

**ILLINOIS EDUCATORS RISK MANAGEMENT PROGRAM ASSOCIATION  
EXECUTIVE BOARD OF DIRECTORS  
BOARD MEETING MINUTES  
JANUARY 23, 2020**

**Call to Order:** Vic Zimmerman called the meeting to order at 1:02 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
Jeremy Darnell	GCMS Community Unit School District #5
Scott Watson	Bismark-Henning CUSD #1
Tom M. Davis	Heritage Community Unit School District #8
Vic Zimmerman	Monticello CUSD #25

**Executive Board Members Absent:**

None

**Board Members Present:**

Barbara Thompson	Fisher CUSD1
Dan Hilbert	Cissna Park Community Unit School District 6
Todd Pence	St. Joseph CCSD 169
Vic White	Prairieview Ogden CUSD #197

**Administrative Individuals Present:**

Brian Loman	Loman-Ray Insurance Group, Inc
Julie Buesing	Loman-Ray Insurance Group, Inc
Kelly Grebinsky	Actuaries Northwest
Lori Warnes	Loman-Ray Insurance Group, Inc
Jason Jared	USI Insurance Services
Josh Frerichs	Health Alliance
Gail Heaton	Health Alliance

**Guests Present:**

Jeff Isenhower	Prairieview Ogden CUSD #197
Pam Ely	Iroquois County CUSD #9
Tara Minon	Rantoul City Schools #137

**Approve December Executive Board Meeting Minutes:**

Bismark-Henning CUSD #1 moved and St. Joseph-Ogden CHSD #305 seconded the motion to approve the December Executive Board Minutes.

Approved by unanimous vote 7-0

**Approve Paid and Unpaid Bills:**

St. Joseph-Ogden CHSD #305 moved and Bismark-Henning CUSD #1 seconded the motion to approve the following paid and unpaid bills:

**Paid:**

-Health Alliance	\$293,448.19	Medical claims for week ending 12/13/19
-Health Alliance	\$454,314.47	Medical claims for week ending 12/20/19, Rx claims for 12/1-12/15/19 less refunds for November 2019
-Health Alliance	\$207,598.47	Medical claims for week ending 12/27/19
-Health Alliance	\$433,664.55	Medical claims for week ending 1/3/2020, Multiplan for November 2019, Zelis for November 2019, Equian for October 16, 2018, less Cotiviti for December 2019
-Health Alliance	\$283,983.37	Medical claims for week ending 1/17/20
-Health Alliance	\$166,326.14	January ASO, Stop loss and Admin fees

**Unpaid Bills:**

-Health Alliance	\$507,270.90	Medical claims for week ending 1/10/20
-Health Alliance	\$166,575.44	February ASO, Stop loss and Admin fees
-BPC	\$ 1,606.88	January COBRA Invoice
-BPC	\$ 1,606.88	February COBRA Invoice
-Healthiest You -	\$ 8,185.50	January Invoice
-Surface 51	\$ 3,047.50	½ Phase 1 of Strive for 5

Approved by roll call vote 7-0

**Financials:**

Bismark-Henning CUSD #1 moved and GCMS Community Unit School District #5 seconded motion to approve financials through January 23, 2020. Financials as of December 31, 2019 show income as \$1,727,516.82 and total expenses totaling \$2,142,176.19 for an actual net monthly income of -\$205,944.81. Unpaid claims as of 2019 total \$1,574,361.41. True trust balance is - \$1,512,702.55. As of January 23, 2020, income for the month total \$1,987,058.90 and total expenses totaling \$2,024,670.92 for an actual net monthly income -\$37,612.02. Balance in the trust account is \$24,046.84. Unpaid claims total \$1,013,426.16, total claims for the month total \$1,297,409.53. True trust balance is -\$989,379.32

Approved by unanimous vote

**Kelly Grebinsky, Actuaries Northwest, to discuss IERMP Quarterly report as of December 2019:**

Kelly Grebinsky went over the IERMP Quarterly report thru December 2019. Ending December 2019, the IERMP incurred a gain of approximately \$58,427. Actuarial medical loss ratio for the past 12 months is 96.1%. Medical trends are slightly negative over the past twelve months and prescription drug trends are continuing at a high level of 41.4% driven by increasing drug prices and the use of specialty medications. The number of high claimants went from 64 to 83 from 2018 to 2019. This is a normal increase due to trend. Some schools requested to receive a running loss ratio report quarterly so they can see how their individual group is trending. This report will be handed out individually to each district.

**Discuss and vote on the SPD Amendment #1 dated 1/1/19. Voting on the following: fertility preservation services, infertility services, telehealth services, plan exclusions for infertility, prescription drug benefits – Stage 4 cancer drugs and enhanced infertility.**

Paxton-Buckley-Loda Community Unit School District #10 moved and GCMS Community Unit School District #5 seconded the motion to approve the SPD Amendment #1 dated 1/1/19. Kelly Grebinsky recommended approving all benefits in the SPD Amendment #1 dtd 1/1/19 except for the benefit for prescription drug benefits for Stage 4 cancer drugs. He recommended that we seek legal counsel due the cost impact to the trust. These drugs are very expensive and do not necessarily prolong life or improve the quality of life. After seeking legal counsel from David Schellenberg – he advised the trust that this benefit must be approved due to it being state mandated for school districts under Section 5/10-22.3f under Insurance School Code 105 ILCS 5/10-22.3f.

Approved by unanimous vote

**Discuss procedures and information the trust is willing to provide for schools requesting data:**

Bismark-Henning CUSD #1 moved and Heritage Community Unit School District #18 seconded the motion to approve the procedures and information the trust is willing to provide for school requesting data. Per the request of Brian Loman and Kelly Grebinsky, there should be some set of procedures in place for schools requesting data. Data was actually requested by a district and went directly to someone in Health Alliance who wasn't apart of the trust. "Claims packet" should be requested by the district when they need so claims information is up to date.

Approved by unanimous vote

**Discuss and vote on moving the June meeting from Thursday, June 25<sup>th</sup> to June 23<sup>rd</sup>:**

Paxton-Buckley-Loda Community Unit School District #10 moved and Bismark-Henning CUSD #1 seconded the motion to move the June 25<sup>th</sup> meeting to June 23<sup>rd</sup>.

Approved by unanimous vote

**Discuss and vote on Strive for 5 material:**

Paxton-Buckley-Loda Community Unit School District #10 moved and GCMS Community Unit #5 seconded the motion for Loman-Ray to come up with a business plan and timeline to role out the Strive for 5.

Approved by unanimous vote

**Gail Heaton, Health Alliance annual report:**

Gail Heaton went over Health Alliance's annual report.

**Update on Healthiest You**

Brian Loman presented the Healthiest you report.

**Approve Schools eligible to join the IERMP:**

None

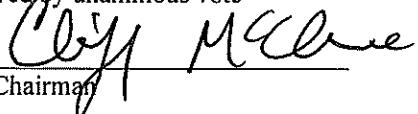
**Discussion Items:**

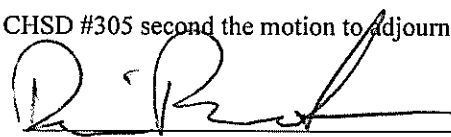
Loman-Ray Golf Outing will be Monday, June 8<sup>th</sup> at UCC.

**Adjournment:**

At 3:05 pm Bismark-Henning CUSD #1 moved and St. Joseph-Ogden CHSD #305 second the motion to adjourn the meeting

Approved by unanimous vote

  
Vice Chairman

  
Secretary