

## VAN WERT AREA SCHOOLS INSURANCE GROUP

At 9:04 A.M. on Wednesday, January 15, 2025, 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, Mark Bagley, Ashley Breese, Brenda Core, Ruth Ann Dowler, Lori Gunderman, Hollie Ford, Todd Keller, Matt Krites, Kathy Mollenkopf, Jeff Snyder, Thomas Taylor, Ben Thaxton, Rachael Thomas, Cindy Tinnel, and Rick Turner. Also in attendance were Troy Bowersock, Denise Mooney, Tricia Taylor, Ashley Whetsel, Ally Druckemiller, Kris Gerken, and Searra Hough. Guest included Justin Krogman.

Mark Bagley moved and Kathy Mollenkopf seconded to approve the minutes from the September 18, 2024, Trustees' Meeting. The motion passed unanimously by voice vote.

Searra Hough reported the bingo activities/health goals to be entered into gift card raffles. Bingo activities are bi-monthly. Gift cards are funded by VWASIG and not the individual entities. A monthly newsletter will feature a food of the month. Ten requests for personal coaching. Hough plans to visit each wellness champion. An update on the health screenings was provided; 459 screenings were completed in 2024 (Spring - 209 and Fall - 250). VWASIG will consider having fall screenings and utilizing the same company, eHealth. Searra Hough will participate in the 2025 Anthem Pathway event(s) on behalf of VWASIG for the \$5k credit.

Jeff Snyder addressed a potential change in the allocation of wellness dollars (currently Crestview \$1,500 / Lincolnview \$1,500 / NOASC \$750 / Vantage \$1,500 / Van Wert \$4,000 / WB \$750). Kathy Mollenkopf reminded the Board that the allocated amounts are guidelines and can be adjusted.

Ashley Whetsel shared the September - December 2024 financial reports and stated the targeted average balance hopes to be about 50% of expenditures. The Board discussed that as the expenses of healthcare rise, VWASIG may need to consider higher increases than 3% in the future.

Rick Turner moved and Thomas Taylor seconded to approve the September, October, November, and December 2024 VWASIG financial reports as presented by Ashley Whetsel. The motion passed unanimously by voice vote.

Kris Gerken reported January - November plan usage:

- Enrollment is 536 members in the HDHP and 30 in the PPO.
- PEPM HDHP cost is \$1,388 and PPO cost is \$1,437.
- Dental costs are running at a 93% loss ratio to funding.
- High-cost claimants account for 44% of overall claims.
- \$1,347,879 stop loss reimbursements paid or due to VWASIG on 9 of the HCC. \$986,504 has been reimbursed as of December 31, 2024.
- Hinge Health has 52 members engaged, 47 are chronic and 5 acute.
- Edison Healthcare has 2 members engaged during the year and 1 more added at the end of 2024. Edison has increased the types of services available for utilization such as additional SmartCare Centers, Women's Health, and the new virtual second opinion platform. Kris Gerken indicated that the goal for utilization is 10-15 members.
- Rx Protect has 17 members enrolled in 2024 with a \$83,537 net savings

Kris Gerken shared that 2024 medical claims were up 20% and Rx claims are down by 7% from the previous Plan year. Pharmacy costs are below the norms.

Kris presented the need to comply with Mental Health Parity and recommended VWASIG to utilize NQTL Analysis Services. Kathy Mollenkopf moved and Mark Bagley seconded that VWASIG will utilize NQTL Analysis Services for the 2025 Comparative analysis in order to comply with the analysis requirements of the Mental Health Parity and Addiction Equity Act. The motion passed unanimously by voice vote. The total cost of the analysis will cost VWASIG \$4,999, annually. Huntington recommends the analysis be done annually per the federal requirements.

Ally Druckemiller reported

- Through the recent amendment, signed by President Biden, under the Paper Reduction Act employers are no longer required to provide 1095C unless requested by an employee.

- ACA reporting will be completed through VWASIG's Ben Admin. with Explain MyBenefits (EMB) administrator
- Huntington will assist Ashley Whetsel with the data needed for the Hinkle Audit and Reserve Analysis.
- 2024 Wellness reimbursement has been reimbursed and credited back to the plan.
- EMB is still developing the results of the 2024 Dependent Audit. Ally will forward a summary of the results to the VWASIG board, via email, upon receipt.

Ally Druckemiller further discussed that the EMB enhancements can provide a one-stop shop for VWASIG member's health information (Hinge Health, RxProtect, and Edison Healthcare). Ally and team will discuss the enhancements with EMB in Feb. and be prepared to discuss further at the March meeting. Ally will provide a summary of the Fлимп communication platform vs. the use of EMB.

The next VWASIG meeting will be at Willow Bend CC on Wednesday, March 26, 2025.

Ruth Ann Dowler moved and Ashley Breese seconded to adjourn at 10:21 A.M. Motion passed unanimously by voice vote.