

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING
July 14, 2020

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Tuesday, July 14, 2020 at 2:30 p.m. via Zoom.

Jeanine Johnson called the meeting to order at 2:30 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 July 14, 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 and Executive Order No. 51 issued June 29, 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 July 17, 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, Kay Rye, 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, 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.

Minutes from the June 9, 2020 meeting were reviewed. Motion to accept the Minutes was made by Mark Banasiak. Jeff Taylor seconded. All Trust members verbally voted yes. Motion carries.

Christine Johnston with EpiphanyRx presented two potential plan design changes. The first is the Non-EHB (Essential Health Benefits) Benefit opportunity. The implementation of this program would impact two members that take Trikafta. The impact to members is not financial. The members would not pay a new amount for this medication. This is a proactive program that has significant potential cost savings for the Trust with little or no disruption to members. It is a program that requires members to enroll, but the impacted

members for this medication are already enrolled. Implementation of this program requires modifications to the SPD and would need a timeline of 60 days for implementation. Tommy Butler made a motion to implement this program effective October 1, 2020. Mark Banasiak seconded. All Trust members verbally voted yes. Motion carries.

The second potential plan design change involves the Copay Assistance program. Specialty and Diabetes medications are already in this program. The plan design would add two more medications to the program and would impact 489 members. If this change is adopted EpiphanyRx would send a letter to the impacted members to let them know they need to enroll in the Copay Assistance program. Additionally, EpiphanyRx will monitor claim rejections and reach out to pharmacies and members. The Trust will see a potential savings of \$385,200 annually, if this change is implemented. This change does not require modification to the SPD, therefore does not have to be voted on by the Trust. The change will be effective September 1, 2020.

Christine Johnston also mentioned the medical carve out for Remicade. EpiphanyRx and the Onsite Clinic have partnered together to identify 14 members that receive Remicade by infusion. Sharla Smith has been contacting these patients to offer the opportunity to receive their Remicade infusion at the Onsite Clinic. By providing the infusion at Onsite, there is a potential annual savings opportunity of \$438,276 and the quality of life improved for the patient.

Sharla Smith gave an Onsite update. Patient volume is increasing. Stacy Fye, the Onsite Licensed Mental Health Professional, will start July 20 and will work hours that make her available when patients need her. There are some vacant staff positions at the clinic that will not be filled at this time.

Sharla Smith stated that the Clinic did not receive any of the Telehealth Funds that were available. There were many applicants and funds are no longer available. Sharla will be ready to apply in the event the funds are made available again.

Chris Fessenden spoke to the Trust concerning the Telehealth Expansion. Due to the COVID-19 pandemic the medical plan was temporarily amended to include virtual visits and phone consultations with BCBS in-network primary care providers, specialists and behavioral health providers. The recommendation is that the Trust cease the expanded Telemedicine provision at the conclusion of the COVID-19 pandemic based on: availability and accessibility of the Onsite Clinic and the potential for over-utilization and plan cost increase.

At the June Trust meeting, the Trust voted against amending the plan design to allow more ABA Therapy visits per year. This decision was disappointing to the employee that had appealed to the Trust. The Trust was given a copy of the employee's comments

and concerns with the decision. Jeanine Johnson had responded to the employee by email to explain the Trust's decision.

Marcia Demorest provided the Trust members with copies of the Financial Statement for May 2020. Fund balance is up \$2.3 million from April. It was noted that the reserves are status quo compared to this same time last year. Mark Banasiak made a motion to accept the Financial Statement. Amanda Beck seconded. All Trust members voted verbally. Motion carries.

Chris Fessenden presented the May and June 2020 Medical and Dental Experience Reports. Chris noted the loss ratios are good for both plans. The Dental loss ratio had increased some from previous months most likely due to members being able to utilize the dentist.

Chris Fessenden provided the Trust members with information pertaining to an appeal to the Trust concerning IVF treatment. Fertility treatments are generally excluded from most medical plans. CMCEIT, State of TN, BCBS of TN insured group plans all exclude fertility treatments from their plans. The MNPS medical plan does include fertility treatments for teachers only. If the Trust considers amending the plan to include fertility treatment with BCBS administering the program, coverage would be provided for three lifetime cycles to include the harvest and egg implantation at an estimated annual cost increase to the plan of \$287,070. Due to the constant struggle to balance comprehensive plan provisions, while maintaining fiscal responsibility, it is recommended that consideration should be given to maintaining the current exclusion of fertility treatment. A motion was not made to amend the plan design to include fertility treatment.

Jeanine Johnson advised the Trust that the annual PCORI fee of \$24,625 had been paid by the Trust.

Jeanine Johnson presented the claims payment history for the last year.

The next meeting will be held Tuesday, August 4, 2020 at 2:30 p.m. via Zoom.

The meeting was adjourned at 3:24 p.m.