

September 23rd, 2021, OPEH&W Board of Review Meeting

ACCO Building, 429 NE 50th Street, Oklahoma City, Oklahoma

Board Members Present:

Mike Brittingham - Pushmataha County
Tammy Malone – Craig County
Kristie Moles – Pawnee County
Gary Nielsen – Harper County
Cindy Pratt – Grant County
Gina Richardson – Cimarron County
CJ Rose – Beaver County
Jack Strain – Texas County

Board Members Absent:

Mike Bouvier – Washington County
Heath Dobrovolny – Kingfisher County
Jymay McLeod – Roger Mills County
Mike Sparks – Elk City Schools
Kathy Ross – Johnston County
Lynn Smith – Ellis County
Lisa Turpin – Seminole County

Guests:

Carl Munson – Lincoln County
Dana McElroy – Plan Administrator
January Gilmore – Plan Administration Office
Jennifer Schnelle – Plan Administration Office
Ross Naylor – Plan Administration Office

Tammy Malone called the meeting to order at 10:00 AM

Agenda Item A – Approval of the minutes of the last Board Meeting dated April 15th, 2021.

Jack Strain made a motion to approve the minutes. Gary Nielsen seconded.
Mike Brittingham, Tammy Malone, Kristi Moles, Cindy Pratt, Gina Richardson and CJ Rose all voted aye; motion carried.

Agenda Item B – Discussion and possible action thereon regarding financial position of the Plan Ending 6/30/2021.

Dana McElroy reviewed the financial position of the Plan. Total cash on hand was \$-134,254. Investments totaled \$4,882,587. Express Scripts rebates owed was \$588,114. Total unpaid premiums were \$2,428,849. Total current assets are \$7,765,296. Accounts payable was \$2,523,827. The plan borrowed \$804,000 from the reserve account in June. Revenue income for the plan year was \$45,175,588. Reinsurance refunds totaled \$925,247. Claims runoff revenue was \$51,489. RX Rebates received was \$2,365,519. Subrogation refunds received was \$77,249. Other income received from Express Scripts guarantees was \$10,185. Total income was \$48,600,277 Total claims expense was \$43,311,534. PCORI fee was \$22,144. Administrative fees totaled \$1,117,310 and claims processing fees totaled \$2,723,497. Stop-loss fees were \$1,356,602. Group Life insurance was \$1,338,923. Fiduciary insurance was \$13,053. Vision Insurance was \$585,661. All other expenses totaled \$235,569. There was a gain on investments for the year of \$450,877. Leaving a total net income for the year of \$-1,653,139.

Cindy Pratt made a motion to approve the financial position of the plan. CJ Rose seconded.
Mike Brittingham, Tammy Malone, Kristi Moles, Gary Nielsen, Gina Richardson, and Jack Strain all voted aye; motion carried.

Agenda Item C – Discussion and possible action thereon regarding new entity joining the Plan.

Town of Hammon separated from Roger Mills County to become their own entity on July 1.

Gary Nielsen made a motion to approve the new entity. Kristi Moles seconded.
Mike Brittingham, Tammy Malone, Cindy Pratt, Gina Richardson, CJ Rose, and Jack Strain all voted aye; motion carried.

Agenda Item D – Discussion and possible action thereon regarding savings opportunities.

Ross Naylor discusses the many programs the Plan offers. All these free programs are having a positive impact on the Plan and its members. To get more members to utilize these programs the Plan administrators would like to distribute a flier to every group and have them posted throughout offices.

Jack Strain made a motion to approve posting the flier. CJ Rose seconded.
Mike Brittingham, Tammy Malone, Gary Nielsen, Kristi Moles, Cindy Pratt, and Gina Richardson all voted aye; motion carried.

Agenda Item E – Discussion and possible action thereon regarding Covid-19 review.

Ross Naylor gives the Board an update on the impact of Covid-19 on the Plan. Over a 16-month period from June 2020 through September 2021, there have been 46 in-patient covid related claims totaling \$1,900,000. 72% of these claims were male members. The age group most affected were between 50 and 64. The peak time for these claims was in October 2020. There have been around 4 deaths related to Covid alone without any other health issues involved.

No action required.

Agenda Item F – Discussion and possible action thereon regarding Audit agreement.

Kevin Duke will return to complete the Plan's yearly audit.

Jack Strain made a motion to approve the audit agreement with Kevin Duke. Mike Brittingham seconded.
Tammy Malone, Gary Nielsen, Kristi Moles, Cindy Pratt, Gina Richardson, and CJ Rose all voted aye; motion carried.

Agenda Item G – Discussion and possible action thereon regarding no surprises act.

A new law goes into effect on January 1 that protects patients from receiving medical bills resulting from gaps in coverage for emergency services from out-of-network providers working at in-network facilities. Patients will only be liable for their in-network amount. Provider directories will be required to be updated more frequently. If a provider contract is terminated, a patient can continue care for up to 90 days and the provider must continue under the same terms and conditions. Plan's must offer price comparison and offer tools to compare cost sharing amounts for specific services. Health Plan's must also provide an advanced explanation of benefits (EOB) explaining whether the provider or facility is participating and their contract rate.

No action required.

Agenda Item H – Discussion and possible action thereon regarding ARP review.

A lot of groups utilized American Fidelity during ARP and with mostly good feedback.

No action required.

Agenda Item I – Discussion and possible action thereon regarding meeting dates for 2022.

Proposed meeting dates for 2022 are January 20th, April 14th, August 18th and October 20th.

Gary Nielsen made the motion to approve the 2022 meeting dates. Gina Richardson seconded.
Mike Brittingham, Tammy Malone, Kristi Moles, Cindy Pratt, CJ Rose, and Jack Strain all voted aye; motion carried.

New Business unforeseen at the time of the posted agenda –

Moving next Board meeting to November 18th.

CJ Rose made a motion to adjourn. Gina Richardson seconded.
Mike Brittingham, Gary Nielsen, Tammy Malone, Kristi Moles, Cindy Pratt, and Jack Strain all voted aye; motion carried.

Secretary/Board of Review

Attested To/ Notary

My Commission Expires

Chairman/Board of Review

Attested To/ Notary

My Commission Expires