

Minuteman Nashoba Health Group

Board Meeting

Tuesday, May 17, 2016 at 10:00 AM

Groton Center Fire Station
Groton, MA

Meeting Notes

(No quorum)

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
Kevin Johnston	Town of Ayer
Melisa Doig	Town of Groton
Pam Landry	Town of Stow

Guests Present:

Marcy Morrison	MNHG Wellness Consultant
Linda Loiselle	Abacus Health Solutions
Jason Fortin	Fallon Health
Patrick Flattery	Fallon Health
Erin Hayes	Tufts Health Plan
Bill Hickey	Harvard Pilgrim Health Care
Carol Cormier	Group Benefits Strategies
Karen Carpenter	Group Benefits Strategies

Donna Madden, Board Chair, called the meeting to order at 10:04 AM. She said that there was not a quorum.

Treasurer's Report:

Treasurer Tony Logalbo reviewed the Balance Sheet of April 30, 2016 (unaudited figures) and said the Uncommitted Fund Balance was \$7.5 million which was \$1.7 million down since June 1, 2015. He said claims were erratic.

Retirements: Ms. Madden said that Tony Logalbo and Lorraine Leonard will be retiring this summer. She read a proclamation and presented it to Ms. Leonard and thanked her for her service to the Board, Steering Committee and assistance with financial matters.

Ms. Madden said that Tony Logalbo would be retiring from Town of Concord at the end of August. She said that he was the founder of the MNHG in 1990, served on the Board and Steering Committee, served as Treasurer since 1990, and as a Board member to the Mass.

Municipal Reinsurance Arrangement. She read a proclamation and presented Mr. Logalbo with a plaque commemorating his service.

Harvard Pilgrim proposal for the FY17 Level Monthly Deposit:

Carol Cormier said that the FY16 LMD is \$1,093,000 and that HPHC proposes to increase it to \$1,104,000 for FY17. She said that in recent months claims were running above the LMD.

Ms. Madden said that HPHC could process the increase and it would be voted on at the next Board meeting.

Wellness Committee Report – Marcy Morrison, MNHG Wellness Consultant:

Marcy Morrison reported on the health fairs, wellness newsletter, and additional campaign challenges. She discussed the MA Wellness Matching Grant program and said that the online process was very cumbersome. She said she called them and they said that they're revamping the process for the next time. She said that the summer is slow for the wellness programs. She said she wants to do more online programs.

Ms. Morrison reminded the group of the MNHG Facebook page which contains healthy recipes and health and program information.

Abacus Report – Linda Loiselle

Prescription Benefits Services (PBS) - Linda Loiselle explained the role that PBS plays in the international prescription drug buying program operating as My Medication Advisor® (MMA). She said the president and owner of PBS passed away in January. She said Abacus is in the process of buying the company and that they do not anticipate any disruption or change in services. Ms. Loiselle said that the MNHG's contract with PBS expires in October 2016 and that a new contract will be proposed. She said they are working with the carriers on data exchange.

Ms. Loiselle reviewed the first quarter MMA report, the Diabetes Rewards Program report, and a report on a survey of Diabetes program participants. She said that compliance with the Diabetes care criteria is high from MNHG compared to other municipalities with the program.

Carol Cormier said that the prescription drug (Rx) trend is 12% and higher in the US. She said she asked Abacus to look at the trends in Rx in MMA international buying program source countries. She said that Abacus found that for the most popular 25 prescriptions, the cost trend collectively from 2014 -2015 was down at -14.1%.

Ms. Loiselle said that Abacus is looking into the feasibility of offer the MMA programs for Fallon Health. She said the results will be available in a month or so.

There was a discussion about getting the word out about the MMA program.

GBS reports:

Funding Rate Analysis Report (FRA) - Carol Cormier reviewed the *FRA* report with data through March 2016. She said the expense to funding ration on a paid claims basis was 100.7%. She noted that the Fallon claims were quite high for March for two reasons. She asked Jason Fortin to explain.

Mr. Fortin said that March was a 5 week payment month but also Fallon had pended some claims since January because they were renegotiating a provider contract and did not want to process the claims twice.

Carol Cormier asked the carriers for advance notice of pended claims especially in the rate setting time period.

Stop Loss Reports - Karen Carpenter reviewed the stop loss reports for FY15 and FY16. She said that the FY15 policy had only \$135 in outstanding reimbursements due to MNHG. She said that for FY16 there was only one claimant with claims exceeding the specific deductible. She said the claims for this member were \$696,459 and the excess amount was \$396,459 of which \$306,928 has been reimbursed to MNHG.

Mass. Municipal Reinsurance Arrangement (MMRA):

Donna Madden said the MMRA Board met last week. She said that Tracey May at Gallagher sought a new reinsurance carrier since they felt that Berkley was being slow in reimbursing the joint purchase groups from the pool. She said that he received four quotes with Berkley's being the highest. She said the lowest quote was not a firm quote. Ms. Madden said that Board gave Mr. May the authority to negotiate within certain parameters.

Cost containment concepts for FY18:

Carol Cormier said that she thinks MNHG should be looking ahead. She said following the GIC benchmark plan in order to use Ch. 32B, S. 21-23 bargaining always puts the joint purchase group behind by a year or more. She said that she and other joint purchase groups are interested in Health Savings Account (HSA)-qualified high deductible plans. She said some groups are likely to offer these plans as options in FY18. She said that there are real advantages for employees in having an HSA account. Ms. Cormier said she would like the health plans to make presentations about HSA-qualified plans at the next Board meeting. She said a lot of education is required since the HSA-qualified plans provide a different way of cost sharing than the current plans.

There was a discussion about the GIC plan design and the minimal savings that moving to the latest benchmark plan design level would provide.

The Board members in attendance agreed to hear from the health plans on cost containment options at the next Board meeting.

Harvard Pilgrim telehealth program:

Bill Hickey said Harvard Pilgrim will be using *Doctors on Demand* effective to provide telehealth services to members. He said effective 7/1/16 a member will be able to have a telehealth visit for a variety of illnesses. He said all of the physicians are Board registered and can write prescriptions. He said the co-pay cost to the member is \$40. He said that this will help to avoid expensive and unnecessary Emergency Room visits.

Donna Madden spoke about a presentation at the MMRA Board meeting on telehealth second opinions.

Jason Fortin spoke about My Best Doctor, another telehealth service.

Other Business:

Donna Madden said the next Board meeting will be on September 14 at 10 AM at Groton Center Fire Station.

There was no other business.

Donna Madden ended the meeting at 12:05 PM.

*Notes prepared by Carol Cormier
Group Benefits Strategies*