance. This year the pharmacy rebate will be reflected in August. The Fund balance should begin trending upward. Jeff Taylor made a motion to accept the Financial Statement. John Smith seconded. Motion carries.

Chris Fessenden provided the Trust members with the Medical and Dental Plan Experience Reports for July 2019. The medical loss ratio for July was 113.1%. The increase is below what the actuary projected. The Dental Plan loss ratio for July was 121.14%. The Dental RFP is progressing and the results may be available in October.

Jeanine Johnson introduced two appeals for the consideration of the Trust. The first appeal is a request for the plan to cover home births and the services of a Certified Practicing Midwife. Jeanine reminded Trust members that CMCSS must offer a medical plan equal or superior to the State Plan. The second appeal is the request for the prescription plan to cover a weight loss drug.

The CMCEIT medical plan does not cover home births or the services of a midwife and neither does the State Plan. Trust members reviewed the appeal and discussed the request. Kimberly Yarbrough made a motion to deny the appeal. Donna Mahoney seconded. Motion carries.

The CMCEIT medical plan does not cover weight loss drugs and neither does the State plan. EpiphanyRx had incorrectly covered one supply of Saxenda for the employee. EpiphanyRx notified the employee of the error. The employee had success with the medication and requests that the prescription plan cover Saxenda. The medication is costly at \$1000.00 for a month supply. Discussion followed. Kimberly Yarbrough made a motion to deny the appeal. Amanda Beck seconded. Motion carries

Jeanine Johnson presented the monthly claim payments by group by month report and three large claims.

The next meeting will be held Monday, September 23, 2019 at 4:15 p.m.

The meeting was adjourned at 4:42 p.m.