

**ILLINOIS EDUCATORS RISK MANAGEMENT PROGRAM ASSOCIATION
BOARD OF DIRECTORS
EXECUTIVE BOARD MEETING MINUTES
MAY 27, 2021
URBANA COUNTY CLUB AND 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
Brian Brooks	St. Joseph-Ogden CHSD #305
Jeremy Darnell	GCMS Community Unit School District #5
Tom M. Davis	Heritage Community Unit School District #8
Vic Zimmerman	Monticello CUSD #25

Executive Board Members Absent:

Cliff McClure	Paxton-Buckley-Loda Community Unit School District #10
Scott Watson	Bismarck-Henning CUSD #1

Board Members Present via Zoom:

Bonnie McArthur	Thomasboro CCSD 130
David Andriano	Iroquois County CUSD #9
Hillary Stanifer	Blue Ridge Community Unit School District #18
Michelle Ramage	Rantoul City Schools #134
Tom Mulligan	Arcola School District #306

Administrative Individuals Present:

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

Guests Present:

Jennifer Bohlmann	Thomasboro CCSD 130 via Zoom
Lynda Watterson	Rantoul City Schools #137 via Zoom

Approve April Executive Board meeting minutes:

St. Joseph-Ogden CHSD #305 moved and Fisher CUSD 1 seconded the motion to approve April Executive Board meeting minutes.

Approved by unanimous vote

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:

\$158,279.19	Health Alliance	Medical claims for week ending 4/23/21, Multiplan for March 2021, First Health Access fees for January & February 2021, less Rx claims
\$143,474.45	Health Alliance	Medical claims for week ending 4/30/21 less refunds for March 2021
\$183,597.46	Health Alliance	Medical claims for week ending 5/7/21, First Health Access for March 2021 less Cotiviti for April 2021
\$310,855.60	Health Alliance	Medical claims for week ending 5/14/21 less Refunds for April 2021 and CVS CMK credit
\$441,494.04	Health Alliance	Medical claims for week ending 5/21/21
\$ 78,432.06	CVS	Rx claims from 4/16-4/23/21
\$ 85,697.50	CVS	Rx claims from 4/24-4/30/21
\$ 48,760.63	CVS	Rx claims from 5/1-5/7/21
\$ 56,052.84	CVS	Rx claims from 5/8-5/15/21
\$ 524.90	CVS/Caremark	April administrative fee
\$ 2,680.07	BPC	April & May COBRA Invoice
\$ 1,781.25	ANW	New business quote for Cerro Gordo, Tri-County Special Education and Central CUSD

Unpaid:

\$152,835.38	Health Alliance	June ASO, Stop loss and Admin fees
\$ 7,225.00	Healthiest You	May Invoice
\$ 13,600.00	TCOH	May consulting fee
\$ 593.75	ANW	New business quote for ISEA and Champaign Ford Counties ROE
\$ 9,300.73	PrudentRx	April Invoice
\$ 1,291.15	BPC	June COBRA Invoice

Approved by roll call vote: 5-0

Financials:

Heritage Community Unit School District #8 moved and GCMS Community Unit School District #5 seconded the motion to approve financials through May 27th. The financials show income as \$1,686,504.26 and expenses totaling \$1,734,235.46 for an actual net monthly income of -\$47,731.20. Balance in the trust account is \$1,421,763.25. Unpaid claims total \$0, total claims for the month are \$1,580,983.18. 3rd Qtr. 2020 Rx rebate check in the amount of \$147,214.10 was received in the month of May.

Approved by unanimous vote

Speaker Kelly Grebinsky, 1st Qtr. Financials:

Kelly Grebinsky from ANW went over the 1st Quarter financials. As of March 31, 2021 the trust has a net operating gain of \$1.1 million. These results are driven by reduced utilization due to stay-at-home orders and below-expected claim trends. IBNR is at \$1.4 and Kelly recommends on having just under \$5 million in general reserves. Medical trend for the group is at 4.8% and prescription trend is at 1.2%. The number of high claimants over the past twelve months decreased from 78 to 76. Total high-cost claims increased from \$7.3 million to \$7.7 million. Projected operating gains are \$244,487 or 13% of premium.

Discussion and vote on changing the age of colon cancer screenings from the age of 50 to 45 upon renewal, January 1, 2022:

Monticello CUSD #25 moved and GCMS Community Unit School District #5 seconded to move the age of colon cancer screenings from the age of 50 to 45 upon renewal which is January 1, 2022. Currently the HDHP plans do not qualify for this since this is not a federate mandate.

Approved by unanimous vote

Discussion hearing aid benefits.

There were more discussion on the hearing aid benefit. This will be an endorsement/rider under each district’s policy. This will be offered on a school by school basis. Each district will have the opportunity to offer it to their members. Kelly recommends starting at a 2.50% charge for the first year.

This will be voted at June’s meeting

Discuss looking at offering a \$0 copay for members using Quest and Labcorp for labs and looking at the out-of-network benefit for ER and Urgent Care:

There were more discussion on these items and it was tabled. These items will be voted on at a later date when we can package all the changes together and vote on them at the same time.

Update on Nurse Navigator and Strive for Five:

Nurse Navigator and Strive for Five has been launched out to the districts and has been receiving positive responses

Approve Schools eligible to join the IERMP:

- None
- ISEA will be coming into the trust on 7/1/21

Update on HealthiestYou:

Brian Loman went over the HealthiestYou report

Discussion Items:

Virtual Visits- Federal mandate extended telehealth visits until June 24, 2021 for a member to see their primary provider. This is for doctors who still want to continue to see their patients virtually. Most likely this will be extended again.

Informational Items:

- Loman-Ray Golf Outing – Monday, June 7th at the Urbana County Club.

Adjournment:

At 2:35 pm St. Joseph-Ogden CHSD #305 moved and Heritage Community Unit School District #8 second the motion to adjourn the meeting.

Approved by unanimous vote

Victor Zimmerman
Chairman

Brian Brooks
Secretary