

VAN WERT AREA SCHOOLS INSURANCE GROUP

At 9:06 A.M. on Wednesday, January 19, 2022, 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 via phone, Ruth Ann Dowler, Hollie Ford, Todd Keller, Matt Krites, Kathy Mollenkopf, Jeff Snyder, Thomas Taylor, Rachel Thomas, Cindy Tinnel, Rick Turner, Troy Bowersock, Michelle Mawer, and Laura Peters. Also in attendance were Ally Druckemiller, Kris Gerken, Alex Grumman, and Anne Dunn. Michelle Mawer had a proxy for Mark Bagley. Ben Thaxton, Scott Mull, and Brenda Core began voting after each were approved as voting members.

Thomas Taylor moved and Kathy Mollenkopf seconded to approve the minutes of the September 15, 2021 Trustees Meeting. Motion passed unanimously by voice vote.

Rick Turner moved and Todd Keller seconded to appoint Ben Thaxton as a voting member for Northwest Ohio Area Computer Services Cooperative as a replacement for Ray Burden. Motion passed unanimously.

Michelle Mower moved and Matt Krites seconded to appoint Brenda Core as a voting member for Northwest Ohio Area Computer Services Cooperative as a replacement for Larry Kaiser. Motion passed unanimously.

Kathy Mollenkopf moved and Thomas Taylor seconded to appoint Scott Mull as a voting member for Van Wert City Schools as a replacement for Anthony Adams. Motion passed unanimously.

Ruth Ann moved and Cindy Tinnel seconded to approve the stop/loss coverage with Symetra for the 2022 Insurance year. Motion passed unanimously.

Ann Dunn provided an update on the status of Van Wert County and Covid. To complete health screening Van Wert County Health does not have the staff to accommodate the screenings on their sites. Potential options:

1. Doctor Sharma is willing to guide
2. On-site screenings at schools
3. individuals go through their own provider

Ann also informed that Covid tests are limited and most of the tests need to be sent out for results. Jeff Snyder stated that VWASIG is going to hold off on offering labs and VWASIG will revisit the issue in June.

Jeff Snyder informed that many members in the individual entities have not completed the health assessments. With that information, Jeff suggested that allocation of funds

for Wellness be revisited. Kathy Mollenkopf suggested using last year's numbers (of completed health assessments) to allocate similarly as last year.

Troy Bowersock reported on VWASIG financials. The 2021 year ended with expenditures more than revenues. Look at graphs. The operation cash on hand is about nine months. Cindy Tinnel moved and Thomas Taylor seconded to approve September, October, November, & December, 2021 VWASIG Financial Reports. Motion passed unanimously.

Kris Gerken reported that basically costs are up.

1. VWASIG experienced an increase in claims for 2021.
2. Pharmacy claims are a bit lower than expected, against Anthem BOB, Rx rebates not included in Huntington summary
3. The number of high cost claimants has increased from 19 in 2020 to 40 in 2021.
4. Employee medical claims increased significantly in 2021.
5. Anthem network savings are stronger than their competitors. Paid amount per RX was \$100.00 which was greater than 2000 (\$89.00) but still lower than Anthem's BOB (\$147.00).
6. VWASIG's top three health conditions that are higher than Anthem's BOB: cancer, low back pain, and diabetes.
7. More prevalent conditions that employees are managing are lower back pain, diabetes, depression, hypertension.

Kris Gerken also reported a legal update. Government is now requiring new reporting regulations on specific details of the cost of prescription drugs and medical claims. Such reporting is part of the Biden Administration transparency in health care spending. At this point unsure who will need to provide the data to the government – carrier or Plan Sponsor if self-insured.

Ally Druckemiller reported

1. As of January 18, 2022 hearings for the Anthem lawsuit are completed and final amount to be rewarded are in discussions. Huntington will continue to monitor and report back to VWASIG board.
2. Huntington submitted wellness reimbursement information to Anthem on November 12, 2021 and utilized the full \$30,000 wellness amount. Anthem will allocate \$30,000 for 2022 as well.
3. Huntington will pull the SERB questions and email answers to the Treasurers so they can submit responses for the SERB survey.
4. 2020 Rx Rebate Reconciliation – Received \$192,226.65 and an additional \$36,274.10 was applied to the November 23rd invoice.
5. VCP (Virtual Primary Care) – information regarding health care through chats via Anthem's mobile health app. Some services are to help manage chronic

conditions, order labs, coordinate care with primary caregivers, etc. This service is available to members 18 years old and older, and \$39 is the cost.

6. The government has created a website to request Covid tests: www.covidtest.gov. As of January 15, 2022 over the counter tests are now covered through your health care plan. The cost can be reimbursed with a safe harbor of \$12 per test. Huntington is still working on the details.

Ally reported on open enrollment (Nov. 2-13, 2021).

1. 721 members self-enrolled which is 97% of members. Remaining enrolled via call center or through a benefit counselor. 130 active members on EMB.
2. Anthem did not issue new ID cards to all members.
3. Feedback on open enrollment. HRA question seemed to provoke questions from the members during enrollment.

Cindy Tinnel asked that Huntington thank Dani Guy in claims for her excellent work.

Ruth Ann Dowler thanked Kris and Ally for all of their hard work and communication with the Board.

Jeff Snyder shared that out of 707 potential users 237 completed the health assessment. Cindy Tinnel recalled that last year's numbers might be skewed due to wellness champions not pushing the health assessments. Laura Peters offered that many of the networks are using their own apps and those do not connect with VWASIG's health assessment. Jeff Snyder suggested that Wellness Champions place requests.

The next meeting of the VWASIG Trustees will be March 30, 2022 at 9:00 A.M. at Willow Bend.

Jeff Snyder moved and Kathy Mollenkopf seconded to adjourn at 10:53 AM. Motion passed unanimously by voice vote.