

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING
April 20, 2021

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Tuesday, April 20, 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 April 20, 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 April 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 April 23, 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, Charli Hall, Leslie Helmig, Kellie Jackson, Michael Johnson, Ed Long, Donna Mahoney, Michelle Lowe, 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, Jessica Hernandez CMCSS Finance Director, Donna McIntosh, Faye Tryon and Amy Wigington from the CMCSS Benefits Office, Sharla Smith from Onsite, Pam Clark from County HR.

Jeanine Johnson welcomed Michelle Lowe, the new Human Resources Director for Montgomery County Government.

Minutes from the February 16, 2021 meeting were reviewed. Motion to accept the Minutes was made by Mark Banasiak. Tommy Butler seconded. All Trust members verbally voted yes. Motion carries.

Tommy Butler and Sharla Smith gave an Onsite update. Tommy reported that Onsite had 6,962 patient visits in the first quarter of 2021. There were 1535 telehealth visits in the first quarter. Currently, there are 15 infusion patients. The estimated savings for these 15 infusion patients is \$875,000.00 per year. The implementation of the Epiphany

Medical Carve-out Program may result in an estimated 170 infusion patients, which could yield a potential plan savings of \$1.5 million per year. If the number of infusion patients does increase greatly, an additional full time RN will be needed at Onsite.

The Onsite renovations will be funded by the ESSER 2.0 funds and the BCBS Wellness funds.

The County Government and CMCSS attorneys will be working on an agreement that will designate a length of time that the Onsite clinic may reside at the Veteran's Plaza location.

There were 1711 COVID 19 vaccines given at the Onsite clinic. Tommy thanked Sharla Smith and the staff at Onsite for the great work of keeping the clinics running in addition to all the vaccinations provided.

Sharla Smith shared that originally the Team Lead/Lead Nurse position was supposed to be ½ time Team Lead/Lead Nurse and ½ time Floor Nurse. Once COVID began, the Team Lead/Lead Nurse was needed exclusively to assist with managing the Clinic and PRN Nurses have been used to fill in daily.

The request before the Trust is that the Team Lead/Lead Nurse position be permanently budgeted as a full time position to assist the Clinic Manager and hire a full time Nurse to work with the 5th Provider. This would allow a full time Nurse to work with each Provider.

Jeanine Johnson stated that, in addition to help fund the Onsite renovations, part of the approved ESSER 2.0 funds could be used to fund a second Mental Health Professional at Onsite for 3 years.

Chris Fessenden summarized the information concerning the member appeal of a BCBS denial. This reminded Trust members that Federal Privacy Rules apply to Personal Health Information and the sensitive information provided concerning this appeal should not be discussed with anyone. Chris provided the contractual exclusions pertaining to the current appeal. The member's physician is unwilling to take the time to verbally discuss this appeal with the BCBS physician/clinical peer review staff. A contractual exception is the only way for the mentioned procedures to be covered and exceptions result in the potential for a myriad of issues:

- an exception is a deviation from the State's Local Education Plan and most other insured and self-funded plans
- Reinsurance will not cover exceptions; therefore, all expenses are outside the protection of reinsurance.
- Healthcare expenditures are exorbitant within the confines of the contractual provisions, therefore it is not recommended making exceptions to the plan
- If other members have paid for these types of excluded procedures and become aware of this exception, it could result in additional liability to the plan.

- If an exception is made for this “cosmetic” procedure, it sets a precedent for other cosmetic procedures
- If a contractual exception is made in one area of the plan, it leads to exceptions in other areas

The Fessendens advise, in most incidences, to refrain from making plan exceptions that deviate from the norms of the market place.

Jeanine Johnson relayed to the Trust members that a motion would need to be made for an amendment of our contract in order to meet the request of this member. If an amendment is not made on the contract a motion does not need to be made. A motion was not made.

Jeanine Johnson gave an update on the Radiology Alliance contract with BCBS. Todd Hodge, our BCBS account manager, states that Radiology Alliance remains out of network and BCBS is holding all of the claims. Negotiations are currently ongoing and BCBS is hopeful that Radiology Alliance will return to the Select Network.

Chris Fessenden gave an update on the Medical Carve-out Program. The Fessendens and EphiphanyRX were asked to follow up with BCBS concerning the transition for the Medical Carve-out Program. Todd Hodge is actively working to get the processes in place on the medical side. In the event an exception is warranted, BCBS will approve treatment on a case-by-case basis. Mark Banasiak made a motion to implement the EpiphanyRX Medical Carve-out Program with an effective date of July 1, 2021. Leslie Helmig seconded. All members verbally voted yes. Motion carries.

Jeanine Johnson presented that the Onsite is requesting a full time RN at the Onsite clinic for the added services of the infusion patients and another full time lead/head nurse position. A motion was made to approve these two positions by Kellie Jackson. Jeff Taylor seconded. All members verbally voted yes. Motion carries.

Jessica Hernandez CMCSS Finance Director presented the Financial Statements for February 2021 and March 2021. The Fund balance as of March 31, 2021 is \$22,839,613.43. Fund balance is strong. Jeff Taylor made a motion to accept the Financial Statements as presented. Michelle Lowe seconded. All Trust members verbally voted yes. Motion carries.

Chris Fessenden provided the Trust members with the March 2021 Medical and Dental Plan Experience Reports. The medical loss ratio for March was 90.3%. The year to date medical loss ratio is 91%. The plan is in very good standing. The dental year to date loss ratio was 89.42%, which is very good.

Jeanine Johnson made the Trust aware of the BCBS Settlement post cards that are being sent out subscribers. Jeanine read the statement on the post card and stated that

members have the option to complete a claim online by following the instructions on the post card. Discussion followed.

Jeanine Johnson presented that BCBS has a new vendor for issuing insurance cards. In the future, the cards will be made of stock paper and not plastic like a credit card.

Jeanine Johnson presented the Claims History data for the last year and 1 large claim.

The next meeting will be held Tuesday, August 10, 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 5:20 p.m.