

**Minuteman Nashoba Health Group**

**Board Meeting**

Tuesday, February 16, 2016 at 10:00 AM

Groton Center Fire Station  
Groton, MA

**Meeting Minutes**

**Board and Alternate Members Present:**

Donna Madden, Chair	Town of Bolton
Patrick McIntyre, Vice Chair	Town of Boxborough
Anthony Logalbo, Treasurer	Town of Concord
Debbie Nutter	Town of Pepperell
Lorraine Leonard	Town of Harvard
Marie Sobalvarro	Town of Harvard
John Flaherty	Concord-Carlisle RSD
Kevin Johnston	Town of Ayer
Melisa Doig	Town of Groton
Kerry Colburn-Dion	Town of Tyngsborough
Peter Rowe	Lincoln-Sudbury RSD
John Kittredge	Town of Clinton
Bev Beno	CASE Collaborative
Nancy Haines	North Middlesex RSD
Donna Bouchard	Narragansett RSD

**Guests Present:**

Marcy Morrison	MNHG Wellness Consultant
Linda Loiselle	Abacus Health Solutions
Jason Fortin	Fallon Health
Erin Hayes	Tufts Health Plan
Fred Winer	Tufts Senior Plans
Bill Hickey	Harvard Pilgrim Health Care
Kate Sharry	Group Benefits Strategies
Carol Cormier	Group Benefits Strategies
Karen Carpenter	Group Benefits Strategies

Donna Madden, Board Chair, called the meeting to order at 10:04 AM.

**Approval of the minutes of December 8, 2015:**

Patrick McIntyre moved approval of the Board minutes of December 8, 2015.

Melisa Doig seconded the motion. The motion passed by unanimous vote.

Motion

**Treasurer’s Report:**

Treasurer Tony Logalbo reviewed the Balance Sheet of January 30, 2016 (unaudited figures) and said the Uncommitted Fund Balance was \$8.5 million. He said he would email the Treasurer’s report following the meeting.

Mr. Logalbo said that the hardcopy FY15 audit reports are available and asked the Board members to each take one.

**Stipend to Town of Concord for CY2016 Treasury services:**

Donna Madden said that the Steering Committee approved increasing the Treasurer’s stipend to \$10,000 for calendar year 2016.

**Wellness Committee Report – Marcy Morrison, MNHG Wellness Consultant:**

Marcy Morrison reviewed the program offerings including the *Weight Loss Program*. She said the program is delivered via conference call and said it was so well received that a second program was launched. Ms. Morrison said the smoking cessation program facilitated by Fallon Health and the Healthy Health plan was canceled due to the 8 participants dropping out after 2 weeks.

Ms. Morrison reviewed the status of the *Yoga* and *Fitness* classes and the *Move Across America* program.

Ms. Morrison said the MA “Working on Wellness Grant” is a matching grant of up to \$5,000 for programs implemented by units that are approved for the grant. She offered to help the MNHG units with applying for the grant and said she would send out an email to include the grant information.

Ms. Morrison said she created a MNHG Facebook page and will add healthy recipes and health and program information. She said she will send out an email to the employers announcing the page.

**Abacus Health Solutions - myMedicationAdvisor® (MMA) and Diabetes Report – Linda Loiselle:**

Linda Loiselle reviewed the MMA report for CY15 and said that the prescription drug purchasing projections will be adjusted next year. She said the total net savings was \$257,387 and estimated employee copays waived was \$37,451. Ms. Loiselle said that the new medication lists were distributed in January.

Ms. Loiselle reviewed the Diabetes Rewards program report and said the current enrollment is 33% of those eligible to participate. She said that 51% of those members enrolled are meeting all of the program requirements and getting their diabetes medication and supplies at no member cost. Ms. Loiselle said the estimated savings, net of fees and pharmacy copays is \$100,303 for the 12 month period. She said the estimated member copays waived was \$36,188. Ms. Loiselle reviewed the program outreach and promotions. She said a satisfaction survey was sent to those participating focusing on their diabetes care and results will be shared with the group once the data has been collected.

