

VAN WERT AREA SCHOOLS INSURANCE GROUP

At 9:10 A.M. on Wednesday, May 31, 2023, 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 were Anthony Adams, Mark Bagley, Ashley Breese, Brenda Core, Ruth Ann Dowler, Hollie Ford, Todd Keller, Kathy Mollenkopf, Jeff Snyder, Thomas Taylor, Ben Thaxton, Cindy Tinnel, Rachael Thomas, and Rick Turner. Also attending were Troy Bowersock, Kaitlyn Edelbrock, Laura Peters, Ashley Whetsel, Kris Gerken, and Alexandria Grumman.

Via teleconference Nate Hughes, CEO and co-founder of RxProtect, shared about providing affordable specialty drugs and brand name drugs. RxProtect works directly and only with Mecasin which in turn supplies the pharmacies in Canada which provides Canadian prices which is about 30-50% less than American prices. RxProtect asks that medicines that are provided do not count toward the individual's copay/deductible and does not cost the individual. Company is located in Indiana and works with approximately thirty schools. (1 out of 3 drugs in America are from Mecasin.) RxProtect has one nurse who works with the individual. What prevents an individual from going to RxProtect? It is not a first-fill provider. Renewals can be sent directly to RxProtect. A pre-authorization can be directly submitted to RxProtect for a new fill. RxProtect is a voluntary service. RxProtect gets a portion of what the consortium saves and receives money from new enrollments. RxProtect estimates that 3-7% of VWASIG population could benefit from their service. RxProtect assumes responsibility for all communication beyond the initial announcement about the launch.

Via teleconference Wade Foster presented Edison Healthcare, which helps to avoid misdiagnoses and over utilization of the plan's benefit, such as surgeries. This program stresses the importance of second opinions and coordinates healthcare for the patient: scheduling appointments, costs of travel, meals, etc. and would reach out to those who have complex issues. Edison Healthcare utilizes Centers of Excellence for treatment. Participation in the program is completely voluntary, and members have no out-of-pocket cost. One time \$4000 implementation fee and \$7.00 per employee per month. Edison has a varied level of services.

Mark Bagley moved and Ben Thaxton seconded to approve the minutes of the March 22, 2023 Trustees Meeting. Motion passed unanimously by voice vote.

Jeff Snyder presented that there is an attempt to find a wellness coordinator to start in the fall. More information about the Health Fair will be coming out this fall.

Kathy Molenkamp moved and Todd Keller seconded to accept the March and April 2023 financial reports as presented by Ashley Whetsel. Jeff Snyder indicated that at the September meeting the Board will need to consider a rate increase. Motion passed unanimously by voice vote.

Cindy Tinnel moved and Thomas Taylor seconded to approve a service agreement with Hinge Health, Inc. for July 1, 2023-September 1, 2026. Motion passed unanimously by voice vote.

Kris Gerken reported that

- 2023 medical paid claims were higher than 2022
- 2023 pharmacy paid claims were lower in 2022
- 2023 admin, stop loss, medical, Rx, and dental are higher than 2022
- medical PMPM and pharmacy PMPM were both down 1%
- fewer high cost members but the costs of high cost members have increased
- Inpatient and outpatient claims are high; Edison Health could help this.

Ally Druckemiller shared

- Covid-19 Public Health Emergency ended May 11, 2023. As of May 12, 2023, member costs for Covid tests, vaccines, etc. reverted back to pre-pandemic costs.
- regarding PCORI preparation: Huntington will prep calculation and assist treasurers with a fee that is due by July 31, 2023.
- be prepared to set rates in September.
- Communication about renewal and open enrollment will begin soon.
- no further update on the Blue Cross Blue Shield Settlement

Cindy Tinnel moved and Mark Bagley seconded to engage VWASIG in a service agreement with RxProtect beginning July 1, 2023 or after. Motion passed unanimously by voice vote.

Mark Bagley moved and Rachel Thomas seconded to engage VWASIG in a service agreement with Edison Healthcare for a one-year contract starting July 1, 2023 or after. Motion passed unanimously by voice vote.

Cindy Tinnel shared about Pathways to Health. The pros and cons of sub committees versus one committee of all entities doing the same needs to be discussed. Anthem has revamped its services such as programs for pregnant moms has been broken into

groups such as infertility, adoption, traditional, etc. The conference emphasized the use of Sidney Health.

Jeff Snyder provided increases for the proposed VWASIG Fiscal Agent compensation:

	2%	3%	4%	5%
Year 1	\$15,300	\$15,450	\$15,600	\$15,750
Year 2	\$15,606	\$15,914	\$16,224	\$16,538
Year 3	\$15,918	\$16,391	\$16,873	\$17,365

Financial investments have increased and Ashley Whetsel and Jeff Snyder will look into plausible ways to appropriately invest funds.

If school delays for weather for any entity, the VWASIG meeting will be moved back one hour.

The next meeting of the VWASIG Trustees will be on Wednesday, September 13, 2023 at Willow Bend CC board room.

Kathy Mollenkopf moved and Ruth Ann Dower moved to adjourn at 11:10 A.M. Motion passed by unanimous voice vote.

Respectfully submitted _____ September 13, 2023