



Greater Tompkins County Municipal Health Insurance Consortium

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"Individually and collectively we invest in realizing high quality, affordable, dependable health insurance."

Regular Meeting
Board of Directors – APPROVED
August 27, 2020 – 6:00 p.m.
Remote by Zoom

Municipal Representatives: 31

Steve Thayer, City of Ithaca
Mack Cook, City of Cortland
Alex Patterson, Town of Aurelius
Lisa Holmes, Tompkins County
Ed Fairbrother, Town of Big Flats
Mark Witmer, Town of Caroline
Laura Shawley, Town of Danby
Kathrin Servoss, Town of Dryden
Chuck Rankin, Town of Groton
Kevin Williams, Town of Homer
Judy Drake, Town of Ithaca
Gary Mutchler, Town of Scipio
Tom Gray, Town of Sennett
Darcey Rigdon, Lansing Community Library
Matt Poyneer, Town of Mentz
Chris Wagner, Seneca County

Ray Bunce, Town of Spencer (arrived at 6:09 p.m.)
Tom Brown, Town of Truxton
Rich Goldman, Town of Ulysses
Eric Snow, Town of Virgil
Peter Salton, Village of Cayuga Heights
Michael Murphy, Village of Dryden
Nancy Niswender, Village of Groton
Donna Dawson, Village of Horseheads
Ronny Hardaway, Village of Lansing
Rordan Hart, Village of Trumansburg
Bud Shattuck, Village of Union Springs (arrived at 6:08 p.m.)
David Schenck, Town of Springport (arrived at 6:07 p.m.)
Joan Jayne, Town of Niles
Christine Laughlin, Town of Newfield (excused at 7:12 p.m.)
Ed Wagner, Town of Owasco

Labor Representatives: 3

Jim Bower, 2nd Labor Representative and Joint Comm. on Plan Structure & Design Chair (arrived at 6:15 p.m.)
Zack Nelson, 3rd Labor Representative
Tim Farrell, 5th Labor Representative

Excused: 2

Vacancy – 1st Labor Representative
Donald Fischer, Town of Horseheads

Absent: 13

Luann King, Town of Cincinnatus
Ellen Woods, Town of Enfield
Charmagne Rungay, Town of Lansing
Jim Doring, Town of Preble
Tom Adams, Town of Marathon
John Malenick, Town of Montezuma
Carol Sosnowski 6th Labor Representative

Terrance Baxter, Town of Moravia
Alvin Doty, Town of Willet
Miles McCarty/Nathan Nagel, Village of Freeville
Doug Perine, 4th Labor Representative
Tanya DiGennaro, Village of Homer
Lonnie Childs, Village of Watkins Glen

Others in attendance:

Elin Dowd, Executive Director
Rick Snyder, Tompkins County Finance
Steve Locey, Robert Spenard, Locey & Cahill
Debra Meeker, Admin./Computer Assistant

Don Barber, Consultant
Michelle Cocco, Clerk of the Board
Corey Prashaw, ProAct
Beth Miller, Excellus

Call to Order

Ms. Drake, Chair, called the meeting to order at 6:05 p.m.

Approval of Minutes – June 25, 2020

It was MOVED by Mr. Mutchler, seconded by Mrs. Shawley, and unanimously adopted by voice vote by members present by video or teleconference, to approve the minutes of June 25, 2020 as corrected. MINUTES APPROVED.

Changes to the Agenda

The Audit and Finance Committee report was moved to prior to discussion of the preliminary 2021 budget.

Mr. Bower, Mr. Bunce, and Mr. Schenck arrived during the Chair's report.

Chair's Report

Ms. Drake thanked Mr. Rankin, Governance Structure Committee Chair, and Ms. Servoss, Owing Your Own Health Committee Chair, for their service and dedication to the Consortium in serving as Chair of those committees.

Ms. Drake reported the Audit and Finance Committee, along with Ms. Dowd, Mr. Barber, and Mr. Locey, spent a considerable amount of time in gathering information to be considered as it relates to the 2021 premium rates and proposed premium holiday. She thanked them for their work and dedication that has gone into this, stating it has required an enormous amount of time and effort.

