

**ILLINOIS EDUCATORS RISK MANAGEMENT PROGRAM ASSOCIATION  
BOARD OF DIRECTORS  
EXECUTIVE BOARD MEETING MINUTES  
JANUARY 27, 2022**

**Call to Order:** Vic Zimmerman called the meeting to order at 1:03pm

**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 (showed up at 1:05pm)
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
Hillary Stanifer	Blue Ridge Community Unit School District #18 via Zoom
Nicole Bullington	Iroquois Special Education Association

**Administrative Individuals Present:**

Brian Loman	Loman-Ray Insurance Group, LLC
Julie Buesing	Loman-Ray Insurance Group, LLC
Lori Warnes	Loman-Ray Insurance Group, LLC
Gail Heaton	Health Alliance
Josh Frerichs	Health Alliance – via Zoom
Kelly Grebinsky	Actuaries Northwest – via Zoom
Jason Jared	USI Insurance Services
Kayte Walls	USI Insurance Services
Jim Baxter	TCOH
Sean Go	TCOH

**Guests present:**

None

**Approve December Executive Board and closed Session meeting minutes:**

St. Joseph-Ogden CHSD #305 made the motion and Bismarck-Henning CUSD #1 seconded the motion to approve December's Executive Board.

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:**

\$252,259.72	Health Alliance	Medical claims for week ending 12/17/21 less refunds for November 2021
\$386,918.16	Health Alliance	Medical claims for week ending 12/24/21 and Multiplan for November 2021
\$211,376.48	Health Alliance	Medical claims for week ending 12/31/21
\$339,239.32	Health Alliance	Medical claims for week ending 1/7/22, Cotiviti for December, First Health Access fee for November 2021 and Equian for 10/12/21
\$266,894.62	Health Alliance	Medical claims for week ending 1/14/22
\$280,878.14	Health Alliance	Medical claims for week ending 1/21/22
\$100,921.61	CVS	Rx claims from 12/8-12/15/21
\$123,458.09	CVS	Rx claims from 12/16-12/23/21
\$140,834.41	CVS	Rx claims from 12/24-12/31/21
\$ 38,076.96	CVS	Rx claims from 1/1-1/7/22
\$ 26,960.51	CVS	Rx claims from 1/8-1/15/22
\$ 8.63	CVS/Caremark	December Administrative fee
\$152,893.10	Health Alliance	January ASO, Stop loss and Admin fees
\$ 13,960.00	TCOH	December Consulting Fee
\$ 2,090.08	PrudentRx	November Invoice

**Unpaid:**

\$139,609.58	Health Alliance	February ASO, Stop loss and Admin fees
\$ 6,562.00	Healthiest You	January Healthiest You
\$ 290.00	Elias, Meginnes & Seghetti, P C.	December Legal fee
\$ 1,487.50	Actuaries Northwest	Rx savings review
\$ 33,255.69	Loman-Ray Insurance Group	Nurse Navigator for July 2021-December 2021 – Wellness Account

Approved by roll call vote:6-0

**Financials:**

Bismarck-Henning CUSD #1 made the motion and Fisher CUSD 1 seconded the motion to approve financials through January 27, 2021. The financials show income as \$1,692,804.61 and expenses totaling \$1,548,734.39 for a net income of \$144,070.22. Total claims for the month are \$1,392,332.66 and there are no unpaid claims. Balance in the trust account is \$876,614.10. The trust received some stop loss payments in the amount of \$ 188,239.61.

Approved by unanimous vote

**Kelly Grebinsky to discuss PBM Cost comparison for 2021 & 2022:** This report is based on actual prescription drug claims data for 2021. Health Alliance implemented a new PBM contract effective 7/1/21, so there are 2 comparisons. The analysis compares 2021 TCOH contract terms to the combined Health Alliance contract terms (old terms 1/1-6/30/21 and new terms for 7/1-12/31/21. The TCOH contract saved the trust \$161,168 for 2021 and projected savings of \$87,000 for 2022. Currently TCOH’s PBM contract is the best option for the trust.

