

**ILLINOIS EDUCATORS RISK MANAGEMENT PROGRAM ASSOCIATION
BOARD OF DIRECTORS
EXECUTIVE BOARD MEETING MINUTES
SEPTEMBER 23, 2021**

Call to Order: Vic Zimmerman called the meeting to order at 1:08 pm

Roll Call:

Executive Board Members Present:

Barbara Thompson	Fisher CUSD 1
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:

Dan Hylbert	Cissna Park Community Unit School District 6
David Andriano	Iroquois County CUSD #9 via Zoom
Hillary Stanifer	Blue Ridge Community Unit School Dist via Zoom
Nicole Bullington	Iroquois Special Education Association (ISEA) via Zoom
Phil Cox	Salt Fork CUSD #512 via Zoom
Todd Pence	St. Joseph CCSD 169 via Zoom
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
Rick Rhodes	Loman-Ray Insurance Group, LLC
Gail Heaton	Health Alliance
Kelly Grebinsky	Actuaries Northwest - via Zoom
Jason Jared	USI Insurance Services

Elect Board positions-Chairman and Vice Chairman:

St. Joseph-Ogden CHSD #305 made the motion and GCMS Community Unit School District #5 seconded the motion to approve Vic Zimmerman as Chairman and Cliff McClure as Vice-Chairman.

Approved by unanimous vote

Approve Annual Board meeting minutes:

Fisher CUSD 1 made the motion and Bismarck-Henning CUSD #1 seconded the motion to approve the Annual Board meeting minutes.

Approved by unanimous vote

Approve Paid and Unpaid Bills:

GCMS Community Unit School District #5 made the motion and St. Joseph-Ogden CHSD #305 seconded the motion to approve the following paid and unpaid bills:

Paid:		
\$356,928.42	Health Alliance	Medical claims for week ending 8/27/21 less CVS CMK credit
\$395,109.32	Health Alliance	Medical claims for week ending 9/3/21
\$296,026.15	Health Alliance	Medical claims for week ending 9/11/21
\$298,270.31	Health Alliance	Medical claims for week ending 9/17/21 less CVS CMK credit
\$107,834.65	CVS	Rx claims from 8/16-8/23/21
\$ 43,937.84	CVS	Rx claims from 8/24-8/31/21

\$ 86,213.39	CVS	Rx claims from 9/1-9/7/21
\$106,704.44	CVS	Rx claims from 9/8-9/15/21
\$ 184.31	CVS/Caremark	August Administrative fee
\$ 5,547.00	Loman-Ray Insurance	D&O Insurance

Unpaid:

\$155,079.63	Health Alliance	October ASO, Stop loss and Admin fees
\$ 7,284.50	Healthiest You	September Healthiest You
\$ 14,144.00	TCOH	September consulting fee
\$ 7,089.79	PrudentRx	August Invoice
\$ 1,452.54	BPC	September COBRA Invoice

Approved by roll call vote: 7-0

Financials:

Bismarck-Henning CUSD #1 made the motion and Fisher CUSD 1 seconded the motion to approve financials through September 23rd. The financials show income as \$1,696,823.22 and expenses totaling \$1,566,907.31 for a net monthly income of \$129,915.91. Balance in the trust account is \$1,476,030.15. Unpaid claims total \$0, total claims for the month are \$1,409,092.72

Approved by unanimous vote

Speaker Kelly Grebinsky, Actuaries Northwest, to discuss 2022 renewal:

Kelly Grebinsky discussed the 2022 renewal and recommends the trust to take a 8.9% aggregate rate increase. The rate increase is comprised of the following: 2021 rate understatement, 2022 claims trend, changes in stop loss/admin fees and changes in future risk. In 2021 there were higher general claim trends including high-cost claimants and deferred services related to COVID. Annual trends rates are 5.4% for medical can 8% for prescription drugs.

Discussion and vote on ASO renewal:

Paxton-Buckley-Loda Community Unit School District #10 made the motion and St. Joseph-Ogden CHSD #305 seconded the motion to approve the 2022 ASO renewal. For 2022, the ASO fees will go from \$28 PEPM to \$28.80 PEPM.

Approved by unanimous vote

Discussion and vote on Stop-Loss renewal:

Fisher CUSD 1 made the motion and Bismarck-Henning CUSD #1 seconded the motion to approve the stop-loss renewal. Stop loss renewal came in at a 7.96% increase going from \$42.31 to \$45.69 PEPM and the stop loss amount is staying at \$150,000.

Approved by unanimous vote

Discussion and vote on 2022 renewal:

Fisher CUSD 1 made the motion and GCMS Community Unit School District #5 seconded the motion to approve the 2022 renewal at an 8.9% aggregate increase for the entire trust.

Approved by unanimous vote

Discussion on the possibility of adding new HRA plans for the 2022 plan year:

Kelly Grebinsky is going to price some POS plans with higher deductibles and OPM's to give schools more plan options. Rates and plan designs will be voted on at October's meeting.

Discussion and vote on Health Alliance assisting the IERMP with the requirements of the Consolidated Appropriations Act 2021, limited to the comparative analysis(es) of non quantitative limitations related to mental health and substance use disorder benefits:

GCMS Community Unit School District #5 made the motion and St. Joseph-Ogden CHSD #305 seconded the motion for Health Alliance assisting the trust with the requirements of the Consolidated Appropriations Act 2021 limited to the comparative analysis(es) of non quantitative limitations related to mental health and substance use disorder benefits.

Approved by roll call vote: 7-0

Discuss schools who submitted their letter of intent to withdrawal for 1/2022:

- Blue Ridge CUSD
- Iroquois County CUSD
- Stewardson-Strasburg CUSD
- St. Joseph Grade CCSD

Update on Nurse Navigator and Strive for Five:

A-frame signs are out in the schools and will be moved to other schools every week.

Update on HealthiestYou: Brian Loman reported on the HealthiestYou report.

Approve Schools eligible to join the IERMP:

None

Discussion Items:

None

Informational Items:

- Dinner at the IASA Superintendents Conference
- Bookkeepers Meeting – October 6th at Urbana Country Club

Adjournment:

At 2:57 pm Bismarck-Henning CUSD #1 made the motion and GCMS Community Unit School District #5 second the motion to adjourn the meeting.

Approved by unanimous vote

Victor Zimmerman

Chairman

Brian Brooks

Secretary