

**CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES**  
**INSURANCE TRUST MEETING**  
**August 10, 2021**

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Tuesday, August 10, 2021 at 4:15 p.m. in the Lecture Hall.

Members in attendance were Jeanine Johnson, Amanda Beck, Tommy Butler, Charli Hall, Shannon Hadley, Kellie Jackson, Michael Johnson, Michelle Lowe, Donna Mahoney, Robbie McCord, Chris Reneau, Kay Rye, John Smith, and Kimberly Yarbrough. Also, in attendance were Chris Fessenden and Kim Moss of Fessenden Consulting Group, Carol Joiner CMCSS General Counsel, Amy Wigington, and Courtney Taylor from the CMCSS Benefits Office, Sharla Smith from Onsite, Pam Clark and Barbara Morin from County HR.

Jeanine Johnson called the meeting to order at 4:15 p.m. A quorum was established.

Jeanine Johnson introduced Roberta McCord and Shannon Hadley as new Insurance Trust members, Chris Reneau CMCSS Chief Financial Officer, Courtney Taylor CMCSS Benefits Administrative Assistant. Jeanine shared that Amanda Beck has agreed to serve a second term as a member of the Trust.

Christine Johnston and Brenda Motheral from EpiphanyRX presented the 2<sup>nd</sup> quarter pharmacy usage data. Christine shared that Navitus Health Solutions recently purchased EpiphanyRX which is a combining of 2 great companies. The new contract with Navitus will begin October 1<sup>st</sup>. Christine shared that all approved pharmacies and mail orders will stay the same while savings will increase. The members will continue to see the name EpiphanyRX. Christine stated that the medical carve out is going well and continuing to expand. She also reminded us that oncology and eye injections are still filed under BCBS medical versus EpiphanyRX.

Minutes from the April 20, 2021 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. Tommy shared 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 as well as a bid to approve for the renovations. Tommy shared they have been meeting with the architect for the Northwest and Montgomery Central clinics and will bid the job in about a month. Tommy shared they are contemplating combining the Kenwood and Northeast locations. If the locations combined the issue would be parking once they widen Trenton Road near Northeast High School. He shared they could do two separate buildings at

Northeast High School; final decision has not been made. The Onsite renovations will be funded by the ESSER 2.0 funds.

Sharla Smith gave an update for the Onsite Clinic branding and new logo. Sharla has been working closely with the CMCSS communications department to design a new logo. She presented a new logo for Onsite and for the Infusion Center. The new branding & logo colors are navy blue, orange, and white. Once the branding takes effect, the website will be updated as well.

Jeanine Johnson shared that Sharla Smith would be giving an Onsite presentation at the November school board meeting.

Jeanine Johnson gave an update on the Radiology Alliance contract with BCBS. Negotiations are currently ongoing and BCBS is hopeful that Radiology Alliance will return to the Select Network. They are currently processing claims at in-network cost. If no agreement is made, our employees would be required to pay out of network or travel elsewhere for care.

Jeanine Johnson read an email from an employee regarding verbiage utilized in the EOC under Section V-Limitations/Exclusions. The employee is requesting for the Trust to clarify the verbiage. Jeanine asked Chris Fessenden to review the wording of the State of Tennessee's EOC as well as compare to a BCBS commercial plan and possibly another self-funded insurance. The EOC wording is reviewed on an annual basis. There is no motion required at this time.

Christopher Reneau CMCSS Chief Financial Officer presented the Financial Statements for June 2021, May 2021, and April 2021. The Fund balance as of June 30, 2021 is \$24,371,867.34. Fund balance is strong. Tommy Butler made a motion to accept the Financial Statements as presented. Kim Yarbrough seconded. All Trust members verbally voted yes. Motion carries.

Chris Fessenden provided the Trust members with the June 2021 Medical and Dental Plan Experience Reports. The medical loss ratio for June was 112.4%. The year to date medical loss ratio is 91.2%. The plan is in very good standing. The dental report is for CMCSS only, and the loss ratio for June was 117.33%. The dental year to date loss ratio was 93.34%. The plan is in very good standing as well.

Chris Fessenden provided the Trust members with the Clarksville-Montgomery County Network Savings Summary for 9.1.2020 through 6.30.2021. Chris shared that the provider discount is currently 66.3%.

Chris Fessenden provided the Trust members with information for the BlueRe Reinsurance Renewal. The following options were thoroughly discussed;

1. Renew the current \$600,000 deductible at an increased annual cost of 9%
2. Renew with a \$625,000 deductible at an increased annual cost of 6%.
3. Renew with a \$650,000 deductible at an increased annual cost of 1%.

BCBS would need a decision by August 13, 2021 for the September 1, 2021 renewal. Tommy Butler made a motion to renew the current \$600,000 deductible plan. Donna Mahoney seconded. All Trust members verbally voted yes.

Jeanine Johnson informed the Trust members about the \$26,271 PCORI fee that was paid in July of 2021.

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

The next meeting will be held Tuesday, December 14<sup>th</sup> at 4:15 p.m. in the Lecture Hall.

The meeting was adjourned at 5:28 p.m.