

**ILLINOIS EDUCATORS RISK MANAGEMENT PROGRAM ASSOCIATION
EXECUTIVE BOARD OF DIRECTORS
MEETING MINUTES
APRIL 25, 2019**

Call to Order: Cliff McClure called the meeting to order at 1:00 pm

Roll Call:

Executive Board Members Present:

Andy Larson	Community Unit School District #7
Brian Brooks	St. Joseph-Ogden CHSD #305
Cliff McClure	Paxton-Buckley-Loda Community Unit School District #10
Tom M. Davis	Heritage Community Unit School District #8
Jeremy Darnell	GCMS Community Unit School District #5
Rod Grimsley	Gifford Community School District #188

Executive Board Members Absent:

Vic Zimmerman Monticello CUSD #25

Board Members Present:

None

Administrative Individuals Present:

Brian Loman	Loman-Ray Insurance Group, Inc
Julie Buesing	Loman-Ray Insurance Group, Inc
Lori Warnes	Loman-Ray Insurance Group, Inc
Gail Heaton	Health Alliance
Josh Frerichs	Health Alliance
Steve Calhoun	Health Alliance
Rick Rhodes	C F & H Insurance
Jason Jared	USI Insurance Service

Approval of March Executive Board meeting minutes:

Heritage Community Unit School District #8 moved and St. Joseph-Ogden CHSD #305 seconded the motion to approve the March Executive Board meeting minutes

Approved by unanimous vote

Approval of Paid Bills:

Community Unit School District #7 moved and Gifford Community School District#188 seconded the motion to approve the following paid bills:

\$456,922.82	Health Alliance	Medical claims for week ending 4/5/19 and Rx claims for 3/16-3/31/19
\$ 3,415.59	Health Alliance	Equian for 3/8/19

Approved by roll call vote 6-0

Approval of Unpaid Bills:

Gifford Community School District #188 moved and Heritage Community Unit School District #8 seconded the motion to approve the following unpaid bills:

\$575,800.81	Health Alliance	Medical claims for week ending 3/29/19, Multiplan for February 2019 and Stratose for February 2019
\$284,432.22	Health Alliance	Medical claims for week ending 4/12/19
\$304,355.08	Health Alliance	Medical claims for week ending 4/19/19, less refunds for March
\$169,415.06	Health Alliance	May ASO, Admin and Stop loss fees
\$ 9,835.00	Healthiest You	April Invoice
\$ 1,626.80	BPC	May COBRA invoice
\$ 3,570.00	Elias, Meginnis & Seghetti	March legal invoice

Approved by roll call vote 6-0

Financials:

GCMS Community Unit School District #5 moved and St. Joseph-Ogden CHSD #305 seconded the motion to approve financials thru April 22, 2019. The financials show income as \$1,537,285.86 and total expenses totaling \$1,608,716.07 for an actual net monthly income of -\$71,430.21. Balance in the trust account is \$37,471.72. Unpaid claims total \$1,496,146.23 total claims for the month total \$1,380,683.83. The true trust balance is -\$1,458,674.51.

Approved by unanimous vote

1st Quarter Health Alliance Reports, Gail Heaton: Gail Heaton went over the 1st Quarter Health Alliance reports.

Discuss and vote on bringing up to the IERMP Board to change audit year from fiscal year to calendar year and have a 16 month audit to bring the IERMP to a January 1st audit.

Gifford Community School District #188 moved and GCMS Community Unit School District #5 seconded the motion to approve changing audit year to fiscal year to calendar year and have a 16 month audit to bring the IERMP to a January 1st audit.

Approved by roll call vote 6-0

Discuss 1st Quarter Reserves

Brian Loman discussed 1st quarter reserves. INBR (incurred but not reported) is under \$2.1 Million . Claims inventory is down and claims are getting paid quicker.

Discuss 2017 claim for non-contracted provider. Claim just received on April 8, 2019 – filed untimely: Health Alliance received a claim for services rendered in October 2017 from a non-contracted provider. Apparently the member provided the provider's office with incorrect data and the claim was filed with Healthlink. The provider's office finally received the correct information from the patient and the claim was submitted to Health Alliance on 3/11/19. For non-contracted providers the deadline to file a claim is one year – and it has been over a year since date of service. If denied – the member will be billed \$59,448.00. Health Alliance is going to deny the claim and try to get more information to see how many times the provider reached out to the member.

Discuss Healthiest You report:

Brian Loman went through the Healthiest You report for March.

Approve schools eligible to join the IERMP:

Tri-City Special Education	Tier 4
Capital Area Career Center	Tier 3

This item was tabled.

Discussion Items:

Annual Meeting – looks like Wednesday, August 7th works best

Executive Board position opening up – Rod Grimsley's last meeting will be June's meeting, so a temporary spot will be available. An email will go out to see who is interested in temporary fill the spot.

Sarah Bush update Brian Loman met with Sarah Bush and they have requested that the IERMP to use a different network other than Health Alliance. Brian Loman is still going to work out an arrangement with Sarah Bush for 2019.

Discuss Additional Revenue Options:

The Executive Board has requested Brian Loman/ IERMP agents to work on the following:


- work on a letter to send out to the entire IERMP board giving them an update on how the trust is running. Letter needs to be sent out by the end of the next week.
- look into independent actuaries/consultants - to evaluate the trust
- find out who should pay for the independent consultants – Loman-Ray/Brokers, Health Alliance or IERMP
- Cost comparisons on what the recommended changes would be (increasing the Rx copays, PCP/SCP copays,)
- looking into possibly adding an additional 6th tier
- shopping out Stop Loss and PBM (Pharmacy)

Informational items

None

Adjournment:

At 3:30 pm Community Unit School District #7 moved and Gifford Community School District #188 seconded the motion to adjourn the meeting.


Chairman


Secretary