

## VAN WERT AREA SCHOOLS INSURANCE GROUP

At 9:05 A.M. on Wednesday, May 29, 2024 Jeff Snyder called to order the meeting of the Van Wert Area Schools Insurance Group Trustees' meeting, which was held at Willow Bend. Members present were Anthony Adams, Ashley Breese, Ruth Ann Dowler, Hollie Ford, Matt Krites, Kathy Mollenkopf, Jeff Snyder, Thomas Taylor, Ben Thaxton, Rachael Thomas, Cindy Tinnel, and Rick Turner. Also attending were Troy Bowersock, Denise Mooney, Tricia Taylor, Ashley Whetsel, Ally Druckemiller, and Shawn Armstrong. Ben Thaxton had a proxy for Brenda Core, and Ruth Ann Dowler had a proxy for Mark Bagley. Guest included Tracy Weiner. Troy Bowersock left at 10:54.

Kathy Mollenkopf moved and Thomas Taylor seconded to accept the March 2024 VWASIG Trustees' minutes. Motion passed unanimously by voice vote.

Jeff Snyder presented an update on the Wellness Coordinator and shared information about a potential wellness coordinator candidate Searra Hough, who would work closely with Julie Moore. Jeff Snyder will compile and send a proposal package to VWASIG members, and an electronic vote will be taken. Overall the VWASIG members liked the idea of hiring Searra with the "Scenario 2" cost package.

Matt Krites moved and Ben Thaxton seconded to accept the March and April 2024 VWASIG financial reports as presented by Ashley Whetsel. The motion passed unanimously by voice vote.

Shawn Armstrong introduced herself.

Ally Druckemiller reported the plan performance as 94% of members are on HDHP; Total plan cost combined PEPM through April is \$1,298 vs prior period at \$1,266 (Mercer 2023 Survey shows \$1,316); and dental cost is running at an 85% loss ratio to funding.

Ally suggested ways to save costs: (Based on PEPM paid on Place of Service summary – surgeries and imaging)

1. use Anthem's cost comparison tool.
2. place of service education
  - a. For imaging use office settings and not outpatient hospitals
  - b. For surgeries use ambulatory surgical centers instead of outpatient hospitals
3. use Edison Healthcare

Ally shared that the top diagnostic categories for April 2023- March 2024 were cancer, spine-related disorders, and musculoskeletal. Huntington recommends members use Hinge Health, Edison Healthcare, and Anthem's cost comparison tool.

Ally shared top cost drivers in Rx are brand drugs. Huntington suggests members use RxProtect and the consortium utilize education for members to use generic vs brand-name drugs. Ally stressed the importance of members utilizing the Sydney Health App, RxProtect, LiveHealth Online, and Hinge Health.

Items to consider are benefit and program awareness. Anthem Programs (Lark Diabetes and SmartShopper), Employee Assistance Program (Counseling and Coaching, Professional Development, and Wellness) can help but are additional cost to the consortium. Huntington is working with Anthem now on cost of those additional programs. One strategy to promote VWASIG benefits, programs, events is to centralize communication for VWASIG members. A one-stop shop to provide constant and consistent communication is a key to success for educating and promoting VWASIG and all the benefits. In addition, benefit/program fliers at employee events, monthly benefit newsletters that Huntington can support along with VWASIG's wellness director.

Huntington does not have the invoice nor the aggregate biometric screening results. The conversation revolved around a need for better communication about the screenings to the members and more time slots to be available for prime times. Jeff Snyder asked whether the same company should be utilized for the screening in Fall 2024. The discussion seemed to favor using the same company.

Ally suggested that VWASIG perform a dependent audit. Huntington has two quotes:

1. AMWINS's quote is estimated \$11,000-12,000 and can do the audit any time and will do ongoing audits for new enrollments. The audit period is 90 days (planning, launch, monitoring, reporting analysis)
2. EMB's quote is estimated \$10,000-11,000 and can do the audit during open enrollment and will do ongoing audits for new hires. EMB's quote is based on all eligible employees.
3. EMB's cost is \$15 per benefit eligible employee will provide the invoice for the audit service after the open enrollment audit is complete.
4. EMB ongoing audit cost is \$.50 PEPM to be invoiced monthly
5. Ally and Shawn will ask EMB for more specifics of the audit, process, parameters, and report back to the VWASIG board in an email.

Kathy Mollenkopf moved and Cindy Tinnel seconded to utilize EMB for a one-time full dependent audit to start in Fall of 2024. Motion passed by voice vote.

Ally Druckemiller shared that since 2013 VWASIG moved from a 2-tier plan to a 4-tier implemented the spousal carveout, many wellness initiatives, Anthem's Rx true accumulation and specialty drug program, added RxProtect / Edison / Hinge over the past year, which are proactive measures to help the members and consortium save money. With Huntington's 5-year trend and cost analysis model, there are more strategies that can help the consortium continue to save money. For example, in year 1 the consortium can conduct a dependent audit and in future years consider other strategies such as making Plan design changes to the HDHP, etc. Huntington will continue to present the model as it evolves and new strategies arise.

Ally Druckemiller discussed that stringent hospital contract negotiations with the carriers, especially the bigger networks of the Blues, Aetna, Cigna, United, are occurring around the country, and Anthem is in discussions with Ohio State University Medical Center at this time. At this point Ally was just bringing awareness of what is happening in the market.

Cindy Tinnel encouraged members to download the Sydney Health App and shared the updates to the Sydney Health App. Cindy suggested that the consortium utilize the Sydney Preferred as a personalized hub for insurance programs

Ally Druckemiller reported that the PCORI fee is due July 2024 and will communicate with the treasurers.

Ally and Shawn will prepare for open enrollment with the Ben Admin. / EMB starting this summer – early July.

Jeff Snyder shared that he, Ashley Whetsel, Ally Druckemiller, and Shawn Armstrong were on a Zoom with FLIMP, which is a digital benefits communication hub. The quote is up to \$6,000 per year, depending on the platform that is chosen. There are options such as a benefit fair, for up to 24 booths, benefit showcases, microsites, etc. All platforms can include the link to the Ben Admin. and videos for many of the VWASIG programs. Jeff suggested that the new wellness coordinator be involved in the communication process.

The next meeting will be at 9:00 on Wednesday, September 18, 2024, at Willow Bend.

Kathy Mollenkopf moved and Cindy Tinnel seconded to adjourn the meeting at 11:38 A.M. Motion passed by unanimous vote.