

Clarksville Montgomery County Employees
Insurance Trust Meeting

June 14, 2022

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held on Tuesday, June 14, 2022 at 9:00 a.m. in the School Board Conference Room.

Members in attendance were Jeanine Johnson, Tommy Butler, Charli Hall, Shannon Hadley, Kellie Jackson, Michelle Lowe, Kay Rye, 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, and Stacey Smith from the CMCSS Benefits Office, Sharla Smith, Tiffany Hampton, and Kelly Folley from Onsite Medical Clinic, and Pam Clark from County HR.

Jeanine Johnson called the meeting to order at 9:00 a.m. A quorum was established.

Jeanine congratulated Kellie Jackson on her retirement and asked Jeff Taylor to have the next Mayor appoint another person to the Insurance Trust Board to represent the County government once her retirement was final.

Minutes from the March 21, 2022 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 provided an update and a handout regarding the Onsite Main Clinic Expansion and Renovations. The project renovation has started at the main clinic. The project is going to take up to 6 months and another month to move everything in. The funding sources, ESSER is 2.0, ELC Grant, and Insurance Trust (reimbursed by BCBS Wellness Credit). Northwest and Montgomery Central Clinics are complete. Projects for Operations and Kenwood Clinics expected to begin this week and should be complete in 60 days. Fort Campbell donated a 5,000 sq. ft. medical building for the Northeast Clinic site. The completion time will be around September/October 2022. ELC Grant Funding will be used to move and setup the building and other expenses with a total around \$180,0000.

Chris Reneau informed the board during the construction, asbestos was found at Veterans Plaza which will cause the price of construction to exceed the budget. Chris Reneau asked the Trust for motion to include a 10% contingency with up to \$90,000 to move forward with construction. Anything higher than that will be discussed at the next Trust meeting. Tommy Butler will provide an update at the Trust meetings until

construction is complete. Motion to accept the contingency was made by Kellie Jackson. Jeff Taylor seconded. All Trust members verbally voted yes. Motion carries.

Jeanine Johnson wanted to thank Tommy Butler, Sharla Smith, Tiffany Hampton, and Kelly Folley for being fully operational during the renovation process.

Sharla Smith provided an update and a handout regarding staff member positions at Onsite Clinics. Sharla was approved two additional office staff members during the March 21, 2022 Trust meeting. The positions the Trust approved are put on hold until next year when the ELC grant funds end. Sharla also provided an update on Infusions. The staff will work with Epiphany in making sure patients are charged correctly for their Infusions. The staff continues to work with each patient to ensure needs are met.

Jeanine Johnson provided the communication that went out to employees to inform employee's no premium increase.

Chris Fessenden provided a handout regarding Patient-Centered Outcomes Research Institute (PCORI) this was provided by the Affordable Care Act. PCORI funds research that can help patients and those who care for them make better informed decisions about their healthcare choices. The amount of the PCORI fee for the policy period of 09-01-2020 through 08-31-2021 was \$2.66 per medical plan member (10,378 members X \$2.66 = \$27,605). This tax is paid by the CMEIT each year.

Chris Reneau, CMCSS, Chief Financial Officer, presented the Financial Statement for April 2022. The Total Liabilities and Fund balance \$32,577,520.11 Trustee's Report balance \$32,578,662.70. Flexible benefits balance \$37,684.18 Changes in reserved for other Insurance benefits total fund balance at end of period \$27,692,013.95 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 April 2022 Medical and Dental Plan Experience Reports. The medical loss ratio for April was 94.4%. The year to date medical loss ratio is 98.3%. The plan is in very good standing. The dental year to date loss ratio was 70.83%. The dental plan is in very good standing as well. We are looking into the upcoming renewal for Dental in January.

Chris Fessenden provided High Cost Claims in Excess of \$100,000.00. Current paid period: 09/01/2021 through 04/30/2022 32 total number of claims in excess of \$100,000.00

Jeanine Johnson presented the Claims Payment History data for the last year and 2 large claims. Tommy Butler is going to look into the reason November claim for the Prescription Drugs Epiphany RX is high.

The next meeting will be held Monday, August 15th at 4:15 p.m. in the School Board Conference Room.

The meeting was adjourned at 9:35 a.m.