Ms. Drake said the Municipal Cooperative Agreement (MCA) process is moving forward; however, the Consortium will be waiting to send the 2020 MCA out to municipalities until after the September Board of Directors meeting. As part of the DFS review, any time new members are added there needs to be a new MCA signed; once new members are accepted in September two agreements will be sent to municipalities with a request that municipalities sign both. Ms. Dowd is currently working on updating the Consortium's Certificate of Authority with the Department of Financial Services.

Ms. Drake thanked Ms. Dowd and Mr. Locey for their work in resolving the Excellus and ProAct accumulator issue; Ms. Dowd will report further in her report later in the meeting.

Ms. Drake spoke of the Coronavirus pandemic and thanked everyone involved with the Consortium for their work in keeping the Consortium strong during a very difficult time.

Executive Committee

MOTION NO. 005-2020 – RATIFY ACTIONS OF THE GOVERNANCE STRUCTURE/MCA REVIEW COMMITTEE

It was MOVED by Ms. Drake, seconded by Mr. Rankin, and unanimously adopted by voice vote by members present by video or teleconference, to approve the following motion:

“The Board of Directors hereby ratifies the action completed by the Governance Structure/MCA Review Committee as delegated by the Board of Directors at its June 25, 2020 meeting by which the draft Municipal Cooperative Agreement (MCA) was finalized and circulated to Participants for review and approval by each governing body.

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Executive Director Report

Ms. Dowd reported on the Excellus/ProAct accumulator issue and said all municipalities that were affected should have received a letter from her about this. If anyone has questions or concerns they should let her know. Other items Ms. Dowd has been working on are included in her written report submitted and included in the agenda packet. She echoed Ms. Drake’s comments expressing appreciation to Mr. Rankin and Ms. Servoss for their leadership in chairing Consortium committees.

Ms. Dowd called attention to items on this evening’s agenda: the adoption of budget guidelines and the draft 2021 budget and premium recommendation. She said many conversations have taken place with regard to what is good financial health for the Consortium. The Audit and Finance Committee has reviewed a lot of information in consideration of whether the Consortium can offer a premium holiday in 2020 and afford lower-than-usual premium rate increases. The data shows the Consortium’s claim experience dropped well-below plan levels for three months but the claims experience has begun to climb back up to budgeted levels. She said if the Consortium keeps trending in this direction the Consortium’s claim experience will be under the budgeted level, and the fund balance will be increasing rather than decreasing as was planned.

The Audit and Finance Committee is considering a recommendation that the Board adopt a premium holiday for the end of 2020. Ms. Dowd said there is still time left in the year and claims data needs to be reviewed to determine the exact levels and if a premium holiday were offered, at what level that would be at. The current recommendation would be to give a break on December invoices but work still needs to be done on how that would be administered.

Ms. Dowd said she has been working on developing a policy that sets targets, measures the Consortium’s financial health, and also creates the opportunity for a method by which amounts in excess of the target, can be returned to members. She said there needs to be thought about the claims experience and whether it will return to expected levels through the remainder of the year. A major factor in claims experience being down was the result of elective surgeries being canceled during the pandemic; some will be rescheduled through the remainder of the year and some in 2021. This, in addition to the long-term consequences of those individuals who have been avoiding preventive health measures and maintenance of serious conditions during the pandemic, needs to be considered as this may have an impact on claims in the long-term.

Ms. Dowd stated in addition to taking claims experience into consideration, another factor that needs to be considered is the large number of members who have been moved into lower-cost plans. The Consortium needs to continue to ensure that premiums are paid at a level that is in-line with the claims experience. Ms. Dowd said if premiums fall below the level at which claims are trending the shortfall will need to be paid by fund balance but will also need to be paid in the long-term with much higher revenue. She said these are reasons for putting forth a recommendation for having a policy that establishing guidelines that sets parameters that the Consortium can work within when considering budget levels.

Report from the Operations Committee

Ms. Holmes reported the Committee met on July 27th and had discussion of drafting a late fee policy and reviewed bringing more staff in-house and retaining consultants for value-added services. Discussion on those items will continue at the next meeting. In addition, the Committee recommended the resolution being brought forward at this meeting.

**RESOLUTION NO. 014-2020 – APPROVAL OF EXPENDITURE IN 2020 FOR
CONSORTIUM EMPLOYEES – WELLNESS INCENTIVE**

MOVED by Ms. Holmes, seconded by Ms. Servoss, and unanimously adopted by voice vote by members present.

