

**ILLINOIS EDUCATORS RISK MANAGEMENT PROGRAM ASSOCIATION
BOARD OF DIRECTORS
EXECUTIVE BOARD MEETING MINUTES
NOVEMBER 24, 2020
VIA ZOOM**

Call to Order: Vic Zimmerman called the meeting to order at 1:01 pm

Roll Call:

Executive Board Members Present:

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	Bismarck-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:

Hillary Stanifer	Blue Ridge Community Unit School District #18
Jeff Isenhower	Prairieview Ogden CUSD #197
Phil Cox	Salt Fork CUSD #512
Michelle Ramage	Rantoul City Schools #137

Administrative Individuals Present:

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

Guests Present:

Lynda Watterson Rantoul City Schools #137

Approve October Executive Board meeting minutes:

Paxton-Buckley-Loda Community Unit School District #10 moved and St. Joseph-Ogden CHSD #305 seconded the motion to approve the October Executive Board minutes

Approved by unanimous vote: 6-0

Approve Paid and Unpaid Bills:

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

Paid:

\$420,198.73	Health Alliance	Medical claims for week ending 10/23/20, Rx claims for 10/1-10/15/20, Multiplan for September 2020
\$424,940.54	Health Alliance	Medical claims for week ending 10/30/20, Cotiviti for October 2020, First Access Fees for August 2020, less refunds for September 2020
\$368,015.96	Health Alliance	Medical claims for week ending 11/6/20 and Rx claims for 10/16-10/31/20
\$289,707.50	Health Alliance	Medical claims for week ending 11/13/20 and First Health Access fee for September 2020
\$417,206.85	Health Alliance	Medical claims for week ending 11/20/20, Rx claims for 11/1-11/15/20, Multiplan for October less refunds for October 2020

Unpaid:

\$165,915.66	Health Alliance	December ASO, Stop loss and Admin fees
\$ 8,160.00	Healthiest You	November Invoice
\$ 1,606.88	BPC	December COBRA Invoice

Approved by roll call vote: 6-0

Financials

Paxton-Buckley-Loda Community Unit School District #10 moved and Heritage Community Unit School District #8 seconded the motion to approve financials through November 24, 2020. The financials show income as \$1,699,738.93 and expenses totaling \$1,241,224.05 for an actual net monthly income of \$458,514.88. Balance in the trust account is \$1,374,882.61. Unpaid claims total \$0, total claims for the month are \$1,074,930.31.

Approved by unanimous vote: 6-0

Accept the resignation of Andy Larson, Community Unit School District #7:

Paxton-Buckley-Loda Community Unit School District #10 moved and GCMS Community Unit School District #5 seconded the motion accept the resignation of Andy Larson, Community Unit School District #7.

Approved by unanimous vote: 6-0

Discuss and elect new board member to temporary replace Andy Larson until the Annual Board Meeting in August 2021.

Monticello CUSD #25 nominated Barbara Thompson, Fisher CUSD 1, to fill the position. Paxton-Buckley-Loda Community Unit School District #10 moved and GCMS Community Unit School District #5 seconded the motion to appoint Barbara Thompson to replace the empty executive board position

Approved by unanimous vote: 6-0

Discuss 3rd Qtr financial report -

Kelly Grebinsky went over the 3rd quarter financial report. The financials are better than what was projected over a year ago. Medical trends remain negative, however prescription drugs are trending high. With the new Rx contract for 2021, the trust should see a decline in Rx costs. In the past 12 months, the trust had 72 large claimants over \$50,000 in paid claims, compared to 69 claimants in the prior 12 months.

Discuss quoting procedures & potential cost associated with quoting districts into IERMP:

In the prior years, Health Alliance's underwriting team normally quoted new schools coming into the trust. Now with Actuaries Northwest on board, they should be the ones tiering the districts since they came up with the rating system. Cost involved will be the following: \$1,000 a year setting up the quoting model and then an average of \$400-\$500 per district wanting to be quoted in the IERMP. The main question is who should pay for quoting districts. Brian Loman recommends on having the trust be responsible for picking up the cost of quoting districts. Brian Loman is going to look into the language in the Plan Administrator agreement to see who should pick up the cost of quoting districts.

Discuss TCOH administering COBRA for St. Joseph Grade as a test group:

Loman-Ray is currently working with TCOH on administering St. Joseph Grade's HRA instead of BPC. Since some districts have had some issues with BPC, so Brian Loman would like for TCOH to also administer St. Joseph Grade's COBRA administration. This would be a win for the IERMP if the trust has another option for a third-party vendor to administer the HRA and COBRA for the entire group. TCOH will have a direct feed from Health Alliance for medical and pharmacy claims.

Discuss and approve ASO, Admin fees and Stop-loss fees for 2021:

GCMS Community Unit School District #5 moved and Paxton-Buckley-Loda Community Unit School District #10 seconded the motion to approve the ASO, Admin and Stop-loss fees for 2021. Stop loss deductible will remain at \$150,000, admin fees will be remain at \$27 with an additional \$1 PBM carveout fee. Stop-loss fee is increasing from \$39.36 to \$42.31 per subscriber.

Approved by roll call vote:6-0

Discuss Aggregate Policy:

Brian Loman requested quotes for aggregate policy for 115, 120% and 125% and quotes came in higher than anticipated. Kelly Grebinsky commented that this would be a good policy to have but not at the current rates presented by Health Alliance.

Update on Nurse Navigator applicants:

To date we have received 10-11 applications. TCOH, Kelly Grebinsky and Jeremy Darnell will be part of the interviewing process. Interviewing process will start next week.

Approve Schools eligible to join the IERMP:

None

Update on Healthiest You:

Brian Loman went over October's Healthiest You report.

Discussion Items:

December's meeting -- Christmas luncheon has been cancelled so December's meeting will be moved back to Tuesday, December 15th.

Overall loss medical ratio -- overall loss ratio of the group is 85.6% - goal is to remain under 90%

Informational Items:

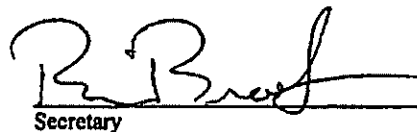
Wellness credit- Health Alliance will be presenting the trust with a wellness credit of \$150,000 for 2021.

Adjournment:

At 2:20 Heritage Community Unit School District #8 moved and Monticello CUSD #25 second the motion to adjourn the meeting.

Approved by unanimous vote


Chairman


Secretary