

**FRANKLIN-ESSEX-HAMILTON SCHOOL DISTRICTS'  
HEALTH INSURANCE CONSORTIUM  
JOINT GOVERNING BOARD MEETING**

<b>DATE:</b>	February 3, 2020		
<b>LOCATION:</b>	Adirondack Educational Center, Malone, NY		
<b>KIND OF MEETING:</b>	Regular		
<b>MEMBERS PRESENT:</b>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">                 Alison Riley-Clark - FEH BOCES                  Dale Breault Jr. – FEH BOCES                  Amber Spinner - Brushton-Moira                  Todd LaPage - Brushton-Moira                  Vicki Gardinier – Chateaugay                  Jenny Winch - Lake Placid                  Dana Wood - Lake Placid                  Jerry Griffin – Co-Chair, Malone                  Daniel Tusa – Co-Chair, Malone             </td> <td style="width: 50%; border: none;">                 Kristie Eddy - Salmon River                  Natascha Jock - Salmon River                  Cindy Moody- Saranac Lake                  Julia Rushford – Saranac Lake                  Joseph Ianaconi – St. Regis Falls                  Timothy Seymour – St. Regis Falls                  Lisa Spangler- Tupper Lake                  Daniel Bower - Tupper Lake             </td> </tr> </table>	Alison Riley-Clark - FEH BOCES Dale Breault Jr. – FEH BOCES Amber Spinner - Brushton-Moira Todd LaPage - Brushton-Moira Vicki Gardinier – Chateaugay Jenny Winch - Lake Placid Dana Wood - Lake Placid Jerry Griffin – Co-Chair, Malone Daniel Tusa – Co-Chair, Malone	Kristie Eddy - Salmon River Natascha Jock - Salmon River Cindy Moody- Saranac Lake Julia Rushford – Saranac Lake Joseph Ianaconi – St. Regis Falls Timothy Seymour – St. Regis Falls Lisa Spangler- Tupper Lake Daniel Bower - Tupper Lake
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<b>MEMBERS ABSENT:</b>	Loretta Fowler - Chateaugay		
<b>OTHERS PRESENT:</b>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">                 Kristy Harrigan - FEH BOCES                  Chantal Munoz - FEH BOCES                  Stacy Vincent - FEH BOCES                  Jackie Cowan - Chateaugay                  Patrick Cowburn – KBM                  Patrick Calnon - Plan Coordinator                  Joey Aschoff – Keenan                  Brian Fassett – Capital Region BOCES                  Michael Zagobelny – NYSUT                  Bob Smith – NYSUT (arrived late)             </td> <td style="width: 50%; border: none;">                 Maggie Baum - Express Scripts                  Doug Gruzca – Excellus BC/BS                  Samantha Bombard - Excellus BC/BS                  Kristin Redmond – Excellus BC/BS                  Alishia Davis - Excellus BC/BS                  Stephen Shafer – FEH BOCES (Shadowing)                  Thomas Dodd - Lake Placid (Shadowing)             </td> </tr> </table>	Kristy Harrigan - FEH BOCES Chantal Munoz - FEH BOCES Stacy Vincent - FEH BOCES Jackie Cowan - Chateaugay Patrick Cowburn – KBM Patrick Calnon - Plan Coordinator Joey Aschoff – Keenan Brian Fassett – Capital Region BOCES Michael Zagobelny – NYSUT Bob Smith – NYSUT (arrived late)	Maggie Baum - Express Scripts Doug Gruzca – Excellus BC/BS Samantha Bombard - Excellus BC/BS Kristin Redmond – Excellus BC/BS Alishia Davis - Excellus BC/BS Stephen Shafer – FEH BOCES (Shadowing) Thomas Dodd - Lake Placid (Shadowing)
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<b>CALL TO ORDER:</b>	<p>Co-Chair Tusa called the meeting to order at 9:04 AM.</p> <p>Co-Chair Tusa thanked Thomas Dodd and Stephen Shafer for guidance and for remaining on the Board as guests. Their continued help with history and guidance is appreciated. Co-Chair Tusa would also like to recognize the efforts of the Wellness Committee.</p> <p>Review of Agenda: There were no changes.</p>		
<b>APPROVAL OF MINUTES FROM SEPTEMBER 25, 2019:</b>	<p>Co-Chair Tusa asked for a motion to accept the minutes of the 11/20/19 meeting.</p> <p>Amber Spinner moved, seconded by Kristy Eddy to accept the minutes.</p> <p style="text-align: center;">Yes - 16 No - 0 , motion carried</p>		

