

**EAST GREENBUSH CENTRAL SCHOOL DISTRICT
HEALTH INSURANCE REVIEW COMMITTEE MEETING
MONDAY, OCTOBER 16, 2023, MINUTES**

1. **Call to Order - 4:03 p.m.**

2. **Attendance**

ADMIN: Ms. Cannon, Ms. Mulligan

EGTA: Mr. Wagner

EGAA: Mr. Alvey

EGOTSA: Ms. Ridzi

CSEA: Absent

SRP: Absent

CONF: Ms. Reamer

3. **Review of Administration of Retiree Health Insurance Billing**

Jennifer Mulligan thanked everyone for coming to the meeting. As part of Jennifer's transition with the District, she has been meeting with various district vendors to understand the services that they are providing to the district.

While meeting with Amsure, the District's third party administrator through the Capital Area Schools Health Insurance Consortium (CASHIC), Jennifer learned of an opportunity to streamline administrative processes related to retiree spouse/dependent health insurance billing. Amsure is able to provide retiree billing services to the District which is already included under their contract with CASHIC, resulting in no additional cost to the district. In light of the insurance technician's recent resignation, the District determined that it is best to accelerate this implementation of the services.

Jennifer explained that there are no changes to plan benefits and the District will always remain a contact for retiree questions. The new billing process will be effective for the January 2024 premiums. The billing process is similar to the district's where payment coupons will be issued and payments will now be made directly to Amsure. In the event that a payment is remitted to the district, the district will deposit the funds and notify Amsure so that the retiree account balance can be updated.

The District also learned that the Medicare Advantage Plans (MAP) had a reduction in premium rates beginning January 1st, therefore as a result of this transition the reduced rates will be implemented resulting in a reduction in monthly billed premiums. For the MAP, future rate changes will occur effective January 1st of each year which aligns to the MAP plan year, instead of July 1st. A question was asked regarding open enrollment for the MAPs. Jennifer explained that she would need to get back to the committee on the district's open enrollment process for the MAPs. *Follow-up response:*

For Medicare Advantage Plans, open enrollment is available twice a year, once for January 1st and again for July 1st. The district will formalize communications regarding the two plan open enrollment periods for July 1, 2024 and January 1, 2025 to ensure retirees have the opportunity to explore this plan option.

Amsure is also able to offer an enhanced service with an option to pay monthly premiums electronically through an Electronic Funds Transfer (EFT), which the district retirees had previously expressed interest in.

The District will be mailing a letter to billed retirees in early December notifying them of the transition. Amsure will then follow up with a mailing of the new coupons. A committee member requested a copy of the district letter, so they can inform their retiree liaison as they commonly receive questions from other retirees. The district will provide a copy of the letter.

4. **Next Meeting:**

Tentative meetings are scheduled for December 4, February 12 and April 22 (Mondays at 4pm)

5. **Adjournment - 4:29 p.m.**