Ms. Loiselle said Good Health Gateway now has a Facebook page.

**Group Benefits Strategies Reports:**

Funding Rate Analysis - Carol Cormier reviewed the Funding Rate Analysis (FRA) with data through December 2015. She said that on a composite basis the expense-to-funding ratio was 99% resulting in a funding surplus of \$231,289. She said that the Fallon EPO gain of \$999K offset the Tufts EPO loss.

Harvard Pilgrim Level Monthly Deposit (LMD) reconciliation report – Carol Cormier said that MNHG had a \$246,125 credit balance with Harvard Pilgrim as of December 31, 2015.

Stop Loss Reports – Karen Carpenter said that for the FY15 policy period, there was one claimant that exceeded the \$300K specific deductible with excess claims totaling \$109,791. She said that \$108,493 has been paid to the Group and \$1,297 is the outstanding amount owed to the Group. Ms. Carpenter said that there were 10 claimants on the report of 50% with claims totaling \$2,043,484.

For the FY16 policy period, Ms. Carpenter said that there was one claimant that exceeded the \$300K specific deductible with excess claims totaling \$90,470. She said there were 3 claimants on the FY16 reinsurance report of 50% with claims totaling \$528,959.

**FY17 Rate proposals and vote on Steering Committee recommendations:**

Donna Madden said that the Steering Committee reviewed the FY17 rate projection packet and is recommending Funding Scenario E with a 5.9% composite rate increase and expected use of \$1.5M surplus fund balance.

Carol Cormier said that the rates were homogenized across the plans as a whole and that the Tufts and HPHC plans are increasing by 8.3% and a 0% increase to the Fallon plans.

Donna Madden said that the dental benefit and *Healthy Health Plan* program will continue to be offered on the Fallon plans. She said there were no benefit changes for FY17.

Lorraine Leonard made a motion to approve FY17 Funding Scenario E as recommended by the Steering Committee.

Motion

John Flaherty seconded the motion. The motion passed by a unanimous vote.

**Affordable Care Act (ACA) updates:**

Cadillac Tax – Carol Cormier said that the Cadillac Tax has been delayed to January 1, 2020. She asked the Board to keep it in mind as it makes decisions about plan design in the future.

Employer Reporting – Carol Cormier said that the monthly GBS rosters will be sufficient for the CY16 ACA employer reporting. She said the health plans will be sending the 1099 HC forms that the state of MA requires.

There was a discussion about what data the various payroll companies are requesting.

**Health Plan reports:**

Harvard Pilgrim (HPHC) – Bill Hickey said the HPHC networks have expanded into CT, NH, and Maine.

*Fallon Health* – Jason Fortin said the *Healthy Health Plan* utilization report will be available soon. He said the report will be reviewed with the Wellness Committee prior to presenting it to the Board. He said Fallon Health is preparing for open enrollment and the health fairs.

*Tufts Health Plan Senior Products* – Fred Winer gave an update on what the GIC is planning to do about the financial shortfall for FY17.

*Tufts Health Plan* – Erin Hayes said that Tufts Health Plan is currently in the process of implementing a MA substance abuse law effective last year. She said the mandate includes coverage of substances abuse services without prior authorization, coverage of up to 14 days of medically necessary acute care treatment, and clinical stabilization services without prior authorization. She said the changes will be optional for self-funded groups and a decision will need to be made by May.

Bill Hickey said that HPHC is researching the MA substance abuse law and will advise.

Jason Fortin said that Fallon Health has a different interpretation of the mandate from that of Tufts.

**Other Business:**

There was no other business.

Tony Logalbo distributed the FY15 Financial Audit Report.

Donna Madden set the next Board meeting for May 17, 2016 at 10 AM, location to be determined.

The meeting location was subsequently determined to be the Groton Fire Station, 45 Farmers Row, Groton, MA

Debbie Nutter moved to adjourn the meeting.

Motion

Bev Beno seconded the motion. The motion passed by unanimous vote.

Chair, Donna Madden adjourned the meeting at 10:45 AM.

*Prepared by Karen Carpenter  
Group Benefits Strategies*