

V.W.A.S.I.G. MINUTES Wednesday April 9, 2014

V.W.A.S.I.G. trustees met on April 9, 2014 at Willow Bend Country Club at 9:00 a.m. Members present at the time of roll call include Ken Amstutz, Ray Burden, Ruth Ann Dowler, Kevin Gehres, Rachael Harpel, Staci Kaufman, Todd Keller, Bonnie Thatcher, Carolyn Winhover, Judy Wortman, and Hollie Ford. Also present were Todd Cullen, Cindy Stever, Ally Druckemiller, Mike Ruen, Ashley Whetsel, and Troy Bowersock.

The minutes of the February 12 meeting were read silently. C. Winhover made a motion to accept the minutes. H. Ford seconded the motion. Voice vote: Yes – 12; No – 0.

Jeff Snyder came at 9:10 a.m.

The financial report was given by Mike Ruen. He reported that March was a positive month. During the first five months of our plan year, the balance went up \$374,847.25. At the end of March the balance was \$3,164,702.26. The receipts on March 31 totaled \$615,949.76 and the expenditures totaled \$534,367.15. He said that because of the audit, there is more detail to the financial report. Included are the bank statement, investment account, and audit report. Also included is a report on the Flexible Spending Account for the first time. The auditors said that it needed to be included. S. Kaufman made a motion to accept the financial report and R. Dowler seconded the motion. Voice vote: Yes – 13; No – 0. J. Snyder made a motion to accept the Flexible Spending report. R. Burden seconded the motion.

Mike Ruen said that there are copies of the audit for anyone who wants it. Comments in the management letter included 1) member premium certification – every time treasurers submit payment, it has to have the number of employees paying and the number of each kind of plan. 2) Anthem withdraws need to be posted weekly, not monthly. 3) Posting receipts at the end of the month (this is done now and Mike will continue to do it this way as long as the board is okay with it. The consensus is to do it the same way.) 4) Auditors want us to post

meetings – Ray Burden will post them on the web site. The minutes of the meeting should be sent to Ken Amstutz and he will send them to members so they can be approved at the meetings and sent out by Ray.

Debby Compton came at 9:20 a.m.

S. Kaufman made a motion to accept the audit report and R. Dowler seconded the motion. Voice vote: Yes – 14; No – 0.

Todd Cullen gave the Huntington report. Under plan review, there were no emergence of extremely high claims. The report showed that our high claims are at 30% which is high but not extremely high. 5% of our claims paid are 50% and higher but the majority of claims are in a smaller category. Our inpatient admissions is significantly lower but the dollar amount is high. Emergency room visits are lower due to the cost per visit has increased. This shows that the appropriate people are using the ER. Office visits utilization is normal. Preventive care norms are not where they should be. We need to move forward on the wellness program.

Benefit options for 2014 – 2015: We will be discussing the October 1st renewal at the June meeting. There is no intent on dislodging Anthem unless it becomes necessary – the process will begin next week and will be prepared in advance of the June meeting. This can be voted on in June and decisions made. The new account manager for the group is Cindy McCarty from Columbus. She is the one who will listen to ideas.

HCR is delayed until 2015. Transitional plans stay in place. Large groups have a new rule – they have to make an offer of 70% instead of 95% but after a year it will be 95%. Treasurers must find a way to record hours for those who may come in that category (70%). It will change continually but he advises us to be in compliance. Todd will look at lesser plans doesn't know if it will be necessary.

Transparency tools is a way for members to get information on costs for certain procedures. There are companies out there who give that information. The cheapest is not always best provider but neither is the highest price provider. Todd will provide more information on this and continue to stay on top of costs

for procedures. B. Thatcher said that Anthem does call after pre-certification to try to get employees to go other places for imaging. This is not always good because there could be a difference in imaging machines.

Emotional stress of health care is more than most can endure. There are groups to help with finding the best providers for a procedure. Wellness is important and has the potential for preventing disease in the future.

Cindy Stever gave a report on the Healthy Rewards Program. Pathways to Health is a seminar program in which employees get free wellness allowance if they attend. Our group should consider sending people from all districts to a seminar. Some of our wellness program activities may qualify for allowance. Invitations will be sent to the Treasurers. The Healthy Reward Program is an option for HSA only. They get incentives that come out of V.W.A.S.I.G. general fund. Mike Ruen doesn't always know what the incentives are for, only the dollar amount. Todd thinks that we should not limit incentives to HSA. Those on PPO need to be healthy also and it is not fair to the total employee population.

Ken Amstutz reported that the V.W.A.S.I.G. by-laws have been amended. B. Thatcher made a motion to accept the amended by-laws. C. Winhover seconded the motion. Voice vote: Yes – 14; No – 0.

There was no wellness report this month but a paper was given to members with the current wellness activities, including the Year End Event that was held on March 26.

The next meeting will be held on June 12, 2014 at 11 a.m. at Willow Bend. D. Compton made a motion to adjourn the meeting. S. Kaufman seconded the motion.