

VAN WERT AREA SCHOOLS INSURANCE GROUP

At 9:06 A.M. on Wednesday, September 23, 2020, Jeff Snyder called to order the Van Wert Area Schools Insurance Group trustees meeting, which was held via Zoom. Hollie Ford took the role call. Members present at time of roll call were Anthony Adams, Ashley Breese, Ray Burden, Ruth Ann Dowler, Hollie Ford, Larry Kaiser, Matt Krites, Kathy Mollenkopf, Heather Sharp, Jeff Snyder, Cindy Tinnel, Rachel Thomas, Rick Turner, Troy Bowersock, Michelle Mawer, Laura Peters, Tricia Taylor, and Ashley Whetsel. Also in attendance were Kris Gerken, Ally Druckemiller, Thomas Taylor, and Debbie Compton. Heather Sharp attended virtually. Mark Bagley entered at 9:14.

Kathy Mollenkopf moved and Rick Turner seconded to approve Thomas Taylor -- a replacement for Dave Bagley-- as a voting member for the Western Buckeye ESC. Motion passed unanimously by voice vote.

Anthony Adams moved and Todd Keller seconded to approve the June 3, 2020 minutes as presented. Motion passed unanimously by voice vote.

Debbie Compton (for Ann Dunn) provided an update for the Wellness Committee. Most of the health screening will be held at Van Wert Health-North. Vouchers for the health fair are good until November 14 and vouchers for AngioScreen are good until July 1. The flier indicated the costs for each screening and the scheduling information for the AngioScreen through VW Health central scheduling. The Wellness Committee is scheduling flu shots now.

A question about the number of champions from each entity arose and discussion ensued. From where were the numbers for the wellness champions derived? Matt Krites recalled the numbers were based on the number of employees because all employees can participate in the activities.

Ray Burden moved and Thomas Taylor seconded to table the discussion over the addition of wellness committee members and/or appropriate number of members per entity. Motion passed by voice vote, 14:2.

Troy Bowersock presented the financial report and stated that Hartford life insurance will not flow through VWASIG. (Aspects of life insurance will not change.) Mr. Bowersock indicated that Interest is down and cash balance has increased over the past year. Mr. Bowersock concluded that the VWASIG finance is sound. Todd Keller moved and Rick Turner seconded to accept the financial report for June, July, and August as presented by Troy Bowersock. Motion passed unanimously by voice vote.

Kris Gerken recommended no plan design changes.
Kris presented SERB benchmarking overview.

According to the Utilization Dashboard for the past five years, paid amount per member per month has been flat and that is good.

Kris indicated that 88% of the employees are enrolled in the HDHP.

Nine claimants are over \$50,000 this year; four of the nine have cancer.

Medical claims will be up.

Pharmacy will be down.

Expect more money from rebates.

Kris shared historical premium increases data:

2020	3% and 1% Dental	2012	2%
2019	3% and 1% Dental	2011	0%
2018	5%	2010	3%
2017	20%	2009	0%
2015/2016	10%	2008	5%
2014	0%	2007	5%
2013	13%		

Pharmacy rebates will remain the same. Dental administrative cost is a slight increase (\$3.00 to \$3.15)

Renewal Analysis:

2021 estimated expected cost \$6,882,502

2021 estimated Midpoint cost \$7,528,119

2021 estimated maximum cost 8,335,140

Kris recommends to fund at midpoint or higher. Discussion ensued over an appropriate increase. Kris would not recommend more than 1% increase on medical and pharmacy and indicated that a 0% should not jeopardize the consortium. Matt Krites recommended a 0% increase since VWASIG has a relatively large reserve. Ray Burden indicated that the 0% increase would also help the districts. Kathy Mollenkopf recommended a 0% or 1% increase without a premium holiday. Kris recommended 0% increase in dental. Matt Krites moved and Kathy Mollenkopf seconded to recommend a 0% increase in both medical and Rx premiums and dental premiums for the 2021 plan year. Motion passed unanimously by voice vote.

Anthony Adams moved and Matt Krites seconded to accept the Anthem stop loss proposal for the 2021 plan year. Motion passed unanimously by voice vote.

Ally Druckemiller updated on the pathology and Anthem network. Lima pathology has rejoined Anthem and Van Wert is outsourcing all labs to Lima Pathology.

Anthem and Parkview Hospitals (Ft. Wayne, IN and Bryan, OH) negotiated a contract so Parkview will be in the network.

This year's enrollment will be self-enrollment, especially since no benefit changes, no rate increases.

Clindy and Ally have seen trends and recommends that VWASIG modifies provisions:

1. Newborn coverage. Anthem's book of business: Regardless of insurant newborn is covered for the first thirty-one days by the spouse whose birthdate comes first. Recommendation to remove the date of birth rule and allow the parents to choose whose insurance plan will cover the newborn. Anthem recommends the wording "Newborns are covered by moment of birth if added at birth" for the 2021 plan year. Ruth Ann Dowler moved and Todd Keller seconded to remove automatic coverage state mandate and the new provision will state that newborns are covered from the moment of birth if added at birth effective January 1, 2021.
2. Plan allows for twenty total (not per incident) therapy visits. (Current plan is twenty visits combined for physical, occupational, and speech therapies. Cardio is separate which is 20 visits.) Ally recommends that it be modified. Anthem cannot change it to per incident but can increase the annual limit. Options can include occupation and physical therapy can be combined, speech can have its own, cardio can have its own; can increase overall number for all therapy. Ally will check but she thinks that an increase in therapy will be across the board...cardio. Hollie Ford moved and Heather Sharp seconded for an effective date of January 1, 2021 to modify the annual therapy visits to thirty and the annual limit to include physical, occupation, and speech therapies. Cardiac therapy is a separate annual limit of thirty. Motion passed unanimously by voice vote.
 - a. After further review of the VWASIG plan design, Anthem confirmed that each Outpatient Therapy Benefit had a separate visit limit. The 2020 VWASIG Medical Plan has the following visit limitations per calendar year: 20 Physical Therapy visits, 20 Occupational Therapy visits, 20 Speech Therapy visits, 12 Manipulation Therapy visits, 36 Cardiac Rehabilitation visits, 20 Pulmonary Rehabilitation visits. These visits are per covered member and per calendar year and will be re-set each January 1st. The recommendation was to increase the Physical Therapy benefit from 20 to 30 visits per year to be effective on 1/1/21. This was done by a motion on 9/25/20 with all voting members voting to

approve the increase in Physical Therapy visits. Limitations on other therapy services will remain as is.

3. Trustmark Plan Wellness benefit due to an accident or a critical illness was discussed. A physical, which is \$100, is not a trigger. X ray is not covered unless the bone is broken.

The next VWASIG meeting was scheduled for Wednesday, January 20, 2021 at 9:00 A.M. at Willow Bend Country Club.

Todd Keller moved and Ray Burden seconded to adjourn the meeting. Motion passed by voice vote. Meeting adjourned at 11:39 A.M.