

**Clinton-Essex-Warren-Washington
Health Insurance Consortium**

P.O. Box 455
Plattsburgh, NY 12901

DATE: November 28, 2017

KIND OF MEETING: Board of Directors Meeting

PLACE: Instructional Services Center
Plattsburgh, NY

Board Members Present:
Shari Brannock
Stephen Broadwell
John Fairchild
Cynthia Ford-Johnston
Robb Garrand
Stephen Gratto
William Larrow
Jay Lebrun
Daniel Mannix
Laura Marlow
Daniel Mayberry
John McDonald, Jr.
Scott Osborne
Jonathan Parks
Paul Savage
A. Paul Scott

Board Members Absent:
Mark Davey

Chairperson:
John McDonald, Jr.

Recording Secretary:
Jessie Moulton

Others Present:
Jacqueline Kelleher
Steve Locey
Douglas Gruzca
Hollis Palmer
Christine Myers
Audience Members

MEETING TO ORDER Chairperson McDonald called the meeting to order at 10:00 a.m.

PUBLIC COMMENT SESSION No comments.

DISTRIBUTE A SAMPLE LETTER TO THE BOARD FOR THEIR USE IN NOTIFYING THEIR EMPLOYEES AND RETIREES OF THE MID-YEAR PREMIUM INCREASE Handout – Draft of letter CEWW BOCES is sending to its employees/retirees regarding the 2017-18 mid-year increase.

Mr. Mannix asked for the entire report that the attached chart came from. That will be sent to the superintendents.

DISTRIBUTE (SAMPLE) Handouts - 1) Financial Reports (6 page packet with a cover letter from Dr. Hollis Palmer)

FINANCIAL
REPORTS THAT
WILL BE USED
FOR FUTURE
MONTHLY
REPORTING TO
THE BOARD

- 2) Premium Rate History
- 3) Excellus – SimplyBlue Plus Standard Platinum

Dr. McDonald requested that the financial reports be sent out on the listserv.

Steve Locey stated that our Consortium's rates are still better than the standard Platinum offered by Excellus in their community rated groups in Clinton County.

EXPLANATION OF
THE UPDATED
EXCELLUS
BLUECROSS
BLUESHIELD
INSURANCE
CERTIFICATE

- Handouts -
- 1) Locey & Cahill memo - Excellus Discontinuance of Insurance Certificate and Move to Classic Blue
 - 2) Sample letter to employees/retirees regarding the change

Steve Locey gave a history of our plan, explaining it originated with Phoenix Mutual and Empire BC/BS. The benefit structure is unique to this group.

Doug Grucza from Excellus BC/BS explained that there have been many riders added over the years, which makes the Certificate unclear and difficult to read. This change will also ensure that the certificate can be easily updated. With the move from Traditional Indemnity to Classic Blue effective 01/01/2018, there should be no benefit diminishment, and in some cases, there will be some small enhancements. There will be no change to the financial structure. Excellus will be able to provide members with an insurance certificate that they can easily read.

There has been a change in the out-of-network facility benefit, which is a change that Excellus made across the board. The allowed amount has changed, so this could affect the out-of-pocket responsibility of the member. It is very important that members be sure their provider is participating with Excellus BC/BS.

This was an Excellus BC/BS decision, and NYS law requires that a discontinuance notice be sent to affected members.

According to Excellus, benefits will be matched or slightly enhanced, with the exception of the out-of-network facility issue mentioned above. The new certificate will be more easily managed by Excellus, and will help them to stay in compliance with the ACA.

Out-of-network emergency services will still be paid at 100%, with no balance billing.

Mr. Lebrun suggested that in the future, Excellus should meet with the Board of Directors prior to making any changes.

Jaci Kelleher stated that it does seem that Excellus is meeting the equal to or better than language that is present in many of the district collective bargaining agreements.

Both Steve Locey and Doug Grucza are confident that there will be no problems with the filing of the certificate being approved by the insurance department.

Doug Grucza offered to go to each district to speak with employees.

Mr. Grucza stated this is a product-naming change only.

