

**CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES**  
**INSURANCE TRUST MEETING**

**February 16, 2021**

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Tuesday, February 16, 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 February 16, 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. This order is in place through February 27, 2021.

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 February 19, 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, Tommy Butler, Marcia Demorest, Charli Hall, Leslie Helmig, Kellie Jackson, Michael Johnson, Ed Long, Donna Mahoney, Alyssa Pierce, Kay Rye, John Smith, Jeff Taylor, Mary Thomas and Kimberly Yarbrough. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Christine Johnson 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.

Jeanine Johnson introduced Christine Johnston from EpiphanyRX. Christine gave a presentation of Epiphany's Medical Carveout Program. The Epiphany program would focus on:

- Optimizing Onsite clinic and member experience
- Acquiring drug at lowest cost location: Onsite, Home Infusion, Infusion Suite
- Clinical management of Medical Specialty patients
- Leverage copay assistance
- Manufacturer rebates, when applicable

Chris Fessenden reminded the Trust that during the Pharmacy RFP, we clearly determined that clinical management was the key. Epiphany has proven their clinical expertise with little to no employee dissatisfaction. Epiphany is nimble and will do a good job administering the medical side of the plan. BCBS must adhere to their provider contracts and are less flexible to steer various providers or to Onsite for a lower cost location. Two key dates to start the program would be July 1 or September 1, based on

the high cost of these medications, it is Chris' opinion that starting the program sooner would be better. Jeanine Johnson asked if we should verify with BCBS that they would be able to coordinate on the medications for the care of cancer patients. It was decided that Chris would contact Todd Hodge at BCBS to discuss and report back to the Trust, before the Trust votes on this matter.

Minutes from the January 19, 2021 meeting were reviewed. Motion to accept the Minutes was made by Mark Banasiak. Kellie Jackson seconded. All Trust members verbally voted yes. Motion carries.

Tommy Butler and Sharla Smith gave an Onsite update. Tommy stated that prior to COVID, the design for the Onsite expansion had been completed and was ready to be bid on. Before moving forward with the expansion plans, a resolution must go to the County Commissioners for approval to have the clinic occupy the current space with a length of time clarified.

Sharla Smith gave the Trust more information on the situation concerning the 126 doses of the COVID vaccine received on February 14, 2021 from the Health Department and administered to CMCSS employees. Communication and the administering of the vaccine had to be done quickly, due to the inclement weather forecasted to begin at 6:00 p.m. on February 14 and in an effort not to waste any of the doses. When the clinic receives their doses from the State, it will be a more controlled distribution and multiple communication methods will be utilized. If Onsite receives notice of last minute availability of vaccine from Tennova or the Health Department they will coordinate with the CMCSS Communications Department to contact employees as quickly as possible regarding how to receive last minute doses. When the vaccine is received from the State, the amount of vaccine received will determine which distribution option will be used. A large scale distribution would be held at Kenwood High School. The District would go remote on the selected day to ensure employees could receive the vaccine. A map of the vaccination site and flow will be provided on the signup link. A small scale distribution would be held at Onsite in the afternoon or evening to accommodate all employees. The clinic would be closed for patient visits and principals would receive an earlier communication to send a certain number of employees to receive the vaccine.

Kim Phelps provided a handout with answers to questions the Trust had at the last meeting regarding the member appeal that is before the Trust. Kim noted a typo on the handout. In the answer to question number 4, the word should be lift, not life. Trust members did not request additional information or clarification for any of the questions and answers that were provided. Kim reminded the Trust that members may appeal to BCBS twice before appealing to the Trust. In this case, the member appealed to BCBS once, then appealed to the Trust, therefore the member may not go back and appeal to BCBS again, but the member's provider could appeal to BCBS. Trust members discussed. It was decided that the physician appeal should be the next step. Donna McIntosh was to communicate this to the member. The appeal will be on the agenda for the next meeting.

Chris Fessenden presented medical premium projections for September 1, 2021. Chris provided the analysis from the actuary, Wil Thornthwaite. Mr. Thornthwaite's analysis resulted in the recommendation that the plan have a zero rate change for the 2021-

2022 year. Chris commented that the Trust could have zero rate change or possibly a 1% rate increase. Marcia Demorest had reviewed Mr. Thornthwaite's analysis and compared the numbers. Marcia projected revenues based on current rates, revenues, claims expense and RX rebates and estimated a 3.5% rate increase may be needed in the 2023 year. Trust members discussed. Mark Banasiak made a motion to have a 1% increase effective September 1, 2021. Tommy Butler seconded. All Trust members voted verbally. There were 3 for and 12 against. Motion does not carry. Alyssa Pierce made a motion to have a 0% rate increase for the 2021-2022 year. Jeff Taylor seconded. All Trust members voted verbally. There were 13 for and 2 against. Motion carries.

Marcia Demorest presented the Financial Statements for December 2020 and January 2021. The Fund balance as of January 31, 2021 is \$19,615,444.48. Fund balance is strong. Jeff Taylor made a motion to accept the Financial Statements as presented. Leslie Helmig seconded. All Trust members verbally voted yes. Motion carries.

Chris Fessenden provided the Trust members with the January 2021 Medical and Dental Plan Experience Reports. The medical loss ratio for January was 81%. This was a very good January. The year to date medical loss ratio is 95%. The dental year to date loss ratio was 85.37%, which is very good. Loss ratios fluctuate from month to month.

Jeanine Johnson spoke to the Trust about ESSER 2.0 funds. The District is scheduled to receive \$26 million. There will be a large amount of reporting to track the use of the funds and guidelines for usage to comply with. The District will be able to use a portion of the ESSER 2.0 funds for facilities. A portion of the funds would allow Onsite to add a social worker/counselor and pay the salary for this position for 3 years. A portion of the funds may also be used to update the Onsite satellite clinics and renovate the main clinic. An application has to be submitted to the State for how the District plans to use the funds. An update will be provided once available.

Jeanine Johnson and Marcia Demorest made the Trust aware that the Onsite employees will receive the same 1 time bonus that other CMCSS employees are receiving. The bonus is being given due to no step increases or COLA given for the 2020-2021 year.

Jeanine Johnson spoke to the Trust about the negotiations between BCBS and Radiology Alliance. Even though negotiations are on-going, for awareness, BCBS issued letters to impacted members notifying them that Radiology Alliance will no longer be in-network as of April 1, 2021. Todd Hodge feels confident that an agreement will be reached, but it is often at the last minute.

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

The next meeting will be held Tuesday, April 20, 2021 at 4:15 p.m. The meeting will be in person unless Governor Lee extends the Executive Order concerning remote meetings.

The meeting was adjourned at 5:45 p.m.