

**Board of Directors Meeting**  
**LIMRiCC**  
**Meeting Minutes Tuesday, March 19, 2024**  
at Fountaindale Public Library District  
300 Briarcliff Road, Bolingbrook, IL

1. Call to Order & Roll Call: Jennie Mills called the meeting to order at 1:04 PM.  
PRESENT: Jennie Mills, Director of Shorewood-Troy Public Library/LIMRiCC Chair;  
Sharon Swanson, Finance Manager at RAILS Library System/LIMRiCC Treasurer;  
Richard Kong, Director of Skokie Public Library/LIMRiCC Secretary;  
and Jill Trevino, Illinois Heartland Public Library System/LIMRiCC Trustee.

Introduction of Visitors / Public Comments

The following people were present for the Board Meeting. Assurance Agency/MMA representatives: Maryann Mileto, Ashton Harnung, Danny Omiecinski and Zach Giles. Aetna representatives: Margaret Huff, Strategic Account Executive, Anne Cress, Vice President of Sales, Linda Crump, Pharmacy Account Executive, Timothy Kurek, Pharmacy Clinical Advisor. Lauterbach & Amen, LLP representatives: Kelly Brainerd, JoEllen Wade and Margie Tannehill.

Visitor Nancy Korczak from Fountaindale Public Library.

2. Consent Agenda

RESOLVED, THAT THE LIMRiCC BOARD OF DIRECTORS  
APPROVE THE CONSENT AGENDA AS PRESENTED

- a. Approval of Agenda.
- b. Acceptance of the LIMRiCC Board Meeting Minutes from January 16, 2024.
- c. Ratify payment paid from January 17 – February 27, 2024.  
Total: \$932,636.26.
- d. Approval of payment of bills from February 28 – March 19, 2024.  
Total: \$1,202,708.70

Approval of Balance Sheet and Detail of Expenditures for January and February 2024.

Motion: A motion was made by Sharon Swanson and seconded by Jill Trevino to approve the Consent Agenda items a-d listed above.

Roll call: All board members present voted to approve the Consent Agenda.

AYES - 4  
NAYS - 0  
ABSENT - 0

3. Discussion Item #1 – Presentation by Aetna representatives.

Aetna representative, Margaret Huff, discussed recommendations to the medical plan in an effort to lower costs for members, utilize the maximum potential benefits and plan enhancements.

Brightline Virtual Pediatrics is a network of providers offering behavioral health benefits for children up to the age of 17 and their families. LIMRiCC can opt in at no cost.

Transform Oncology Program offers a health advocate for a member diagnosed with cancer. The same advocate helps the member navigate through referrals, labs, appointment coordination..., The cost is \$750 per engagement/per month to the employee.

Resources for Living (EAP) program that can be funded through Aetna's wellness allowance. The program provides utilization reporting to help guide member needs

Prudent Rx targets specialty drugs charging members to pay \$0 towards their copays. Prudent Rx would reach out to the members on specialty drugs to enroll them in the program. Aetna needs a 90-day lead time to enroll members.

Drug Savings Review is a proactive outreach from the pharmacist to the prescriber recommending opportunities that could benefit the patient such as a drug interaction, an alternative or generic drug, mail order prescription..., The information is shared with the doctor, and the doctor would decide if they would like to make a change to the drug. Current response rate is 20% and ¾ of those are approved. The cost is .30 per member/per month.

Rx Savings Plus provides discounts on drugs for employees that do not have insurance such as part time employees or employees that are in a waiting period. The enrollee must be an employee. There is no cost to enroll.

Gene-based Cellular and other Innovative Therapies (GCIT) correct mutated genes. The therapy is built into LIMRiCC's plan with a specific network of care. Stop loss covers GCIT and Aetna does not use GCIT experience towards the stop loss renewals.

4. Action Item #1 – Accept the FY23 LIMRiCC Financial Audit by Ecezzion.

A clean opinion was given by Ecezzion for LIMRiCC's FY23 audit. LIMRiCC's net position ending in FY23 was \$4.2M; \$284,000 down from the prior year. Operating revenue increased as well as expenses. IMRF adjustments were normal year-end adjustments.

Motion: A motion was made by Richard Kong and seconded by Sharon Swanson to accept the FY23 Financial Audit by Ecezzion.

Roll Call: All board members present voted to accept the FY23 Financial Audit by Ecezzion.