If members experience any issues, we can notify Steve Locey and/or Doug Grucza.

There was discussion regarding new ID cards being mailed to the members, and what would be the best time frame for mailing them.

Mrs. Marlow would like a letter from the Consortium to employees/retirees explaining the “discontinuing” language.

PUBLIC
COMMENT
SESSION

Kevin Mulligan thanked the Board of Directors for the transparency. He asked if there would be any changes to the prescription coverage. *Both Steve Locey and Doug Grucza said no.*

An Audience Member wanted to confirm that there is only one card for medical and prescription coverage. *Yes.* The member also asked when a new booklet for members would be available. *Doug Grucza stated within the first three months of the effective date.*

Megan O’Brien asked if the ID cards could be mailed earlier than the end of December. *Doug Grucza will look into this.* How was the Classic Blue filed? *Doug Grucza stated as an indemnity product.* Will Class Blue be customized for Plan 1 and Plan 2? *Yes, per Doug Grucza.*

Carol Solari-Rusco requested a full side-by-side comparison of Classic Blue with Traditional Indemnity.

An Audience Member shared concerns regarding members who go to Florida not knowing who is in-network and out-of-network; stressed importance of ID cards being mailed earlier than the end of December; issues with Florida BC/BS network and billing.

Rod Sherman explained the importance of getting the information out to members regarding the change in the out-of-network facility benefit, as it could affect some members greatly.

Scott Brow asked when the new cards would be available in the BC/BS system for the health insurance clerks to print. *Doug Grucza will get the date.*

Fred Wachtmeister thanked the Board of Directors, Consultants, Attorney and Management for this open meeting. It is a positive development, and he hopes it continues. Is our plan still unique? *Yes, per Steve Locey.*

Philip Lupe asked about the provider network. *Doug Grucza stated that the network is staying the same.*

An Audience Member shared her concern with the change to Classic Blue, and feels that the filing of the certificate should be rescinded, and refiled a year from now.

Another Audience Member asked how the out-of-network services are reimbursed. *Steve Locey explained that hospitals and alcohol/rehabilitation facilities are now reimbursed at 80% of the charge, not 100%.*

Bonnie Miller spoke about an acupuncture issue she had experienced.

Philip Lupe mentioned the possibility of purchasing Stop Loss insurance? *This will be addressed by the Ad hoc committee.* He also asked if stop loss can be purchased with an indemnity product. *Yes, per Steve Locey.*

An Audience Member asked if the acupuncture benefit would stay the same. *Yes.*

Another Audience Member thanked the Board of Directors for the meeting.

Robert Joyce shared some concerns; Many retirees don't have access to computers; Medicare will also be sending new cards; Excellus representative in the Plattsburgh office must be kept informed of what happens at these meetings; Excellus ID cards being mailed at Christmas time.

An Audience Member asked superintendents for proof sent to actives showing side-by-side.

Carol Solari-Ruscoie asked for a side-by-side comparison to be shared on the listserv.

Doug Grucza will get the new prefix to the districts.

Dr. McDonald asked for better communication from Excellus in the future regarding changes. Doug Grucza will bring this back to his superiors.

****Public left****

OTHER

There was a review of the sample letter to be sent to employees and retirees regarding the change in the certificate.

Steve Locey will get the side-by-side comparison to the districts.

There was discussion regarding the make-up of the Ad hoc Committee; representatives were added from retiree groups, unions and business officials.

There was discussion about meeting with other insurance companies and who should be at the meeting.

Steve Locey will prepare a request for quote, which is less formal than an RFP.

Jaci Kelleher suggested getting questions for the interviews ready ahead of time.

The interviews will be set sometime after the first of the year.

The next Board of Directors meeting will be 1/11/2018 at the Duken Building of the Plattsburgh City Schools.

ADJOURNMENT

Mr. Mayberry moved, seconded by Mrs. Ford-Johnston, to adjourn the meeting at 12:20 p.m. All Board Members present voted yes – motion carried.

Jessie Moulton, Recording Secretary