

**CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES**  
**INSURANCE TRUST MEETING**  
**March 16, 2020**

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Monday, March 16, 2020 in the Lecture Hall at Central Office. Members in attendance were Jeanine Johnson, Mark Banasiak, Amanda Beck, Tommy Butler, Marcia Demorest, Charli Hall, Michael Johnson, Leslie Helmig, 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, Ebony Moore BCBS Health Navigator, Carol Joiner CMCSS General Counsel, Donna McIntosh and Faye Tryon from the CMCSS Benefits Office, Sharla Smith from Onsite, Pam Clark from County HR.

Jeanine Johnson called the meeting to order at 3:30 p.m. A quorum was established.

Minutes from the January 14, 2020 meeting were reviewed. Motion to accept the Minutes was made by Mark Banasiak. Amanda Beck seconded. Motion carries.

Jeanine Johnson advised the Trust members that the presentations from Epiphany and TrueLifeCare have been postponed until the next Trust meeting.

Jeanine Johnson introduced Ebony Moore. Ebony is our BCBS Onsite Health Navigator and will be available to assist CMCSS and County employees with any medical claims issues, case management, EOB review and explanation, attend benefits fairs, offer education on the medical plan, etc.

Tommy Butler presented an Onsite update. Work is continuing with the architect to get a bid price for the next phase. This could take several months.

Marcia Demorest provided Trust members with copies of the Financial Statements for December 2019 and January 2020. Marcia reviewed the January statement with the Trust members and provided a chart showing the fund balance, expenses and revenue. The fund balance has decreased \$2.5 million from January 2019 to January 2020. Mark Banasiak made a motion to accept the Financial Statements. Kay Rye seconded. Motion carries.

Chris Fessenden provided the Trust members with the February 2020 Medical and Dental Plan Experience Reports. The medical loss ratio for February is 86.1%, which was a good month. The medical year to date loss ratio is 101.4%, which is good news at this time. The medical loss ratio goes up and down, which isn't unusual. To date, the plan has 26 claims in excess of \$100,000, which represents 22% of the overall plan cost. The Dental Plan loss ratio for February is 91.71%. The dental year to date loss ratio is 89.16%. The dental plan is doing well.

Jeanine Johnson presented an update on COVID-19. Beginning, last Wednesday, March 11, 2020, BCBS made the decision that there would be no cost to members for the COVID-19 test, unless the Trust preferred to opt out. Jeanine, as the Trust Chair, made the decision to not opt out. The cost of the test is undetermined at this time. The cost ranges from \$143 - \$417.

Marcia Demorest provided the Trust members with projections for determining the medical premium for the 2020-2021 year. To project the expenses a 10% increase was used and rolled forward. For the revenue projection, a 5% premium increase was used and rolled forward. This resulted in a Fund Balance projection of 1.26 months in reserve in August 2021.

Chris Fessenden added that the actuary indicated that the breakeven point for September 1, 2021 would require a 9.72% premium increase. However, the actuary is comfortable with having a 5% increase. Discussion followed. Tommy Butler made a motion to increase the medical premium 5% effective September 1, 2020. Mark Banasiak seconded. Motion carries.

Jeanine Johnson stated there is an appeal to the Trust concerning Applied Behavior Analysis (ABA) Therapy. Currently, the medical plan has a 35-visit limit per year for mental health treatment. The employee is requesting more/unlimited visits to be covered by the medical plan. Chris stated that ABA Therapy is for individuals with autism to help manage and improve behavior which is covered under the medical plan's mental health provisions. BCBS indicated that if unlimited ABA Therapy is included in the plan the additional cost would be \$30,000 per year. BCBS also stated that they are not sure if the ABA Therapy can be carved out without having unlimited visits with all the other mental health provisions. The State of Tennessee plan does offer unlimited visits in their plan provision for mental health treatment. Recommendations to learn the cost of different options from BCBS before a decision is made by the Trust was requested. Discussion followed. Chris Fessenden will obtain additional information requested by the Trust and report his findings at the next Trust meeting.

Jeanine presented the claims history for the past year and six large claims.

The next meeting will be held Tuesday, May 12, 2020 at 4:15 p.m.

The meeting was adjourned at 4:20 p.m.