<p><b>EXCELLUS:</b></p>	<p>a) <u>Six Month Report:</u></p> <p>Doug Gruzca stated that Plan costs are down by \$803,000 in the current period. Doug also stated that enrollment in Telemed is up, higher than the comparison school. Behavioral health is also seeing a growth.</p> <p>Kristin Redmond continued by going over the 6 month report from 7/1/19 to 12/31/19. Total cost is seeing a 4% decrease. Top cost drivers are inpatient (surgical), outpatient (OP surgery, pharmacy, radiology), Physician (Office/Home visits, OP surgery, Radiology), Other (Durable Medical Equipment, Ambulance, Home Health Care), Pharmacy (Diabetic – \$174k), Vaccines (\$11k), Contraceptives (\$7,600).</p> <p>Kristin stated while discussing the high cost claimants that pushing cancer screening education with members would reduce the number of high claimants.</p> <p>Doug interjected and briefly spoke about Wellframe. This is a mobile app that connects members to their Excellus BCBS Member Care Management Team. Doug stated that a YouTube video assisting members with downloading and creating an account to use Wellframe will be sent out to Stephanie to forward to Board members.</p> <p>Kristin reiterated that educating members keeps them off the high claimant list. Kristin stated that 19% of members have yet to receive preventative care in the first 6 months of the year. This is nothing out of the ordinary. This percentage is expected to decrease as the plan year continues.</p> <p>Doug stated he will also send out YouTube videos of the MDLive enrollment process as this was requested.</p> <p>Doug continued by offering to conduct presentations alongside Alishia Davis to help inform members of MDLive and its enrollment process.</p>
<p><b>EXPRESS SCRIPTS:</b></p>	<p>a) <u>Six Month Report:</u></p> <p>Brian Fassett stated that the coalition continues to grow – with more schools, BOCES, and Counties.</p> <p>Joey Aschoff stated that the 2020 Amendment to ESI Employer Group Pharmacy Benefit Management Agreement is completed.</p> <p>Joey continued by going over the Savings and Activity Report through Oct 2019. Joey stated that there has been a cumulative savings of \$612,000 since the Program’s launch. Joey discussed how provider (physician) education is further needed. One possible way to improve provider education is through additional member education. Members can educate providers.</p> <p>Maggie Baum provided a Program Listing snapshot. A question arose as to whether or not the \$1,000 co-pay (in regards to the SaveON Program) is applied to the member co-pay max amount. Maggie will research this inquiry and provide information for our next meeting.</p> <p>Maggie then stated that she will be reaching out next month in regards to an HIV Program that has utilization through this region.</p>

	<p>Maggie continued by going over Express Scripts' 6 month report. Plan Cost Net PMPM increased \$0.04 (+0.0%) to \$115.62, primary driven by the Utilization Trend Component. Specialty Plan Cost Net PMPM decreased \$3.75 (-8.8%) to \$38.84, primarily driven by the Specialty Cost Share Component.</p> <p>b) <u>RationalMed (Information Update):</u></p> <p>Due to limited time, Express Scripts skipped its presentation in regards to RationalMed.</p> <p>Pat Cowburn stated that Excellus also provides this service. RationalMed, an integrated data and proprietary rules engine, promotes patient health and preventing adverse events and hospitalizations.</p> <p>Pat asked the Board if they would like to have both vendors, Excellus and ESI, present this program and its benefits at a later meeting. If a decision is made to go forward with RationalMed then both Vendors will share information with one another.</p>
<p><b>KBM REPORT:</b></p>	<p>Co-Chair Tusa motioned to grant Co-Chair Griffin permission to sign the Keenan 2020 Amendment to ESI Employer Group Pharmacy Benefit Management Agreement on behalf of the Joint Governing Board.</p> <p>Tim Seymour, moved. Lisa Spangler, seconded.</p> <p style="text-align: center;">Yes - 16 No - 0 , motion carried</p> <p>Co-Chair Tusa requested from the Board any known pitfalls with MDLive. One issue brought up was charges and reimbursement discrepancies. Some members were previously charges incorrectly due to a communication issue with Excellus BC/BS. Members were being charged \$40 instead of \$10 and being later reimbursed for the difference. Co-chairs will go through past minutes with Stephanie Bannon and confirm the correct pricing of this benefit. Co-Tusa requested that the Board bring devices to our next meeting to ensure those attending meetings here know how to use MDLive without issue to further educate our members on the ease.</p> <p>a) <u>Six Month Report:</u></p> <p>Pat Cowburn went over the KBM 6 month report. Claim costs are lower than last year through six months. This has impacted the budget in a positive manner. Pat expects the paid claims to go to projections based on past performance over the long haul. The addition of new prescription programs such as SaveON has increased administrative costs.</p> <p>b) <u>Premium Recommendations for 2020-21:</u></p> <p>Pat Cowburn went over the budget performance. Pat stated that revenues are covered by expenditures with the 3% option. The 3% option is considered a balance budget.</p> <p>In reply to Pat's premium recommendation, Lisa Spangler declared that with this new initiative of Wellness and educating members we will have a better chance of utilization of the plan and less claims.</p> <p>c) <u>Motion on Premium Recommendations:</u></p>

