

**Clarksville Montgomery County Employees**  
**Insurance Trust Meeting**  
January 30, 2023

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held on Monday, January 30, 2023 at 4:15 p.m. in the School Board Conference Room.

Members in attendance were Jeanine Johnson, Tommy Butler, Charli Hall, Donna Mahoney, Jeff Taylor, Leslie Helmig, Kay Rye, John Smith, Teresa Cottrell, Amanda Beck, Michael Johnson, Heather Fleming, 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 4:15 p.m. A quorum was established.

Jeanine Johnson welcomed new member Heather Fleming county HR Director.

Minutes from the October 17, 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 projected date to be turned back over is March 3 and scheduling patients in April. The 5,000 sq. ft. portable facility donated by Fort Campbell has been delivered to Northeast and connected. Construction for the parking lot should start in March. Grand opening/ribbon cutting ceremony to be announced. Funding for the expansion and renovation comes from ESSER, ELC grant funds, Blue Cross Blue Shield Credit, and some from trust funds.

Sharla Smith presented a change to the pay grade for two positions that were approved by Trust members in March 2022. Since the position is responsible for all nursing tasks plus additional duties, Sharla would like to ask for additional compensation of one pay grade higher than other nursing staff members. Motion to accept the change in pay grade was made by Amanda Beck. Mark Banasiak seconded. All Trust members verbally voted yes. Motion carries.

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. Fessenden Consulting Group provided an

updated provision for the EOC regarding Guardianship eligibility. They provided the Trust with an overview sample of a legal guardianship benefit policy. The Trust members will review the sample and vote on the provisions at the next meeting in February.

The Integrated Cash/GoodRx launch has been delayed. The Integrated Discount Card Program (GoodRx) provides a real-time drug price check. This program provides discounts on most generic medications, which helps members pay less for prescription. There is a concern in the contract that was pointed out by Carol Joiner regarding patient privacy with Blue Cross Blue Shield and not Epiphany. This is still being reviewed. No action needed.

Chris Fessenden provided a letter address to Jeanine Johnson on the projection for the plan year 9-1-23/24 Medical/RX plan cost. Based on projection worksheet claims and expense cost is projected at \$69,287,554. Based on projections, the plan needs an increase of 2.64% to the current budget cost. Premium history report was given to the Trust which shows no increase in premiums in last 2 years. On December 29, 2022, the President signed the Consolidated Appropriations Act, 2023 ("CAA, 2023"), into law. Self-funded state and local governmental plans that previously elected to opt out of the MHPAEA will be unable to renew their election once it expires 8-31-2023. The MHPAEA law would allow set limits on behavioral health. The new law CAA2023 does not allow set limits. The new law allows unlimited behavioral health visits starting September 1, 2023. Fessenden Consultant Group asked Blue Cross Blue Shield for claims data towards projective behavioral health coverage cost. The projective claims data should be available for review at the next Trust meeting in February. Tommy Butler is going to review the RX rebates. The Trust will review the premiums for the 23/24 plan year at the next meeting in February.

Chris Reneau, CMCSS, Chief Financial Officer, presented the financial statement for November 2022. The total liabilities and fund balance \$28,055,427.12. Trustee's report balance \$28,110,777.02. Flexible benefits balance \$40,365.53. Changes in reserve for other Insurance benefits total fund balance \$198,131.02. 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 December 2022 Medical and Dental Plan Experience Reports. The medical loss ratio for December was 90.8%. The year to date medical loss ratio was 95.7%. The plan is in very good standing. The dental year to date loss ratio was 67.04%. The dental year to date loss ratio was 89.82%.

Jeanine Johnson presented the Weight Loss Medications Appeal to the Trust. The appeal is requesting a claim for the weight loss medication SAXENDA, and it has been denied because the medication is excluded from coverage. The cost for Wegovy and Saxenda is about \$20,000 per year. Research indicates that most patients gain the

weight back after stopping the therapy. Epiphany has confirmed “the long-term data isn’t there to support the cost-benefit with these medications”. Fessenden Consulting Group does not recommend adding coverage for weight loss medications currently. A copy of the denial notice from Epiphany was presented to the Trust that will be sent out to the employee. No motion needed.

State of Tennessee equal or superior audit handout was given to Trust members dated November 28, 2022. CMCSS must be equal or superior to the state plan to continue with self-insured plan. Information was provided by Courtney Taylor to the state. The state found CMCSS plan superior.

Chris Fessenden provided a handout of the Blue Cross Blue Shield performance report. Total provider savings discount is 68.6%.

Chris Fessenden presented a summary on TrueLifeCare Diabetes Management Program for the plan year July 2021 to June 2022. This is a program with no cost to members. A summary report was provided to Trust members to review. TrueLifeCare cost for diabetic materials is less than can be purchase through the EpiphanyRx prescription drug plan. Paid to True Life Care for coaching and supplies for 12 months was \$151,228.75. The monthly cost of supplies for TLC participants if paid through the EpiphanyRx prescription plan would have been \$222,729. Projected costs savings for 12 months based on fewer inpatient admits and fewer impatent days per admit was \$690,990.

Jeanine Johnson presented the claims payment history data for the last year and 5 large claims.

The next meeting will be held Monday, February 27<sup>th</sup> at 4:15 p.m. in the Lecture Hall.

The meeting was adjourned at 5:17 p.m.