

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING

January 19, 2021

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Tuesday, January 19, 2021 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 January 19, 2021.

This meeting of the Clarksville Montgomery County Employees Insurance Trust is being conducted under Governor Lee's Executive Order No. 71 issued December 27, 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 January 22, 2021.

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, Kellie Jackson, Ed Long, Donna Mahoney, Alyssa Pierce, Kay Rye, John Smith and Jeff Taylor. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Carol Joiner CMCSS General Counsel, Todd Hodge and Dr. Pranvi Parekh from BCBS, Donna McIntosh, Faye Tryon and Amy Wigington from the CMCSS Benefits Office, Sharla Smith from Onsite, Pam Clark from County HR.

Jeanine Johnson introduced Todd Hodge, our BCBS account manager, who provided the Trust members with a power point concerning the ASBM program, made available to groups, effective January 1, 2020. There is no cost to participate in the program. It is a benefit change and the Trust must opt-in to participate. The program was developed to help control the high cost of provider administered specialty medications such as chemo infusions, as providers may charge for the administration and medication at a high profit. In the ASBM program the specialty medication is authorized by BCBS and provided by a preferred in-network vendor at a lower cost. If the Trust were to opt-in to the program, it would require 90 days to implement the program, with a possible effective date of May 1, 2021. Todd introduced Dr. Pranvi Parekh. Dr. Parekh provided Trust members with an example of savings for the drug Remicade. Using the ASBM program the savings for this drug would be \$1,051 per treatment and the member co-insurance cost of 20% would decrease \$210 per treatment. Currently, there are about 195 members on the plan using provider-administered specialty medications. If the ASBM program was implemented the potential savings would be about 1.3 million per year based on 2020 claim utilization. Discussion followed. Chris Fessenden informed the Trust members that Epiphany is preparing a cost and feasibility analysis concerning

provider administered specialty medication cost. Before making a decision to participate in the BCBS ASBM program, the Trust will hear Epiphany's report at the next meeting.

Minutes from the December 8, 2020 meeting were reviewed. Motion to accept the Minutes was made by John Smith. Tommy Butler seconded. All Trust members verbally voted yes. Motion carries.

Tommy Butler and Sharla Smith gave an Onsite update. Sharla reported that in December the clinic saw 2,492 patients. The 2020 year-end total number of patients seen was the second highest year. The school nurses have been assisting at the clinic, which has been a great help. The clinic has administered 692 Rapid Tests and 135 PCR Tests. Sharla shared that the County and School system COVID related work leave/return flow charts are different which is causing some issues and she is requesting help to solve this. Alyssa Pierce, requested the School system flow chart be forwarded to her for review and she will assist Onsite with the differences.

Tommy Butler shared that other entities in Clarksville Montgomery County have been allowed to sign up to provide the Covid-19 vaccine and the Onsite Clinic has filed the necessary paperwork and ordered the equipment to be a provider, as well. The quantity of vaccines received will be a factor in determining where to administer the vaccinations and the location, possibly Central Services South or a designated High School if a large quantity is received. Tommy would like to have the Trust begin discussing the expansion plans for the clinic at the next meeting. The plans had been put on hold due to COVID-19.

Marcia Demorest presented the Financial Statement for November 2020. The Fund balance is \$16,911,167.82. Revenues have increased over the last few years with premium increases and expenses are leveling out. Mark Banasiak made a motion to accept the Financial Statements as presented. Amanda Beck seconded. All Trust members verbally voted yes. Motion carries.

Chris Fessenden provided the Trust members with the November 2020 and December 2020 Medical and Dental Plan Experience Reports. The medical loss ratio for December was 108.1%. The medical year to date loss ratio was 98.7%. The dental year to date loss ratio was 83.92%, which is very good. Loss ratios fluctuate from month to month.

Jeanine Johnson reminded the Trust that there was an appeal on the agenda at the last meeting, but there wasn't time to properly review and discuss it. Donna McIntosh reported that the member has lost a significant amount of weight which resulted in excess skin for the member. Kim Phelps reported that the member has had 4 procedures approved for skin removal, but two procedures have been denied by BCBS as the procedures are deemed cosmetic and not medically necessary. Kim added that the local education plan does not cover the two denied procedures. Kim cautioned that if the appeal is approved, the Trust is setting a precedent for future requests. In addition, the reinsurance does not cover the cost for exceptions made to the plan. Discussion followed. Jeanine requested FCG ask BCBS for more information concerning this appeal and to compare fully insured plans to self-insured plans concerning these procedures. FCG will report their findings at the next Trust meeting.

Chris Fessenden stated December and January claims data will be useful to the actuary in preparing the medical premium projections for September 2021. The premium projections will be ready to present at the February Trust meeting.

Chris Fessenden presented the BCBS network savings summary excluding provider administered specialty for 03.01.2019 through 08.31.2020. The provider savings was \$70,454,487.00.

Jeanine Johnson presented the Claims History data for the last year and 2 large claims.

The next meeting will be held Tuesday, February 16, 2021 at 4:15 p.m. via Zoom.

The meeting was adjourned at 5:20 p.m.