WHEREAS, when staff positions were created and filled in 2019 there was consensus that in general the Consortium would follow the Town of Ithaca’s personnel policies as it is the Consortium’s employer of record, and

WHEREAS, the Town of Ithaca has introduced a new wellness incentive policy for their employees and the Consortium’s Operations Committee feels, as an example of encouraging healthy behaviors, that it is important that the Consortium embrace a wellness program for its employees as well, and

WHEREAS, due to unspent money in personnel lines, funds are available in the 2020 budget to cover the cost of a wellness incentive for the Consortium’s two benefit-eligible employees, now therefore be it

RESOLVED, That the Board of Directors authorizes the expenditure for wellness incentives in the amount of \$500 per employee for 2020.

Financial Report

Mr. Locey reviewed a financial update through July 31, 2020. With regard to revenue, premium income is on budget and interest income is eight percent above budget; however, due to the economic climate as a result of the pandemic interest income will be adjusted downward for 2021. There has been \$966,000 received in prescription drug rebates to date with two more rebates expected before year-end; total receipts are expected to exceed the budgeted amount. Mr. Locey said he expects revenues will exceed the budget by approximately 1.5% at year-end.

Mr. Locey said the Consortium is approximately 17% below budget in expense through July 31st due to lower-than-expected claims and there being no large losses in 2020. He reported there hasn’t been a decline in prescription drug expenses; pharmacy claims are approximately 3.36% above budget. In total, medical and prescription drug claims are approximately \$3.5 million below budget. Mr. Locey concluded his report, stating 94.2% of the Consortium funds are being used to pay benefits of members; the remainder of 5.8% is used to pay all other administrative expenses associated with operating the Consortium. This shows the Consortium is running in an extremely efficient manner.

In response to a question by Mr. Poyneer, Mr. Locey explained reserve accounts and said even if the Consortium enacted a premium holiday for a full month in 2020 (approximately \$4.4 million) it would still have approximately \$13 million left at year-end. This is still well-above the 18% target and provides funds to offset any spike or compression in claims. He said the Audit and Finance Committee invited representatives of Cayuga Area Physicians, Guthrie, and Excellus to a meeting and none felt there would be any type of big compression would happen and that a normal pace would resume by the end of the year. There is concern, however, that in future years the physician and hospital groups may try to recoup some of the losses they have experienced as a result of the pandemic and this is being monitored.

Treasurer's Report
Mr. Snyder had no report.

Report and Presentation of Resolutions from the Audit and Finance Committee

RESOLUTION NO. 015-2020 – ADOPTION OF BUDGET GUIDELINES

MOVED by Mr. Salton, seconded by Mr. Mutchler. Mr. Cook said Ms. Dowd and Mr. Locey have done a good job explaining the purpose of this policy. He stated for several years Directors have been trying to balance the Consortium's success and growing cash reserves against the budgetary pressures being faced by members. This policy is not in reaction to the present pandemic, but is the result of a discussions that have taken place over a long time with an intent to provide structure and policy for those who will come later and make decisions as to why fund balances have been established, how they are funded, to what level they should be funded, and if and how excess should be shared with members.

Mr. Salton said the importance of this guideline is to create an understanding of the long-term consequences of financial decisions, as Directors have a fiscal responsibility to the Consortium's members to make decisions that provide health insurance that is stable, predictable, and certain. The Audit and Finance Committee feels having these guidelines will ensure sound management of the Consortium.

Mr. Thayer agreed with comments and said the Committee seeks to bring about a formal structure to bring about sound fiscal responsibility for the Consortium and believes these guidelines will fulfill that need and will ensure stability, fiscal responsibility, and success for the Consortium going forward.

The resolution was unanimously adopted by voice vote by members present.

WHEREAS, the Consortium's vision statement reads: The Greater Tompkins County Municipal Health Insurance Consortium is an efficient inter-municipal cooperative that provides high-quality, cost stable health insurance for members and their employees and retirees, and

WHEREAS, each year the Consortium adopts a budget with a five-year projection which envisions fairly stable rate increases in subsequent years, and

WHEREAS, the Consortium desires to comprehensively state guidelines for sound fiscal management by articulating a budget philosophy with the anticipated level of reserves, fund balance and mechanism to return excess fund balance to establish a practice going forward which is prudent in establishing a baseline of financial health, and

WHEREAS, the reserves held by the Consortium are the cash assets assigned to cover a direct liability or to assist the Consortium with cash flow and provide protection during times when paid claim projections are exceeded. In recent years, these cash assets have also been a source of revenue through the interest earned to the Consortium which has allowed the Consortium to hold premium increases down. The Consortium has historically maintained the following reserves according to these definitions:

INCURRED BUT NOT REPORTED (IBNR) CLAIMS LIABILITY RESERVE

The IBNR Claims Reserve is required for the Consortium to be compliant with §4706(a)(1) of the New York State Insurance Law. The New York State Department of Financial Services requires this reserve to be funded at an amount equal to 12.0% of expected incurred claims.

