

ILLINOIS EDUCATORS RISK MANAGEMENT PROGRAM ASSOCIATION
BOARD OF DIRECTORS
EXECUTIVE BOARD MEETING MINUTES
JANUARY 28, 2021
VIA ZOOM

Call to Order: Vic Zimmerman called the meeting to order at 1:00 pm

Roll Call:

Executive Board Members Present:

Barbara Thompson	Fisher CUSD 1 (showed up at 1:07 pm)
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 (showed up at 1:04pm)
Vic Zimmerman	Monticello CUSD #25

Executive Board Members Absent:

None

Board Members Present:

David Andriano	Iroquois County CUSD #9
Jeff Isenhower	Prairieview Ogden CUSD #197
Michelle Ramage	Rantoul City Schools #137
Phil Cox	Salt Fork CUSD #512
Todd Pence	St. Joseph
Tom Mulligan	Arcola School District #306

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
Rick Rhodes	CF & H Insurance
Jason Jared	USI Insurance Services
Kelly Grebinsky	Actuaries Northwest

Guests Present:

Lynda Watterson	Rantoul City Schools #137
Jim Baxter	TCOH
Gary Wright	TCOH
Sean Go	TCOH
Deana Wolf	Heritage Community Unit School District #8 (showed up at 1:04pm)
Todd Reed	MetLife

Approve December Executive Board meeting minutes:

St. Joseph-Ogden CHSD #305 and GCMS Community Unit School District #5 seconded the motion to approve the November Executive Board meeting minutes

Approved by roll call vote 5-0

Speaker Jim Baxter from TCOH to discuss PBM (Pharmacy Benefit Manager) contract:

Jim Baxter discussed how the transition is going with moving the PBM to CVS/Caremark. Jeremy Darnell gave an example of how TCOH was able to help one his employees with the transition of changing a prescription for the employee's daughter. There have been a few bumps with some members, but TCOH has been able to assist the members with their questions. The formulary with the new PMB contract is narrower than the one the IERMP had with Health Alliance, so there are some members who have had to change their prescriptions due to them not being covered under the new formulary. The members who are on the HDHP are experiencing some differences in the cost of their prescriptions starting 2021 due to the new contract and due to the fact they don't have copays for their prescriptions like the other plans. Members can use the GoodRx card if they can get their prescriptions at a lower price and submit the claim to apply it to their OPM. More discussion will happen in February.

Speaker Todd Reed from MetLife to discuss the ancillaries:

Todd Reed discussed the MetLife transition of the dental, vision and life. There were a lot of comments about the SSN numbers being used as ID numbers and some districts are not happy about that. MetLife explained that most major carriers use the members SSN numbers as ID numbers. Members don't have to put their SSN on their ID cards if they don't want to – it is up to the members. There is a nationwide system error which prevented providers to verify coverage for members, so MetLife was contacting providers directly for verification.

Some districts were behind on getting claim ready by January 1st, due to the fact of figuring out retiree definition for those districts who have retirees on their plan. MetLife is planning on having a follow up MetLink demonstration sometime in February so the bookkeepers can attend and ask questions regarding their MetLink account.

Approve Paid and Unpaid Bills:

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

Paid:

\$219,845.52	Health Alliance	Medical claims for week ending 12/18/20, Zelis for September 2020 and Equian for 10/21/20
\$449,673.21	Health Alliance	Medical claims for week ending 12/25/20, Rx claims for 12/1-12/15/20, Multiplan for November 2020, First Health Access Fee for November 2020 less refunds for November 2020
\$307,640.48	Health Alliance	Medical claims for week ending 1/1/21 less Cotiviti for December 20
\$515,897.26	Health Alliance	Medical claims for week ending 1/8/21 and Rx claims for 12/16-12/31/20
\$265,258.17	Health Alliance	Medical claims for week ending 1/15/21
\$210,953.21	Health Alliance	Medical claims for week ending 1/22/21, Multiplan for December 2020, Cotiviti for January 2021 less Rx refunds from 1/1-1/15/21
\$25,500.73	CVS	Rx claims from 1/1-1/7/21
\$47,995.91	CVS	Rx claims from 1/8-1/15/21
\$13,696.00	TCOH	January Consulting fee

Unpaid:

\$154,526.91	Health Alliance	February ASO, Stop loss and Admin fees
\$ 7,225.00	Healthiest You	January Invoice
\$ 1,357.88	BPC	January COBRA Invoice

Approved by roll call vote: 7-0

Financials:

Paxton-Buckley-Loda Community Unit School District #10 moved and GCMS Community Unit School District #5 seconded the motion to approve financials through January 28, 2021. The financials show income as \$1,701,297.09 and expenses totalling \$1,623,651.76 for an actual net monthly income of \$77,645.33. Balance in the trust account is \$758,873.51. Unpaid claims total \$0, total claims for the month are \$1,457,276.68.

Approved by roll call: 7-0

Discuss 4th Qtr financial report – Kelly Grebinsky:

Kelly Grebinsky discussed the 4th Qtr financials. The 12 month operating gain is \$2,243,165 for 2020. Estimated total funding is down due to two items – the main one is from schools changing to lower cost plans and the other is less enrollment. Total incurred claims are lower due to the following reasons 1) plan migration 2) reduction of claims due to COVID & 3) lower medical trends than what were anticipated when rates were set last year. Incurred claims in the months of March – May 2020 were lower than normal due to the stay at home order. The number of high-cost claimants decreased from 83 in 2019 to 67 in 2020. Operating gain as of December 31, 2020 is \$753,861.

Update on Nurse Navigator and Strive for Five:

Brian Loman introduced the Nurse Navigator, Kris Elliott to the Executive Board. She has 25+ years at OSP and is very excited starting this new position. Marketing material is still being developed and hopefully everything will be finalized shortly. TCOH is currently working on password protected dashboard to have everything in one place – cost treatment calculator and cost for prescriptions.

Approve Schools eligible to join the IERMP:

None

Update on HealthiestYou:

Brian Loman gave an update on December's HealthiestYou report.

Discussion Items:

None

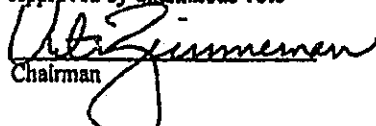
Informational Items:

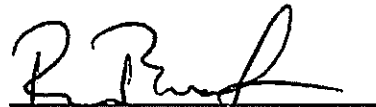
- Brian Brooks thought it would be a good idea to send out a FAQ communications at the end to send out to members who may have questions regarding the Rx card and ancillaries.
- Brian Loman is getting geared up to market the IERMP in the Spring and promoting the Strive for Five.

Adjournment:

At 2:49 pm Bismarck-Henning CUSD #1 moved and Paxton-Buckley-Loda Community Unit School District #10 second the motion to adjourn the meeting.

Approved by unanimous vote


Chairman


Secretary