	<p>Daniel Bower made a motion to set the premiums using Option 3 made by KBM, setting the premiums to increase at 1 percent.</p> <p>Seconded by Dana Wood.</p> <p>Thomas Dodd asked if the 1% would use \$843,985 of the rate stabilization. Pat Cowburn confirmed, yes, it would.</p> <p>Pat Cowburn then gave a projected surplus with the 3% premium increase. The chart shown demonstrated that we would have a deficit within 6 years with a 5% increase going forward.</p> <p>Pat Cowburn continued by giving a projected surplus with the 2% premium increase. The chart shown demonstrated that we would have a deficit within 5 years with a 5% increase going forward.</p> <p><b>Caucus: 11: 36AM</b></p> <p><b>Came back at 11: 55AM</b></p> <p>Daniel Bower made an amended motion to set the premiums using Option 3 made by KBM, setting the premiums to increase at 1 percent <u>overall</u> with the Medicare premium adjusted at 5 percent and with the other premiums (Traditional and PPOJ) falling where they go.</p> <p>Seconded by Dana Wood.</p> <p>Yes - 16 No - 0 , motion carried</p> <p><u>d) Stop Loss Coverage (Authorization of Co-Chairs to Approve and Sign):</u></p> <p>A motion was made to allow the Co-Chairs to work with Patrick Calnon and Patrick Cowburn to procure the stop loss coverage for the 2020-21 school year.</p> <p>Dan Bower motioned to approve.</p> <p>Dana Wood seconded.</p> <p>Yes - 16 No - 0 , motion carried</p>
<p><b>JGB GOALS PROGRESS REPORT:</b></p>	<p>a) <u>Exploration of Wellness Programs:</u></p> <p>Tim Seymour discussed Wellness Allocation details including the procurement guidelines. This list is of guidelines and examples and not exhaustive. Tim continued by sharing the desired outcome of the Wellness Allocation.</p> <p>Stephen Shafter provided explanation on what Wellness activities receive BOCES aid and what does not qualify. Districts taking advantage of Excellus' Biometric Screening will be invoiced for the amount through the Community School CoSer. The same amount will be deducted from the Districts' next monthly health insurance Consortium bill.</p>

	<p>Stephen then explained the disbursement of the allocated \$195,000 to the Districts. Each District is allotted a \$5,000 base amount as well as a Covered Lives Allocation. These combined funds determine each Districts' total allocated Wellness budget.</p> <p>Stephen continued by discussing the purchasing policy including the methods of documentation, competitive bidding and the Wellness Requisition Form.</p> <p>Co-Chair Griffin amended the motion from the November 2019 JGB meeting (<i>Motion to approve an allocation of \$195,000 to be distributed among each district for wellness activities and Excellus biometric screenings, provided a report of district activities are given to the consortium two times per year in February and September. Each district in order to access funds for wellness activities must offer base-level biometric screening through Excellus.</i>) to reflect the chart that is on this draft Wellness memo. Each District receives a base amount of \$5,000 with an additional covered lives allocation. Co-Chair Griffin added that the funds do not exceed the \$195,000.</p> <p>Accepted by Amber Spinner.</p> <p>Seconded by Joseph Ianaconi.</p> <p>Yes - 16 No - 0, motion carried</p>
<p><b>DATE AND AGENDA FOR NEXT MEETING:</b></p>	<p>a) <u>Date:</u></p> <p>The date of the next meeting is Friday, May 29, 2020 at the Malone Bus Garage.</p> <p>b) <u>Agenda Items:</u></p> <p>Co-Chair Tusa requested that members of the Board bring devices (Ex. phones and laptops) to the next meeting. Members will walk through the sign-in procedure of MDLive and Wellframe to further educate their members.</p> <p>Amber Spinner asked for a shared document stating what Districts use their allotted Wellness funds for. This will be further discussed at the next meeting.</p>
<p><b>ADJOURNMENT:</b></p>	<p>Co-Chair Tusa moved to adjourn the meeting at 12:55PM.</p> <p>Amber Spinner accepted.</p> <p>Lisa Spangler seconded.</p>
	<p>These minutes approved <u>Stephanie Bannon</u> <u>5-29-2020</u> Stephanie Bannon, Secretary</p>