

**ILLINOIS EDUCATORS RISK MANAGEMENT PROGRAM ASSOCIATION  
BOARD OF DIRECTORS  
ANNUAL BOARD MEETING MINUTES  
AUGUST 27, 2020  
VIA ZOOM**

**Call to Order:** Cliff McClure called the meeting to order at 1:07 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 CUSD 1
David Andriano	Iroquois County CUSD #9
Hillary Stanifer	Blue Ridge Community Unit School District #18
Jean Neal	Georgetown-Ridge Farm Community Unit District 4
Michelle Ramage	Rantoul City Schools #137
Phil Cox	Salt Fork CUSD #512
Todd Pence	St. Joseph CCSD 169
Tom Mulligan	Arcola School District #306
Zack Werkheiser	Shiloh CUSD 1

**Board Members Absent:**

Bonnie McArthur	Thomasboro Community Consolidated School District #130
Dan Hylbert	Cissna Park Community Unit School District 6
Jay Smith	Gifford Community School District #188
Jeff Isenhower	Prairieview Ogden CUSD #197
Jennifer Armstrong	Rural Champaign County Special Education Cooperative
Jim Acklin	Edgar County CUSD #6
Kenny Schwengel	Stewardson-Strasburg 5A
Robert Richardson	Hoopeston Area CUSD #11

**Administrative Individuals Present:**

Brian Loman	Loman-Ray Insurance Group, Inc
Julie Buesing	Loman-Ray Insurance Group, Inc
Lori Warnes	Loman-Ray Insurance Group, Inc
Jason Jared	USI Insurance Services
Celeste Eichelberger	USI Insurance Services
Rick Rhodes	C F & H Insurance Agency
Josh Frerichs	Health Alliance
Gail Heaton	Health Alliance
Kelly Grebinsky	Actuaries Northwest
Dave Schellenberg	Elias, Meginnis & Seghetti, P.C.

**Guests Present:**

Dr. Leonard	Carle Foundation
Dennis Hesch	Health Alliance
Gordon Salm	Health Alliance
Kristie Greenburg	BPC
Tara Minon	Rantoul City Schools #137
Andrew Weintraub	Health Alliance

**Speaker Dr. Leonard, CEO of Carle Foundation, talked about COVID and the impact it has had on Carle:**

Dr. Leonard spoke about making their facilities and the community safe from the spread of COVID by placing safety measures in place and implementing protective equipment. The lockdown of elective surgeries in the beginning parts of COVID has flatten the curve of the spread of COVID. By doing so, this has spread the treatment of COVID over a period of time to make it manageable for the hospital to treat it. Outpatient facilities were significantly impacted by COVID with no one coming in for elective surgeries. In April Carle had 8000 employees working and half of them started working from home. The ER and convenient care facilities are getting increased visits. The week before the shutdown Carle saw 47 patients on E-visits and a few weeks after Carle had 6000 visits on E-visits. Going forward Dr. Leonard thinks COVID will be around for another 12 months and a vaccine might be in place within the next few months.

**Speaker Dennis Hesch, CEO of Health Alliance, talked about the relationship between Health Alliance and IERMP:**

Dennis Hesch announced that Health Alliance is going to present a check to the IERMP for a \$300,000 wellness credit to use as the IERMP sees fit. Membership needs to be kept around 3,000 or at least 23 school districts must remain in the IERMP for a 2 year period.

**Approve July Executive Board Minutes and closed session minutes:**

Community Unit School District #7 moved and Bismark-Henning CUSD # 1 seconded the motion to approve the July Executive Board Minutes and closed session minutes.

Approved by unanimous vote 15-0

**Approve Executive Board meeting dates for the rest of 2020 through August 2021:**

GCMS Community Unit School District #5 moved and St. Joseph-Ogden CHSD #305 seconded the motion to approve the Executive Board meeting dates for the rest of 2020 through August 2021

Approved by unanimous vote 15-0

**Approve Paid and Unpaid Bills:**

Heritage Community Unit School moved and Bismark-Henning CUSD #1 seconded the motion to approve the following paid and unpaid bills:

**Paid:**

\$256,110.64	Health Alliance	Medical claims for week ending 7/31/20 less refunds for June 2020
\$464,107.27	Health Alliance	Medical claims for week ending 8/7/20 and Rx claims for 7/16-7/31/20
\$217,554.68	Health Alliance	Medical claims for week ending 8/14/20
\$383,315.72	Health Alliance	Medical claims for week ending 8/21/20, Rx claims for 8/1-8/15/20, Multiplan for July 2020, and Cotiviti for August 2020

**Unpaid:**

\$158,042.76	Health Alliance	September ASO, Stop loss and Admin fees
\$ 8,168.50	Healthiest You	August Healthiest You
\$ 1,606.88	BPC	September COBRA Invoice

Approved by roll call vote 15-0

**Financials**

Bismark-Henning CUSD #1 moved and GCMS Community Unit School District #5 seconded the motion to approve financials through August 27, 2020. The financials show income as \$1,671,870.56 and total expenses totaling \$1,492,154.66 for an actual net monthly income of \$179,715.90. Balance in the trust account is \$805,468.72. Unpaid claims total \$0, total claims for the month total \$1,327,478.90.

