

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING

December 8, 2020

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Tuesday, December 8, 2020 at 4:15 p.m. via Zoom.

Jeanine Johnson called the meeting to order at 4:15 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 December 8, 2020.

This meeting of the Clarksville Montgomery County Employees Insurance Trust is being conducted under Governor Lee's Executive Order No. 65 issued October 1, 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 December 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: Amanda Beck, Tommy Butler, Marcia Demorest, Charli Hall, Leslie Helmig, Kellie Jackson, Michael Johnson, Ed Long, Donna Mahoney, Alyssa Pierce, Kay Rye, John Smith, Jeff Taylor and Mary Thomas. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Carol Joiner CMCSS General Counsel, Christine Johnston from EpiphanyRX, Scott Donnellan from Jack Turner and Associates, David Johnson from MetLife, Donna McIntosh, Faye Tryon and Amy Wigington from the CMCSS Benefits Office, Sharla Smith from Onsite, Michelle Lowe Interim County HR Director and Pam Clark County HR.

Jeanine Johnson welcomed Alyssa Pierce to the Trust. Alyssa is the new Director of Human Resources for Montgomery County Government.

Christine Johnston from EpiphanyRX was present to give the Trust members an update concerning the changes to the formulary for 2021. The formulary development consist of three parts: Clinical Strategy, Formulary and Drug List. Christine reviewed the changes to the formulary with the Trust, noting the number of impacted members for each. At this time there are no members affected by the changes in the Specialty Formulary for 2021. Some members will be affected by the changes under the Non-Specialty Formulary for 2021. EpiphanyRX is contacting each impacted member concerning the changes.

Chris Fessenden mentioned that Christine would be addressing item #2 in Old Business on the agenda, "EpiphanyRX Co-pay Assistance Program Update", in her presentation. Chris reminded Trust members that when the Co-pay Assistance Program (QALYiQ)

was implemented September 1, 2020, the Trust was not aware the fee for the program would be \$0.30 per member per month. Because the cost had not been communicated to the Trust, EpiphanyRX agreed to implement the program and temporarily waive the fee.

Christine Johnston presented the savings information for the QALYiQ program. Before QALYiQ, the % of savings was 24%, after the implementation of QALYiQ the savings was 51%. EpiphanyRX is recommending an amendment to add the \$0.30 per member per month fee to the EpiphanyRX contract. Discussion followed. Tommy Butler made a motion to continue the QALYiQ program and add the \$0.30 per member per month fee, effective January 1, 2021. John Smith seconded. All Trust members verbally voted yes. Motion carries.

Christine Johnston presented a patient that has weekly Fabryzme infusions at Vanderbilt. They worked with the patient to move their site of care for their infusions from Vanderbilt to Dixie Care Vital and Onsite. The site of care was changed in May and since then there has been a savings of approximately \$320,000. The patient did not have to change their doctor nor did they incur any cost due to the site of care change. FCG recommends that the medical plan be amended to exclude Fabrazyme from being administered on the medical side of the plan. Tommy Butler made a motion to amend the plan for Fabrazyme to be purchased through the RX plan and not through the medical plan effective January 1, 2021. Amanda Beck seconded. All Trust members verbally voted yes. Motion carries.

Scott Donnellan, from Jack Turner and Associates, provided the Trust members with copies of the Investment Monitoring Report covering this past year's investments for the 403(b) plan. Most of the investments are providing excellent returns. At this time, Scott does not recommend any fund changes. Under the Secure Act, participants are permitted to take a distribution for childbirth or adoption expenses. The Trust would need to amend the plan to allow participants this option. Leslie Helmig made a motion to allow participants to take a distribution for childbirth or adoption. Discussion followed. The motion did not receive a second.

Minutes from the August 4, 2020 meeting were reviewed. Motion to accept the Minutes was made by Jeff Taylor. Leslie Helmig seconded. All Trust members verbally voted yes. Motion carries.

Tommy Butler reported that Onsite had 2273 patient visits in the month of November, 2404 for October, and 2450 for September. Onsite had 655 telehealth visits for November, 906 for October and 982 for September. All appointment slots are booked for the Onsite Licensed Professional Counselor each day.

Sharla Smith reported that the Infusion program is going very well. The clinic is seeing 10 patients (4 County and 6 CMCSS) and are in the process of getting two more started. The clinic is receiving a lot of positive feedback concerning the infusions program. Since August 1, 2020, there has been a savings of about \$300,000 to the Trust due to the infusions being administered at the Onsite Clinic.

Marcia Demorest provided the Trust members with copies of the Financial Statement for July 2020, August 2020, September 2020 and October 2020. As of October 31, 2020 the Fund balance is \$15,277,252.78, which is \$2.7 million higher than last year at this time. This provides 2.92 months of expenses in reserve. This time last year, it was 2.4 months in reserve. John Smith made a motion to accept the Financial Statements as presented. Jeff Taylor seconded. All Trust members verbally voted yes. Motion carries.

Chris Fessenden provided the Trust members with the October 2020 Medical and Dental Plan Experience Reports. The medical loss ratio for October was 106.0%. The medical year to date loss ratio was 101.4%. The dental year to date loss ratio was 84.92%, which is very good. Loss ratios fluctuate from month to month.

