

ILLINOIS EDUCATORS RISK MANAGEMENT PROGRAM ASSOCIATION
BOARD OF DIRECTORS
EXECUTIVE BOARD MEETING MINUTES
April 27, 2023 at 1:30 pm
I Hotel and Conference Center
Loyalty Room
via Zoom

Call to Order: Jeremy Darnell called the meeting to order at 1:04 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 (showed up at 1.15pm)
Jeremy Darnell	GCMS Community Unit School District #5
Phil Cox	Salt Fork CUSD #512 (left the room and came back at 1:07)
Scott Watson	Bismarck-Henning CUSD #1
Tom M. Davis	Heritage Community Unit School District #8

Executive Board Members Absent:

Brian Mentzer Belleville #201

Board Members Present:

Adam Clapp	Monticello CUSD #25
Dan Hylbert	Cissna Park Community Unit School District #6 via Zoom
Nicole Bullington	Iroquois Special Education Association
Kevin Haarman	Neoga CUSD #3 via Zoom

Administrative Individuals Present:

Brian Loman	Loman-Ray Insurance Group, LLC
Alex Meyer	Loman-Ray Insurance Group, LLC
Kris Elliot	Loman-Ray Insurance Group, LLC
Lori Warnes	Loman-Ray Insurance Group, LLC
Kelly Grebinsky	ANW
Ainsley McDaniel	BCBS
Jordan Goldenberg	USI

Guests present:

Gail Heaton Clemens Insurance

Approve March Executive Board minutes and closed meeting minutes:

Bismarck-Henning CUSD #1 made the motion and Fisher CUSD 1 seconded the motion to approve the March Executive Board meeting minutes and closed meeting minutes

Approved by roll call vote: 7-0

Approve Paid and Unpaid Bills:

St. Joseph-Ogden CHSD #305 made the motion and Heritage Community Unit School District #8 seconded the motion to approve the following paid and unpaid bills:

Paid:

\$ 47,224.12	St. Joseph Grade	IBNR Refund
\$ 5,852.67	Iroquois County CUSD	IBNR Refund
\$ 373.60	Health Alliance	Medical claims for week ending 4/14/23
\$ 135.44	Health Alliance	Medical claims for week ending 4/21/23

Unpaid:

\$ 1,187.50	Actuaries Northwest	New business and renewal underwriting
\$ 2,800.00	Russell Leigh & Assoc	Preparation of the 2022 Annual Report

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 April 27, 2023. Medical claims for the month are \$2,228.91 and IBNR reimbursements are \$53,076.69 so total expenses are \$55,305.70. Balance in the trust account is \$1,482,911.63 and wellness account is \$173,907.63.

Approved by roll call vote: 7-0

BCBS update – Ainsley McDaniel: No new updates. There are 3,000 employees and 1,200 dependents for a total of 5,200 members on the plan.

General overview of the trust – Kelly Grebinsk: ANW is still receiving monthly data from BCBS. Claims are coming in below than Claim levels and premium levels have increased due to new schools coming into the trust at non-standard rates. Loss ratio is coming in predicted. as projected. Kelly and Brian Loman had an initial meeting with BCBS to discuss the renewal timeline and potentially adding or changing benefits for 2024. Brian Loman went over the renewal timeline – expecting the renewal mid-July and will be discussed at July’s meeting. If the trust has to do an RFP, the due date for the RFP will be September 15 and will be discussed at September’s meeting.

Discussion on Urgent Care, Mental Health & Chiropractic copays and coverage: **Urgent Care** – members have been seeing 2 co-pays for this service \$25 & \$50 – depending on how the provider is billing it. If any labs or x-rays are done – the claims are going towards the deductible and co-insurance, whereas under Health Alliance those services were covered under the UC co-pay. **Mental Health** – members are charged the co-pay and then for out-patient services which goes towards the deductible & co-insurance. **Chiropractic**-members are being charged the deductible and co-insurance. BCBS is going to run reports to see who has been impacted by these charges.

Discussion on X-ray copays on standard plans: Language is somewhat confusing – Nurse Kris stated that the language needs to be changed however, the SBC’s cannot be changed due to government regulations.

Approve Schools eligible to join the IERMP at grid rates: None

Approve Schools eligible to join the IERMP at non-grid rates: None

Districts who have been declined: None

Discussion items: Loman-Ray’s marketing team is currently working on a new logo for the IERMP.

Informational Items:

Go into Executive Session to discuss Nurse Navigator: The Executive Board went into Executive Session at 2:25 pm.

Discuss and approve Nurse Navigator salary: Nurse Kris accepted the offer.

Bismarck-Henning CUSD #1 made the motion and St. Joseph-Ogden CHSD #305 seconded the motion to approve Nurse Navigator’s salary of \$80,000 effective May 1,2023 and a \$5,000 bonus after 12 months.

Approved by roll call vote 7-0

Adjournment:

At 3:15 pm Bismarck-Henning CUSD #1 made the motion and Fisher CUSD 1 seconded the motion to adjourn the meeting.

Approved by unanimous vote

Jeremy Darnell

Chairman

Brian Brooks

Secretary

Closed Session Minutes - IERMP

April 27, 2023

The Executive Board entered closed session at 2:25 pm.

Roll call: Present were Executive board members: Brooks, Cox, Darnell, Davis, McClure, Thompson and Watson. Administrative Individuals: Brian Loman and Lori Warnes

Nurse Navigator is comfortable with the salary increase offer.

Renewal discussion – For schools coming into the trust off cycle – BCBS wants to offer the new schools an extended contract to get the schools on the same renewal cycle as the rest of the trust for a 1.1.25 effective date. BCBS would extend the contract and increase the rates to 7.50% above their rate offer. Darnell's concern is how can we offer rates 7.50% above the district's rate offer when the trust doesn't have its renewal yet? After much discussion – the trust is going to allow BCBS to offer the 7.50% rate offer for those schools we are coming in off cycle.

The Board came out of closed session at 3:15 pm.

Jeremy Darnell

Chairman

Brian Brooks

Secretary