Approved by unanimous vote 15-0

**Discussion of the actuary's, Kelly Grebinsky, projections for the 2021 renewal:**

Kelly Grebinsky announced that the trust is running better than originally projected, so for 2021 he is projecting the renewal to come in under 10% - better than projected from last year. A few things he is looking at to finalize numbers is the stay-at-home impact the future cost of COVID vaccinations for 2021. Final renewal increase will be determined at September's Executive Board meeting.

**Discussion on the IBNR termination:**

Several schools have been asking how the IBNR termination language reads in case a district decides to leave the trust, so Kelly Grebinsky typed up a one page explanation. This is also outlined in the Intergovernmental Agreement. The district is responsible for claims that are paid just for that district after the district leaves the trust. The terminating school's IBNR will be calculated per member based on total Trust membership by dividing the total IBNR by the average membership over the last three months. This number is then multiplied with the terminating school district's three-month average membership. This final number is divided by 12 months and

the district will make monthly payments to the trust and there will be true-up at the end of year. At the end of the year a reconciliation will take place and if the district paid too much – they will get reimbursed and if the district didn't pay enough – then the district owes the trust the difference. The Executive Board has the sole discretion to implement a Special Assessment to all districts currently in the trust and districts who have left the trust within the past 3 years

**Discussion and approved D & O Insurance:**

Fisher CUSD 1 moved and St. Joseph-Ogden CHSD #305 seconded to go with Professional Solutions Insurance Company with the D&O Insurance. This policy has the same coverage as the current policy with a lower premium.

Approved by roll call vote 14-0

**Discussion of schools who have submitted their letter of intent to withdrawal for 1/2021:**

To date these are the schools who have submitted their letter of intent to withdrawal for 2021: Bismark-Henning CUSD #1, Blue Ridge Community Unit School District #18, Community Unit School District #7, Edgar County CUSD #6, Georgetown-Ridge Farm Community Unit School District #4, Gifford Community School District #188, Hoopeston Area CUSD #11, Prairieview Ogden CUSD #197, Rural Champaign County Special Education Cooperative, Salt Fork CUSD #512 and St. Joseph CCSD 169. Letters need to be submitted by midnight on August 31<sup>st</sup> and can be rescinded by November 1<sup>st</sup>.

**Discussion on the 2021 ancillary renewal:**

Ancillary products are currently being shopped out with several carriers. It has come down to 2 carriers who have very competitive proposals. The two companies are Unum and Metlife. Brian Loman will make his recommendation on what to do with ancillaries at September's Executive Board.

**Strive for Five – Nurse/Advocate:**

Brian Loman talked to the board regarding adding a nurse/advocate to the Strive for Five program. This will help keep claims down and assist with members navigating through the medical world and help with scheduling. Brian wanted some feedback on what the board thinks about hiring a nurse/advocate before moving forward. Brian Loman and Kelly Grebinsky believes this could potentially save the IERMP quite a bit of money.

**Report on all districts that the IERMP has accepted and declined since the last annual meeting:**

None

**Update on Healthiest You:**

Brian Loman went over July's Healthiest You report.

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

None

**Re-elect Executive board members (2 spots) – Larson (Community Unit #7) and Davis (Heritage Community Unit School District #8):**

The Chairman asked for nominations from the floor and St. Joseph CCSD 169 nominated Larson and Davis. No other nominations were made so Larson and Davis will remain on the board for another 3 years.

**Discussion Items:**

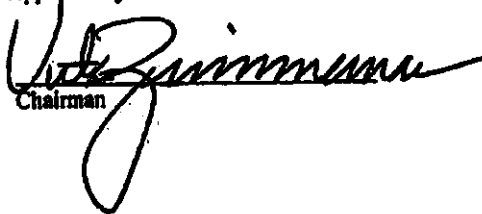
The numbers on the Aggregate Policy that was set up with Health Alliance for 2020 have been finalized. It looks like the trust will be receiving around \$50,000 from Health Alliance.

Kristie Greenburg from BPC discussed the email that went out to all districts who have a PSA, HRA, HSA and POP accounts regarding mandatory plan changes and optional plan amendments due to COVID. It's recommended that if a district has a question to contact the IERMP's main contact person, Megan Happ, at BPC. Lori Warnes will send out the updated contact list for BPC to all districts.

**Adjournment:**

At 3:20 pm Community Unit School District #7 moved and GCMS Community Unit School District #5 second the motion to adjourn the meeting.

Approved by unanimous vote

  
Chairman

  
Secretary