SURPLUS ACCOUNT

The Consortium is required to fund the Surplus Account at an amount equal to 5.0% of expected premium income for the year. By funding this reserve at this level, the Consortium is operating in compliance with §4706(a)(5)(A) of the New York State Insurance Law.

Article 47 of the New York State Insurance Law describes this reserve as being established and maintained for the sole purpose of satisfying unexpected obligations of the Municipal Cooperative Health Benefits Plan. Article 47 further states that this reserve is for the purpose of satisfying unexpected obligations of the Plan in the event of termination or abandonment.

CATASTROPHIC CLAIMS RESERVE

This reserve was established by the Consortium's Board of Directors resolution #06-2014 to protect the financial integrity of the Consortium as the Board made the decision to increase the deductible associated with the Specific Stop-Loss Policy to reduce premium. It is agreed that the Consortium's risk pool is of adequate size that it can absorb an increase in Specific Stop-Loss Deductible without damaging the financial integrity of the Consortium with the Catastrophic Claims Reserves serving as a backstop. In subsequent years, certain subscribers were "lasered" by the Stop-Loss insurer. The Consortium also raised the amount in the Catastrophic Claims Reserves for that additional risk exposure. For the 2020 fiscal year the Board of Directors, resolution #09-2020 agreed to increase the Specific Stop-Loss Insurance Deductible to \$1,000,000. It also agreed to transfer funds from this reserve quarterly to cover any claims in the captive layer between \$500,000 and \$1,000,000; and interest earned by this reserve shall be maintained within the reserve. It was recognized that this decision created a sizeable increase in the risk exposure to the Plan. To mitigate this exposure, the Board of Directors made the decision to increase the Catastrophic Claims Reserve to \$4,500,000 for the 2020 Fiscal Year.

RATE STABILIZATION RESERVE

Resolution #10-2020 established the Rate Stabilization Reserve to sustain predictable and stable premium increases at an amount equal to 7.5% of the expected hospital, medical, surgical, and prescription drug claim payments for the year.

These funds may be used to establish a multiple year plan to maintain stable premium rate increases.

WHEREAS, in addition to the reserves the Consortium wishes to maintain an unencumbered fund balance at 18% of premium for cash flow purposes, and

WHEREAS, each year the Consortium will create a budget that creates a target net income of 2%. 1% to fund structural reserves increases of approximately 5%/year and 1% to maintain the 18% threshold for our unencumbered fund balance which also increases approximately 5%/year, and

WHEREAS, Section L(5) of the Municipal Cooperative Agreement allows The Board, in its sole discretion, may refund amounts in excess of reserves and surplus, or retain such excess amounts and apply these amounts as an offset to amounts projected to be paid under the next Plan Year's budget, and

WHEREAS, in accordance with Section L5 of the MCA, excess net income can be considered to be returned to the Consortium members and their employees through targeted premium relief, but not through annual premium increase significantly below the claims trend assumption, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Consortium shall establish a practice of establishing the annual premium increase equal to, or very close to, actual claims trend experience analysis and include the following targets when establishing its annual budget:

- Maintain the reserve levels required by Article 47 of the NYS Insurance Law (IBNR Reserve and Surplus Account) (statutory reserves).
- Maintain the reserve levels of the additional reserves (Rate Stabilization Reserve and Catastrophic Claims Reserve) established by the Board of Directors (discretionary reserves).
- Maintain an unencumbered fund balance at a level which at the discretion of the Audit and Finance Committee ensures the financial stability and sustainability of the Consortium but shall not be less than 12% of expected premium through at least year four of the annual proforma calculation.
- Set the annual budget to accomplish a zero to two percent (2%) net income level before any deduction or distribution of surplus fund balances to members.