AYES - 4

NAYS - 0

ABSENT - 0

5. Action Item #2 - Select an auditor for LIMRiCC's FY24 – FY28 Annual Financial Audit.

LIMRiCC received 3 proposals in reply to an RFP for its financial audit for FY24 – FY28 from Costabile Stevens, Seldon Fox, and Sikich. LIMRiCC Board Treasurer, Ms. Swanson, stated GFOA best practice recommends a relationship with an auditor for 5 years. The Board selected Costabile Stevens based on their experience and size.

Motion: A motion was made by Sharon Swanson and seconded by Jill Trevino to accept the proposal by Costabile Stevens to perform LIMRiCC's financial audit for FY24 – FY28.

Roll Call: All board members present voted to accept the financial audit proposal by Costabile Stevens.

AYES - 4

NAYS - 0

ABSENT - 0

6. Action Item #3 – Close the Business Services bank account.

There have been no transactions within the business services account for several years. The board agreed to close the account.

Motion: A motion was made by Sharon Swanson and seconded by Richard Kong to close the Business Services bank account.

Roll Call: All board members present voted to close the business services bank account.

AYES - 4

NAYS - 0

ABSENT – 0

7. Action Item #4 – 2024 UCGA member rate approval.

The 2024 UCGA rates will be distributed to membership and posted to LIMRiCC's website. The rates range from .26% to 2.82%, with a pool average of .39%. Information regarding separation procedures, Casebuilder, and other related unemployment topics will be sent to membership.

Motion: A motion was made by Jill Trevino and seconded by Richard Kong to approve the 2024 UCGA member rates.

Roll Call: All board members present voted to approve the 2024 UCGA member rates.

AYES - 4

NAYS - 0

ABSENT - 0

8. Action Item #5 – 2023 UCGA dividend payout approval.

Motion: A motion was made by Richard Kong and seconded by Sharon Swanson to approve the dividend payout for FY23 to qualifying members.

Roll Call: All board members present voted to approve the dividend payout for FY23.

AYES - 4

NAYS - 0

ABSENT – 0

9. Discussion Item #2 - Assurance: Pre-Renewals for 2025

Q1 – Q3 2023 Rx Rebates have been received for a total of \$461,252. Q4 will be received in July with an adjustment of -\$14,000 for an excess in rebates paid in 2022.

Renewal projections are based on claims data from a rolling 24 months. Assuming no changes are made to the plans, the projected increase for 2025 is 25.7%. Due to that projection, Ms. Harnung suggests going to market to BCBS. One difference between Aetna HMO and BCBS HMO is that BCBS has a capitation on their HMO that could significantly save money in claims paid out. The Board has agreed to market to BCBS for 2025 and will hold a special board meeting on April 16<sup>th</sup> to review their proposal.

Cost containment strategies with Aetna for 2025 may include: offering Prudent Rx, MMA Rx Solutions, change in plan benefits and design, gatekeeper or referral process for the HMO and consider eliminating the 750 PPO plan.

10. Discussion Item #3 – Assurance: Financial and other updates.

Included in Discussion Item #2.

11. Discussion Item #4 – Lauterbach & Amen: Updates.

In an update from the last meeting, LIMRiCC paid in error a Grayslake Community High School unemployment claim in the amount of \$4,260.62. LIMRiCC has received a full refund, and was deposited on 2/29/24.

A question received from a member library was discussed about having employees pay a higher copay next year to reduce the library's costs. It was communicated that an increase in co-pay would not reduce the cost. Marsh McLennan will record an educational video on the plans LIMRiCC offers and how to reduce costs.

LIMRiCC Postcards advertising HIP and UCGA services were mailed on 1/29/24 to Illinois libraries. The total cost for the postcards and postage was \$604.44.

4 libraries applied for membership in HIP for a January 2025 start date. Rochester PL District, Steeleville Area PL District, Mason City PL District and Carlinville PL. Each were approved by Aetna and asked to reply by 5/24 with written confirmation of acceptance.

12. New Business

13. No Closed Session.


14. A special board meeting will be held on Tuesday, April 16, 2024 at 1:00 pm at the Fountaindale Public Library. The next regular board meeting is scheduled for Tuesday, May 21, 2024, at 1:00 pm at the Fountaindale Public Library.

15. Adjournment

A motion was made by Jill Trevino and seconded by Richard Kong to adjourn the meeting.

The meeting ended at 2.38 PM.

Approved

 5/17/24  
Richard Kong, Secretary \_\_\_\_\_ Date

*Minutes prepared by Margie Tannehill, Benefits Coordinator, Lauterbach & Amen, LLP.*