

**CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES**  
**INSURANCE TRUST MEETING**  
**June 9, 2020**

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Tuesday, June 9, 2020 at 1:00 p.m. via Zoom.

Jeanine Johnson called the meeting to order at 1:00 p.m. and began with the following announcement and instructions to the Trust members.

This is Jeanine Johnson, Chairperson for the Clarksville Montgomery County Employee Insurance Trust, today is June 9, 2020.

This meeting of the Clarksville Montgomery County Employees Insurance Trust is being conducted under Governor Lee's executive order No. 16 issued March 20, 2020.

Reminder:

All voting will be by roll call with a yes or no by each Trust member present. Voicing votes together or showing of hands is not acceptable.

The Zoom video recording of this meeting will be posted on the CMCSS website by June 11, 2020.

At this time I will establish a Quorum-when I call your name please indicate present.

The following Trust members indicated they were present: Mark Banasiak, Amanda Beck, Tommy Butler, Marcia Demorest, Charli Hall, Michael Johnson, Leslie Helmig, Kellie Jackson, Ed Long, Donna Mahoney, John Smith, Tim Swaw, Jeff Taylor, Mary Thomas and Kimberly Yarbrough. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Christine Johnston of EpiphanyRx, Tom Milan of TrueLifeCare, Carol Joiner CMCSS General Counsel, Donna McIntosh, Faye Tryon and Amy Wigington from the CMCSS Benefits Office, Sharla Smith from Onsite, Pam Clark from County HR.

Tom Milan gave a TrueLifeCare presentation. Trust members were provided a copy of the presentation. Tom's report covered the history of diabetes, how it affects the body and the program's four year period from June 2015 through July 2019. Tom noted that members with diabetes that are engaged with a RN Certified Health Coach are performing better with their diabetes than those they do not engage with a coach. The data showed fewer hospital stays and a shorter length of stay when an admission does occur. This results in a savings for the Trust. Also noted was 587 members have diabetes and 35% of them participate in the TLC program and 63% of participants stay engaged for 3 to 5 years.

Christine Johnston gave an EpiphanyRx presentation. Trust members were provided a copy of the presentation. The plan cost per member per month has gone from \$103.81 in the first quarter of 2019 to \$105.73 in the first quarter of 2020. The total plan savings YTD 2020 is \$690,735. Christine showed a high cost case review where the plan saved \$60,077 on 7 claims in 2019 because the patient was able to get their medication at Onsite instead of traveling to Vanderbilt. Also the patient was very happy with this change because they no longer had to take up to 4 hours out of their day to go to Vanderbilt for a 10 minute office visit. Christine made two plan savings recommendations to the Trust. First, modify the plan with regard to the medication Trikafta. Two people on the plan take this medication. Modifying the way Trikafta is covered will mean the member will not pay anything for this medication and the plan will have a potential savings of \$102,974. Secondly, Christine recommends expanding the co-pay assistance program to include more medications. The number of impacted members would be 1853, but they would not be impacted financially. The plan could experience an annual potential savings of \$573,268. The modification to the way Trikafta is covered requires a change in language on the Summary of Plan Benefits and requires a 60 day notice to impacted members. The expansion of the co-pay assistance program does not require a modification to the Summary of Plan Benefits language, but does need a 45 day implementation time to notify affected members. Trust members requested that Christine send a summary of these recommendations so they could review them and vote at the next Trust meeting.

Minutes from the April 27, 2020 meeting were reviewed. Motion to accept the Minutes was made by Mark Banasiak. Kimberly Yarbrough seconded. All Trust members verbally voted yes. Motion carries.

Tommy Butler gave an Onsite update. The County and CMCSS maintenance staff met concerning the clinic expansion. Although the project is not moving forward at this time, the spaces, existing Onsite clinic and the Veteran's Office, will be connected. Hopefully, the Onsite expansion project will move forward in a few months.

Sharla Smith stated the clinic has received very positive feedback on the Telehealth Services. Two clinic employees are leaving, a nurse and an administrative assistant. Due to lower patient volume these positions will not be filled immediately. The Onsite Counselor will start after July 4<sup>th</sup>.

Chris Fessenden provided a COVID-19 medical plan benefits update. As a result of the COVID-19 pandemic, the plan was temporarily amended to include early prescription refills and 90 day prescriptions, COVID-19 testing with no member cost share, virtual visits and phone consultations with primary care providers, specialists and behavioral health providers in BCBS network (standard office visit benefits will be applied to these claims), and the plan opted out for the COVID-19 Treatment Cost Share Waiver. In April and May of 2019 the plan cost for respiratory illness/diagnostic testing was \$25,768. In April and May of 2020 the cost for respiratory illness/diagnostic testing was \$53,509.

This is an increase of \$27,741. Due to the budget disruption from the COVID-19 pandemic and based on the medical plan's comprehensive coverage, the recommendation is that the plan maintain the standard plan provisions for COVID-19 treatment.

Chris Fessenden presented information concerning the ABA Therapy appeal to the Trust to increase the 35 visit limit of the current medical plans. The average ABA cost is \$120 per hour. The average current cost to the plan is \$8,400 to \$16,800 per year. If the plans were to change to unlimited visits the estimated average cost to the plan would be \$7,200 on the low range for 10 hours of therapy per week up to \$120,000 on the high range for 40 hours of therapy per week. Trust members discussed the information. There wasn't a motion to amend the plan. The 35 visit limit will remain on the medical plans.

Marcia Demorest provided the Trust members with copies of the Financial Statement for April 2020. It was noted that the reserves are down slightly from this same time last year. Jeff Taylor made a motion to accept the Financial Statement. Tim Swaw seconded. Motion carries.

Chris Fessenden presented the April 2020 Medical and Dental Experience Reports. Chris noted the medical loss ratio of 101.9% and stated the plan is stable. The dental loss ratio for April was 39.95%. Unusually low, most likely due to low utilization with dentist offices being closed.

Jeanine Johnson presented information concerning BCBS Telehealth Services becoming permanent. The Trust will need to vote, if the Telehealth Services are to continue. After discussion Trust members decided to delay the vote until the next Trust meeting and asked for additional information to review at the next meeting.

Donna McIntosh and Amy Wigington gave a summary of a recent communication from BCBS concerning the DOL and Treasury ruling on the extension of certain deadlines for eligible employees and their dependents. The extensions apply for a period of time called the Outbreak Period, which began March 1, 2020 and ends 60 days after the end of the National Emergency is announced, or such other date announced by the DOL and Treasury. The extensions primarily apply to COBRA related matters, the 30 day special enrollment period, claims filing, deadline to file a grievance, etc. BCBS is opting in all their plans for ease of administration. CMCEIT does not have to opt in, but must notify BCBS if they choose not to. Trust members discussed the ruling. There wasn't a motion to apply the extension to the CMCEIT plans. Jeanine Johnson will notify BCBS that CMCEIT is opting out.

Jeanine Johnson presented the claims payment history for the last year and 3 large claims.

The next meeting will be held Tuesday, July 14, 2020 at 2:30 p.m. The meeting will be in person unless there is a Governor's Executive Order that places restrictions on the number of people that are allowed to meet in person. If not allowed to meet in person, the meeting will be via Zoom.

The meeting was adjourned at 2:40 p.m.