

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING
August 4, 2020

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Tuesday, August 4, 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 August 4, 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 August 7, 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, Leslie Helmig, Kellie Jackson, Ed Long, Donna Mahoney, Kay Rye, John Smith, Tim Swaw and Jeff Taylor. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Carol Joiner CMCSS General Counsel, Donna McIntosh, Faye Tryon and Amy Wigington from the CMCSS Benefits Office and Sharla Smith from Onsite.

Minutes from the July 14, 2020 meeting were reviewed. Motion to accept the Minutes was made by Tim Swaw. Kellie Jackson seconded. All Trust members verbally voted yes. Motion carries.

Sharla Smith gave an Onsite update. Patient volume is back on track. In the month of July, there were 2019 patient visits at the Clinic. Stacy Fye, the Onsite Licensed Mental Health Professional, is seeing patients. Extra measures are in place to ensure the privacy of employees that have an appointment with Stacy. The Infusion Center opened August 3 with a meet and greet with patients that will utilize the Infusion Center.

Chris Fessenden gave an update concerning the expansion of the Epiphany Co-Pay Assistance Program that was voted on at the July 14, 2020 Trust meeting. At the time of

Christine Johnston's presentation of the program, she was not aware there would be a \$0.30 per member per month fee to expand the program. The expansion will be effective October 1, 2020, but the Trust will not incur the fee until January 1, 2021. Trust members decided to review the claims data and savings incurred by expanding the program at the December meeting and decide whether to continue the expanded program into 2021.

Marcia Demorest provided the Trust members with copies of the Financial Statement for June 2020. The Fund balance is approximately \$900,000 more than it was at this time last year. This may be due to the decrease in utilization for elective medical procedures during the COVID-19 outbreak. Jeff Taylor made a motion to accept the Financial Statement as presented. Amanda Beck seconded. All Trust members verbally voted yes. Motion carries.

Chris Fessenden provided information concerning the BlueRe Reinsurance Renewal and explained to Trust members that reinsurance is protection for self-funded plans in the event large claims are incurred. The current reinsurance deductible is \$600,000 with a laser of \$810,000. BlueRe is requesting a 13.7% premium increase for the current \$600,000 deductible with one \$900,000 laser. BlueRe provided quotes for increasing the deductible to \$650,000, \$675,000 and \$700,000. Increasing the deductible reduces the premium, but increases risk share for the Trust. Trust members discussed the renewal options. Mark Banasiak made a motion to renew with the \$600,000 deductible for a 13.7% premium increase with Fessenden's negotiating best rate with BlueRe. Tommy Butler seconded. All Trust members verbally voted yes. Motion carries.

*After the meeting, Chris Fessenden emailed new quote from BlueRe that was received while the Trust meeting was in progress. The new quote was a 9.49% premium increase with a \$600,000 deductible a \$920,000 laser.

Jeanine Johnson presented the Trustee guidelines from the Trust Agreement, which states that a member may serve a consecutive 4 year term. Mark Banasiak, Leslie Helmig and Donna Mahoney's terms were expiring. Each of them agreed to serve a second 4 year term.

The next meeting will be held Tuesday, December 8, 2020 at 4:15 p.m.

The meeting was adjourned at 3:11 p.m.