RESOLVED, further, the Board of Directors may annually consider premium reduction for subsequent year(s) to refund excess amounts of reserves and fund balance over budget targets through a premium reduction mechanism that may be in full monthly increments or partial monthly increments or other mechanisms, but not a reduction in premium increase that is significantly below the claims trend assumption.

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RESOLUTION NO. 016-2020 – APPROVAL OF AMENDED INVESTMENT MANAGEMENT SERVICES CONTRACT TO INCLUDE WILMINGTON TRUST INVESTMENT ADVISORS

MOVED by Mr. Schenck, seconded by Mr. Fairbanks, and unanimously adopted by voice vote by members present.

Ms. Dowd noted there will be no change to the team the Consortium works with at Wilmington Trust nor any increase in fees.

WHEREAS, the Consortium has an agreement with Wilmington Trust to provide investment management services, and

WHEREAS, Wilmington Trust has determined that with regard to source of funds, investment advisory services for accounts that may contain the proceeds of municipal bond offerings or municipal escrow investments be performed by a bank affiliated entity which is an SEC registered investment advisor (an RIA), Wilmington Trust Investment Advisors, Inc. (WTIA), and

WHEREAS, Wilmington Trust has requested that that the Consortium certify that no proceeds of municipal bond offerings or municipal escrow investments are part of our portfolio and if the Consortium is not able to make this certification that the Consortium enter into a new investment advisory agreement with Wilmington Trust Investment Advisors, Inc., with no change in the total fees, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Consortium hereby amends its contract with Wilmington Trust, N.A. and enters into a contract with Wilmington Trust Investment Advisors, Inc. (WTIA), bank affiliated entity which is an SEC registered investment advisor, to provide investment advisory services,

RESOLVED, further, That the Chair of the Board is authorized to execute said contract on behalf of the Consortium.

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Presentation of Preliminary 2021 Budget

Ms. Dowd provided an overview of the current budget recommendation, stating it contains a 5% premium rate increase, a premium holiday in 2020, and reflects the intention of having a stable organization that is well-prepared for the future.

Mr. Locey reviewed assumptions and rationale behind the proposed numbers contained in the proposed budget for 2021 to 2025 fiscal years and stated Locey & Cahill believes the budget being proposed at this time is sound and stable.

Assumptions - 2021 to 2025 Fiscal Years:

1. Premium Revenue Increased by 5.0% in 2021, 5.0% in 2022, 6.0% in 2023, 7.0% in 2024, and 7.0% in 2025.
2. Interest Income = Estimated at 1.0% of the Total Cash Asset Balance Per Annum Starting in 2021.
3. Prescription Drug Rebates Estimated at \$1,400,000 Per Year Based on Advice from ProAct, Inc.
4. Paid Claims Trend for Fiscal Years 2021 through 2025 are 5.0% for Medical Claims and 7.5% for Prescription Drug Claims.
5. Administrative Fees Per Agreement with Excellus BCBS then Increased by 3.0% for the Fiscal Years of 2021 through 2025.
6. New York State Graduate Medical Expense Increased by 5% Per Annum.
7. Specific Stop-Loss Insurance trended by 15% each year.
8. Aggregate Stop-Loss Insurance Removed Based on NYS DFS Approval.
9. All Professional Services Fees Increased by 3% Per Fiscal Year.
10. All Insurance and Internal Coordination Fees Increased by 3% Per Annum.
11. IBNR Reserve Set at 12% of Expected Incurred Claims Pursuant to §4706.
12. Surplus Account Set at 5% of Earned Premium Pursuant to §4706.
13. Claims/Rate Stabilization Reserve Set at 7.5% of Expected Medical and Rx Paid Claims for the 2020, 2021, and 2022 Fiscal Years. It is Reduced to 5.0% of Expected/Paid Claims for the 2023, 2024, and 2025 Fiscal Years.

14. Catastrophic Claims Reserve Set at \$4.5 Million for 2020 Per GTCMHIC Board of Directors Resolution then Increased by Each Year Thereafter by the Variance Between the Budgeted Premium and the Actual Premium.

Ms. Drake noted that these numbers are preliminary; the purpose of presenting the information at this meeting is to get feedback from Directors that will be considered when the final budget recommendation is presented and voted on at the September 24th Board meeting. She encouraged Directors to ask questions and provide feedback.