**Kelly Grebinsky to discuss 4<sup>th</sup> Qtr financials:** As of December 31, 2021, the 12-month operating gain for medical and prescription is \$818,461. This report includes money accrued for 2021 that haven’t come in yet. Reserve for claims IBNR is \$1,670,761. The trust is not fully funded but in pretty good shape. 4<sup>th</sup> quarter claims were higher than expected. Prescription claims increased in the 4<sup>th</sup> quarter due to the increase of utilization of higher cost medications. High cost claimants have increased from 67 in 2020 to 74 in 2021. Projected operating gains are \$59,859, which is below our rate setting target of 2.0%.

**TCOH update on transition of COBRA, HRA’s and Flex accounts:** The current big concern is if COBRA participants are allowed to be offered HRA benefits. Jim Baxter checked with an ERISA attorney and confirmed that HRA benefits can be offered to COBRA participants due to federal law. The next question is how much of a surcharge is allowed for a COBRA participant to have the HRA benefit. This question will be sent to Schellenberg. Eligibility emails have been sent out to the participants to get signed up. It has been requested that any correspondence being sent out – must be sent to the Superintendents and Bookkeepers.

**Discussion and approve SPD Plan Amendments #3, #5, #6 & #7:**

Paxton-Buckley-Loda Community Unit School District #10 made the motion and Heritage Community Unit School District #8 seconded the motion to approve SPD Plan Amendment #3, #5, #6 & #7.

Approved by roll call vote: 7-0

**Discussion and approve IBNR reconciliation for Georgetown-Ridge Farm and Community Unit #7:**

Bismarck-Henning CUSD #1 made the motion and Heritage Community Unit School District #8 seconded the motion to approve the IBNR reconciliation for Georgetown- Ridge Farm and Community Unit #7.

Approved by roll call vote: 7-0

**Update on Nurse Navigator and Strive for Five:** It is still going smoothly with Kris as working as Nurse Navigator. There are fully insured districts who have express interest in using the Nurse Navigator. Brian Loman presented to the board that Loman-Ray will split the bill 50/50 with the IERMP so other districts can use Nurse Navigator. This will be voted at February’s meeting.

**Update on HealthiestYou:** Brian Loman went over the HealthiestYou December report.

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

None

**Discussion Items:**

None

**Informational Items:**

**COVID Testing-** It was suggested that we check with Schellenberg to see the trust has the option not cover the home tests

**Consumer Coverage Disclosure Act-** Health Alliance provided the trust with the comparison form. Lori Warnes will email it out to the districts. All plans except the HMO’s cover all the essential health insurance benefits regulated by the State of Illinois.

**Be Healthy Brochure –** there will be a new Be Healthy Brochure for 2022.

**Discuss and approve the \$12 reimbursement cap on COVID-19 OTC Test Kit Coverage:**

GCMS Community Unit School District #5 made the motion and Fisher CUSD 1 second the motion to have a \$12 reimbursement cap on COVID-19 OTC test kits.

Approved by unanimous vote

**Executive Board went into closed session:**

Fisher CUSD 1 made the motion and Bismarck-Henning CUSD #1 seconded the motion to into closed session at 2:24 pm.

**Executive Board came out of closed session at 3:30 pm.**

The board gave formal direction to Brian Loman to shop out the IERMP under fully insured and self-insured for a at least a 18 month contract with a not to exceed clause with the following carriers: Health Alliance, BCBS, United Healthcare, Aetna and any other carrier Brian Loman seems appropriate.

Approved by unanimous vote

**Adjournment:**

At 3:40 pm Fisher CUSD 1 made the motion and Heritage Community Unit School District #8 second the motion to adjourn the meeting.

Approved by unanimous vote

*Vic Zimmerman*

Chairman

*Brian Brooks*

Secretary