

Clarksville Montgomery County Employees
Insurance Trust Meeting
December 14, 2021

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held on Tuesday, December 14, 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, Michelle Lowe, Donna Mahoney, John Smith, Jeff Taylor, Leslie Helmig, and Mark Banasiak. Also, in attendance were Chris Fessenden and Kim Moss of Fessenden Consulting Group, Carol Joiner CMCSS General Counsel, Christopher Reneau CMCSS Chief Financial Officer, Amy Wigington and Courtney Taylor from the CMCSS Benefits Office, Sharla Smith and Kelly Folley from Onsite, and Pam Clark from County HR.

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

Minutes from the August 10, 2021 meeting were reviewed. Motion to accept the Minutes was made by Mark Banasiak. Jeff Taylor seconded. All Trust members verbally voted yes. Motion carries.

Chris Fessenden presented the Applied Behavior Analysis (ABA) Therapy appeal. In June of 2020 there was a request to amend the plan for ABA Therapy from the current 35 visit limit to unlimited visits. The Trust did not act, therefore the plan remained unchanged. In October of 2021, an employee sent an email appealing the benefits and requested a \$25 copay for ABA therapy visits with a \$3,000 out of pocket maximum. Jeanine Johnson also shared that the Client Services Director of Autism ETC contacted the Clarksville Mayor's office with a request to change the plan from the current 35 visit limitation. This request was eventually forwarded to her office for review. There was no motion to change the plan at this time. The plan will remain the same.

Jeanine Johnson presented the Thighplasty Appeal to the Trust. She read the following statement; "As Trustees of the Clarksville Montgomery County Insurance Trust we are authorized to review appeals presented by our membership. In the role of Trustee, we are required to make decisions that require a balance of compassion towards a member and a balance of fiduciary responsibility and fairness to all members who participate in our Insurance Trust. For those of you who have been in this role for many years, you have reviewed appeal requests that are compelling, and made decisions based on what was best for the Trust and its entire membership. Once again, we are being asked to make a difficult decision, as both appeals you will review today are requesting significant plan changes which could open up the Trust to future risks. I will ask Fessenden Consulting Group to provide us with additional information to include

background information which you may find helpful as we move forward with these decisions.” Chris Fessenden provided a handout on contractual appeal and shared that the Trust’s health plan is very robust in coverage however health issues and circumstances typically vary. Therefore, medical plan documents are not able to outline every possible situation. Procedure Code 15832 (Thighplasty) is listed as an exclusion in the Trust’s plan, the state of TN plan, BCBS’s insured contracts, and is always deemed cosmetic. The Fessenden Consultant Group recommends against making exemptions to the plan as it treats members inconsistently and could lead to discrimination, reversals of past claims, and additional liabilities to the plan. There was extensive discussion between Trust members over this particular appeal. No motion was made to change the EOC or cover the procedure as requested by the member. The plan will remain the same.

Christopher Reneau, CMCSS Chief Financial Officer, presented the Financial Statements for October 2021, September 2021, August 2021, and July 2021. The Fund balance as of October 31, 2021 is \$24,480,371.02. He also shared we have 3.56 months in reserve, which is an increase from last year at 2.64 months in reserve. Jeff Taylor made a motion to accept the Financial Statements as presented. Mark Banasiak seconded. All Trust members verbally voted yes. Motion carries.

Chris Fessenden provided the Trust members with the October 2021 Medical and Dental Plan Experience Reports. The medical loss ratio for October was 102.4%. The year to date medical loss ratio is 103.8%. The plan is in very good standing. The dental report is for CMCSS only, and the loss ratio for October was 79.19%. The dental year to date loss ratio was 94.77%. The dental plan is in very good standing as well.

Tommy Butler provided an update on the Onsite Main Clinic Expansion and Renovations. The project was approved in 2019 but was unfortunately delayed by COVID-19. The county commission approved Onsite to use the current main clinic location for a 10-year term on Monday, December 13, 2021. The design is bid ready besides minor changes which could result in a small architect fee. Onsite has \$800,000 in ESSER 2.0 funding and \$400,000 in BCBS Wellness credits to fund the expansion and renovations. Tommy is expecting the bid to increase due to inflation costs since 2019. Tommy shared that all 5 satellite clinics will also receive minor renovations funded by the ELC grant. Mark Banasiak made a motion to accept and Jeff Taylor seconded. All Trust members verbally voted yes. Motion carries.

Sharla Smith provided an update for The Onsite Infusion Center. Sharla shared that the Infusion Center has saved the plan \$1,040,000 as of September 2021.

Jeanine Johnson announced due to lack of time we would discuss the Consolidated Appropriations Act, Blue Cross Blue Shield ASA Fee, the Monthly Claims Payment History, and Large Claims at our next Trust Meeting.

The next meeting will be held Monday, March 21st at 4:15 p.m. in the Lecture Hall.

The meeting was adjourned at 5:40 p.m.