

Clarksville Montgomery County Employees
Insurance Trust Meeting
October 17, 2022

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held on Monday, October 17, 2022 at 4:15 p.m. in the School Board Conference Room.

Members in attendance were Jeanine Johnson, Tommy Butler, Charli Hall, Shannon Hadley, Donna Mahoney, Jeff Taylor, Leslie Helmig, Kay Rye, John Smith, Kimberly Yarbrough, Teresa Cottrell 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, Jessica Hernandez CMCSS Finance Director, Amy Wigington, Courtney Taylor, 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 4:16 p.m. A quorum was established.

Jeanine Johnson welcomed new member Teresa Cottrell from the county.

Minutes from the August 14, 2022 meeting were reviewed. Motion to accept the Minutes was made by Mark Banasiak. Jeff Taylor seconded. All Trust members verbally voted yes. Motion carries.

Tommy Butler provided an update on the Onsite Main Clinic Expansion and Renovations. The main clinic walls are going up with a projective date to be turned back over in January. The 5,000 sq. ft. portable facility donated by Fort Campbell has been delivered to Northeast and connected together. The parking lot, electric, and internet will be the next project for Northeast. Funding for the expansion and renovation comes from ESSER, ELC grant funds, Blue Cross Blue Shield Credit, and some from trust funds.

Jeanine Johnson presented the Onsite Infusion service Appeal to the Trust. The appeal is requesting a change in provider for infusion servicer. A summary from the patient and Onsite was provided to the trust members. The Fessenden Consultant Group recommends using caution when making plan exceptions. Prescription medication makes up 25% of the cost of the medical plan and specialty prescription make up ½ of that cost. Chris Fessenden provided a reminder of cost for Infusion treatments. The cost for medicine only would be \$3,000 per dose higher and the clinic care cost would be 3 to 4 times more than the Onsite clinic. There was extensive discussion between Trust members over this particular appeal. No motion was made therefore the provider will remain the same, appeal was denied.

Kelly Metcalf and Janelle Sheen with Epiphany Rx joined the meeting via zoom. Epiphany Rx provided a handout regarding Lucentis/Biosimilar. Biosimilar is preferred over Lucentis for a savings to the plan of \$1,000 per injection given. An effective date would begin September 1, 2022 for new patients and for current patients through December 31, 2022. TN Retina is the only provider in the Clarksville area that administers Lucentis. TN Retina indicated that if the decision was made to not put Lucentis on the formulary that the Clarksville members would need to find new providers. There are 10 members receiving the Lucentis injection. There was extensive discussion between Trust members, Epiphany, and Fessenden Consulting Group. A motion was presented by Mark Banasick to continue treating our members with Lucentis and revisit in a year. Tommy Butler seconded. All Trust members verbally voted yes. Motion carries.

Chris Fessenden provided a handout on the Blue Cross Blue Shield performance guarantee report/summary. Blue Cross audits the claim activity and performance goals.

Fessenden Consulting Group provided information on the TN state Guardianship plan. Per Blue Cross Blue Shield our plan would allow the individual to stay on the plan until they turn 26. The Trust asked the Fessenden Consulting Group to provide options for the EOC regarding Guardianship eligibility. They will be provided at the next meeting, in an effort to ensure specific language is provided in EOC.

Chris Reneau, CMCSS, Chief Financial Officer, presented the financial statement for August 2022. The total liabilities and fund balance \$23,907,614.21. Trustee's report balance \$23,715,408.34. Flexible benefits balance \$18,624.44. Changes in reserve for other Insurance benefits total fund balance \$18,837,664.21. Revenue is up 3.5 months in reserves. 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 August 2022 Medical and Dental Plan Experience Reports. The medical loss ratio for August was 119.5%. The year to date medical loss ratio was 99.5%. The plan is in very good standing. The dental year to date loss ratio was 127.14%. The dental year to date loss ratio was 94.43%. There is an increase for the dental premiums.

Jeanine Johnson presented the claims payment history data for the last year and 9 large claims.

The next meeting will be held Monday, January 30th at 4:15 p.m. in the School Board Conference Room.

The meeting was adjourned at 5:44 p.m.