

VAN WERT AREA SCHOOLS INSURANCE GROUP

At 9:07 A.M. On Wednesday, March 10, 2021, Jeff Snyder called to order the Van Wert Area Schools Insurance Group trustees' meeting, which was held at Willow Bend. Hollie Ford took the roll call. Members present at time of roll call were Ashley Breese, Ray Burden, Hollie Ford, Larry Kaiser, Kathy Mollenkopf, Jeff Snyder, Thomas Taylor, Cindy Tinnel, Rick Turner, Troy Bowersock, Michelle Mawer, Laura Peters, Tricia Taylor, and Ashley Whetsel. Also, in attendance were Kris Gerken, Anne Dunn, and Debbie Compton. Michelle Mawer had a proxy for Anthony Adams. Mark Bagley had a proxy for Ruth Ann Dowler. Larry Kaiser had a proxy for Ray Burden.

Thomas Taylor moved and Kathy Mollenkopf seconded to approve the minutes of the January 20, 2021 Trustees' meeting. Motion passed unanimously by voice vote.

Debbie Compton shared that the AngioScreen would continue through June. Mrs. Compton asked that trustees encourage members to do the AngioScreen. Upcoming dates will be March 18, April 1 and 15 from 2:00 P.M.-6:00 P.M. and April 23 9:00 A.M. - 1:00 P.M.

Anne Dunn reported that chair massages would not be offered in the school this year; however, a certificate for ten dollars to Van Wert Massotherapy will be issued. Some schools are doing monthly challenges such as goal setting, map for walking, weight loss challenge, book club, gardening, John Gordon video, etc.

Troy Bowersock reported that the consortium ended February 2021 with a \$7,355,486.35 cash balance. Mark Bagley moved and Rick Turner seconded to accept the financial report for January and February 2021 and the actuarial certificate for plan year 2020 and financial statements for plan year 2020 as presented by Troy Bowersock. Motion passed unanimously by voice vote.

Kris Gerken presented the 2020 utilization report:

- Membership decreased slightly from 2019 to 2020.
- Paid amount PMPM increased from \$337 (2019) to \$396 (2020).
- High cost claimants (over \$50K) increased from 2019 to 2020.
- Over 70% of the members had less than \$999 of paid claims.
- 10% of the members did not use the insurance in 2020.
- Anthem discount is a huge saver for the consortium.
- Medical cost sharing decreased from \$1,101,119 (2019) to \$952,106 (2020).
- 91.6% utilization of generic drugs is better than the book of business.
- Total paid for generic and brand name prescriptions dropped.
- Emergency room visits decreased in 2020 from 2019.

Kris Gerken explained the specialty drug accumulator program.

- Estimated savings of up to 5% of specialty drugs (approximately \$15,000 based on last year's specialty Rx utilization).
- With new specialty medications being approved by FDA and prescribed, we believe utilization will continue to increase.
- Can be implemented but must provide Anthem with 60 days advance notice for the implementation.
- Currently, if a member receives copay assistance from a drug manufacturer that covers all or some of the member's Rx copay, Anthem will apply the copay assistance amount to accumulate towards the out-of-pocket maximum.
- Anthem now has the ability to track Rx copays so that only Rx charges that members actually pay will accumulate towards the members out-of-pocket maximum.

Thomas Taylor moved and Kathy Mollenkopf seconded to implement the specialty drug accumulator program effective January 2022. This amendment prevents drug manufacturer copay assistance from accumulating towards member deductibles and/or out-of-pocket maximums and ensures that only the member's true financial liability is accumulating towards their deductible and/or out-of-pocket. Motion passed unanimously by voice vote.

Kris Gerken reported that

- VWASIG is in compliance with non-discrimination testing.
- \$30,000 wellness reimbursement for 2020 was approved by Anthem
- ACA employer reporting deadline on February 28 to the IRS
- 2019 final rebate received in the amount of \$18,951.94
- Looking into \$2.7B Blue Cross Blue Shield Price Fixing Settlement
- Van Wert Family Physicians will submit rapid testing to insurance for tests after January 20, 2021.
- Feedback from the online enrollment platform has been given to Huntington.

Jeff Snyder presented that topics of discussion for VWASIG about the Wellness Champions, pay of the Champions, number of Wellness Champions, and distribution of Wellness funds. A review of the above items is necessary, and a group will review the topics and present at the June meeting.

The next meeting is scheduled for June 2, 2021 at 9:00 A.M. at Willow Bend.

Jeff Snyder expressed gratitude to everyone for all that they have done especially for the last year with COVID.

Hollie Ford moved and Jeff Snyder seconded to adjourn at 10:13 A.M. Motion passed unanimously by voice vote.