Sharla Smith presented the Trust members with information concerning the COVID-19 Rapid Test. Onsite is participating in a pilot program through CMCSS, the TN Department of Education and the TN Department of Health. This program will allow Onsite to have temporary access to free COVID-19 testing materials, until the State's supply is exhausted. This program will assist Onsite in looking for all possible causes of the patient's symptoms, which may mimic, or be the cause of COVID-19. The intention of the clinic is not to provide a test for anyone that wants it. The intent is to help employees and children get back to work and school. If a person tests negative using the rapid test and there is not an alternative diagnosis, the State has provided two different PCR tests to verify whether the person has COVID-19 or not. Jeanine gave an overview of the recent changes CDC made for COVID-19. Based on the updated CDC guidance, Sharla proposes using the new side of the clinic to perform testing for asymptomatic employees on a walk-in basis with no cost to the employee. The hours of operation for testing would be 7 a.m. to 6:30 p.m. The rapid test would be given by nursing staff and not by a provider. At the same time, the existing side of the clinic would be used to test symptomatic patients and these patients would be seen by appointment only, no walk-ins. These patients would have a provider visit where their symptoms are treated and it is determined if they need a COVID-19 test or not. Discussion followed. John Smith made a motion to allow non-members of the medical plan with COVID-19 symptoms to be eligible to be seen and have the COVID-19 test for a payroll deduction of \$40. If the non-member is asymptomatic the charge would be \$20. Kellie Jackson seconded. All Trust members verbally voted yes. Motion carries.

*Included at the end of the minutes, is the Onsite communication to employees concerning COVID-19 testing.

Chris Fessenden reported, according to BCBS, 2015 unique members have had COVID-19 testing with a cost of \$201,916.38 to the Trust. Testing is approximately \$100 per test. BCBS states this is similar to other groups.

The appeal that was on the agenda will be addressed in the next Trust meeting.

Trust members were provided with the Claims History data for the last 12 months and large claim notifications that had been received since the August 4, 2020 meeting. There wasn't any discussion on these exhibits.

The next meeting will be held Tuesday, January 19, 2021 at 4:15 p.m.

The meeting was adjourned at 5:50 p.m.

*Onsite COVID-19 Testing Communication

Greetings CMCSS and Montgomery County Employees,

We are pleased to announce that Onsite is participating in a pilot program through CMCSS, TN Department of Education, and the TN Department of Health. This program will allow us to have temporary access to COVID-19 testing materials, until the state's supply is exhausted. We will be able to test SYMPTOMATIC (with symptoms) and ASYMPTOMATIC (without symptoms) persons meeting the below criteria.

Please note the information below prior to contacting Onsite for COVID-19 testing.

ASYMPTOMATIC (without symptoms)	SYMPTOMATIC (with symptoms)
<ul style="list-style-type: none">• Must be attempting to shorten their quarantine (based on the new CDC guidelines) from being a close contact or household contact. NO EXCEPTIONS!<ul style="list-style-type: none">○ Close contacts can be tested starting on Day 5 to be released after Day 7.○ Household contacts can be tested by Day 15 to be released after Day 20.• Testing for these patients at Suite 308 (next door to the Main clinic)• Walk-in clinic only M-F 7a-6p NO APPOINTMENT NEEDED<ul style="list-style-type: none">○ (931) 245-3183 for questions• CMCSS / Montgomery County employees + dependents can utilize this clinic. IMPORTANT-Dependents MUST arrive for testing with BCBS Insured Subscriber. Onsite reserves the right to refuse any testing when criteria is not met.• MUST bring your BCBS Insurance Card and Work Badge (ID for dependents).• Non-BCBS Insurance Holders / Non-Trust Members can be seen, however note the following:<ul style="list-style-type: none">— \$20 Payroll Deduction for a nursing visit.— COVID testing will be included at no extra charge.— No additional services can be provided at this appointment.• Test results will be provided to you prior to you leaving.	<ul style="list-style-type: none">• By appointment only (931) 906-2001• All CMCSS / MONTGOMERY COUNTY EMPLOYEES ONLY (no dependents at this time)• MUST bring your BCBS Insurance Card and CMCSS / Montgomery County Work Badge.• Non-BCBS Insurance Holders / Non-Trust members can be seen:<ul style="list-style-type: none">— \$40 Payroll Deduction for provider visit.— COVID testing will be included at no extra charge.— Additional fees will apply if any other testing needed.• Onsite will segregate sick and well patient sick area and exam rooms are thoroughly cleaned afterwards.• Onsite's primary goal is quality care- we will not quickly swab you and send you away.• If rapid test is negative, a PCR (send-off test) may be required.• We will treat the symptoms you are having.• COVID-19 testing will depend on the treating Provider's assessment

ATTN SUPERVISORS: CMCSS / COUNTY / SHERIFF'S DEPARTMENT

- Do not contact Onsite (Clinic Manager or Administration) on behalf of your employee.
- Employee should follow the above instructions to be seen at Onsite.
- Due to privacy issues, there will be no verbal verification of test results.
- Verification Information:
 - **CMCSS** - Contact the Safety and Health Department
 - **County** - Contact Risk Management Department
 - **Sheriff's Department** - Contact John Smith or John Stone

Onsite reserves the right to decline COVID-19 testing to anyone, as tests will be prioritized on a clinical basis, as supply is limited. Once supply is exhausted, we will no longer test for COVID-19 at Onsite.