

## RECORD OF PROCEEDINGS

Minutes of **MIFFLIN TOWNSHIP BOARD OF TRUSTEES** Meeting

Held

**JANUARY 31,**

**2007**

Chairman Spanovich called the Special Meeting to order at 9:00 A.M. with Mr. Angelou and the Fiscal Officer present. Mr. Stewart was absent.

Also present were:	Sean Sprouse	OTA Health Plan
	Ryan Grady	United Health Care
	Jim DeConnick	Fire Chief
	Calvin McKnight	Service Director
	Steven Blake	Code Enforcement Officer
	Brian Dunlevy	Insurance Committee Chairman

Mr. Spanovich said the purpose of the Special Meeting is to review the 2007 Health Insurance coverage. The media has been notified.

Mr. Spanovich asked to dispense with the Pledge and Prayer.

Mr. Spanovich had some transition questions regarding the switching from one carrier to another. Ryan Grady from United Health Plan said the doctor's staff would copy your medical ID card and collect the proper co-pay and bill the proper carrier. All the information is in the network. The carrier you were with at the time of the claim would be responsible for it no matter when they paid it as claims are not usually paid for a month or two. Mr. Grady also clarified other questions the Board had regarding UHC's services and procedures.

Mr. Angelou said that the main reason for this meeting today is due to the fact that if we stay with Medical Mutual for one more month under our present plan until a decision to change is made, it will cost the Township about \$25,000. Sean Sprouse recommended we go with UHC effective February 1, 2007 and take advantage of the savings while we can because if we have another bad experience year, our rates will go up no matter what company we are with.

Mr. Angelou said that Mr. Stewart asked for answers to several questions at the last meeting. He asked for a network comparison to make sure all the hospitals and doctors in a reasonable radius are covered. Mr. Grady said the list is comparable to Medical Mutual with the exception of Knox Community Hospital which is out of the network. UHC is in negotiations with Fairfield Medical Center because their contract expired and they were given a two month extension which is a positive sign. There was also a question on what is considered an experimental procedure or drug. Mr. Grady said he has an internal document regarding that which he can't distribute but he left it on their voice mail and will read to the Board. Unproven services in terms of Experimental, Investigational or Unproven Services, is services that are not consistent with conclusions of prevailing medical research which demonstrate that the health service has a beneficial effect of health outcomes and are not based on trials that meet either of the two following designs: (1) Well conducted randomized controlled trials where two or more treatments are compared to each other and the patient is not allowed to choose which treatment is received and (2) Well conducted cohort studies where patients who receive study treatments are compared to a group of patients who received standard therapy. The comparison group must be nearly identical to the study treatment group. Now the decisions about whether to cover new technologies, procedures and treatments will be consistent with conclusions of prevailing medical research based on well conducted randomized trials of cohort studies as described in the National Institute of Health. Mr. Grady said that what this is saying is that there have been studies shown and even though its unproven it does have a likelihood of doing something beneficial even though it may not be a covered medical procedure. Now regarding a life threatening sickness or condition which is deemed one likely to cause death within one year of the requested treatment, we may determine that unproven service meets the definition of a covered service for that sickness or condition. For this to take place we must determine that the procedure or treatment is promising even though unproven and that the service uses specific research protocol that meets standards equivalent to those defined by the National Institute of Health. Mr. Grady said a good example of this is stem cell research. Mr. Angelou said it was also brought up about the Certificate of Coverage which Mr. Grady said is in writing and gave a blank copy to us. He said he is also sending a copy to Mr. Stewart. We would be given a Certificate of Coverage to keep on file based on the plan we choose. The Certificate can be in writing but not the Unproven because it is an internal document. Mr. Angelou said that we do have it on tape now and part of the record.



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