In response to Mr. Goldman as to what thought went into recommending a one-month premium holiday, Mr. Locey said the Consortium's claims are approximately one month below premium at this point. The Consortium has exceeded expectations in terms of fund balance growth and it is felt that excess funds should be shared back with members of the Consortium as opposed to holding on to it. It is also felt that this will help municipalities as they address their financial issues as a result of the pandemic.

Report from the Governance Structure Committee

Mr. Rankin, Chair, reported the Committee has met since the last Board meeting to finalize the MCA review process and reported by Ms. Drake and Ms. Dowd. He thanked everyone for their work on this and said a 2020 MCA and a 2021 MCA will be distributed after the September meeting along with a cover letter and a sample resolution. Mr. Rankin highlighted the creation of a new Executive Committee and the expansion of the Consortium's region to include 16 counties. He said the Executive Committee will run the month-to-month operations of the Consortium and thinks it will be a much more efficient way to operate.

RESOLUTION NO. 017-2020 – DISSOLUTION OF GOVERNANCE STRUCTURE/MCA REVIEW COMMITTEE AND EXTENDING APPRECIATION TO ITS MEMBERS

MOVED by Mr. Rankin, seconded by Ms. Holmes, and unanimously adopted by voice vote by members present.

WHEREAS, by Resolution No. 28 of 2018 the Board of Directors established the Governance Structure Review Committee and charged it with developing an alternative governance structure for the Consortium, and

WHEREAS, the Committee was further charged by Resolution No. 008 of 2019 with assuming responsibility for the 2020 review of the Municipal Cooperative Agreement and with bringing forth a recommendation for appropriate edits as outlined in Section Q.2 of the 2015 Municipal Cooperative Agreement, and

WHEREAS, the Committee has met over the last two years and, as authorized by Board of Directors, has recommended a draft 2020 Municipal Cooperative Agreement to be circulated to Participants, and

WHEREAS, the Committee has also developed draft Bylaws for the proposed new structure of the Executive Committee as outlined in the 2020 Municipal Cooperative Agreement, now therefore be it

RESOLVED, that the Board of Directors hereby dissolves the Governance Structure/MCA Review Committee and directs the Executive Committee to assume responsibility for final review of the recommended Executive Committee Bylaws and any matter that arises related to the process of moving the MCA through the approval process,

RESOLVED, further, that the Board of Directors extends its appreciation to the members of the Governance Structure Committee for their dedication to the Consortium and for facilitating the Municipal Cooperative Agreement through the lengthy and complex review process.

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Report from the Joint Committee on Plan Structure and Design

Mr. Bower, Chair, reported the Committee met on August 6th and thanked Mrs. Shawley for Chairing the meeting in his absence. He said he continues to work to increase labor participation and on recruitment for filling the vacant Labor seat on the Board of Directors.

Report from the Owning Your Own Health Committee

Mr. Bower reported the Owning Your Own Health Committee discussed flu clinics and adding the Blue4U program to other Consortium benefit plans. He said the Committee ties into the work of the Joint Committee and melding the two Committee together makes sense and although the Committee is being suspended the work will continue.

RESOLUTION NO. 019-2020 – SUSPENSION AND EVALUATION OF OWNING YOUR OWN HEALTH COMMITTEE

MOVED by Mr. Schenck, seconded by Ms. Servoss, and unanimously adopted by voice vote by members present.

WHEREAS, by Resolution No. 001 of 2016 the Board of Directors established the Owning Your Own Health Committee for the purpose of identifying and recommending processes to promote a culture of preventative health care, supporting benefit clerks in that outreach to our employees and retiree members, coordinating wellness activities with our claims administrators and community associates, and

WHEREAS, as the Consortium has grown it has become necessary to reevaluate the purpose of the Committee and to consider whether there could be efficiencies and value in addition to increased engagement of members by incorporating the Committee's work into the Joint Committee on Plan Structure and Design, now therefore be it

RESOLVED, further, That the Joint Committee on Plan Structure and Design shall assume the Consortium's wellness initiatives,

RESOLVED, That the Owning Your Own Health Committee shall be suspended thru December 31, 2021,

RESOLVED, further, That the Executive Director shall report back to the Board of Directors with a recommendation following this evaluation period.

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New Business

In response to a question of how many new participants will be considered at the next meeting, Mr. Barber reported at this time there are eight municipalities that are being considered for membership that will bring a total of 75 contracts.

Adjournment

The meeting adjourned at 8:07 p.m.