

# MINUTEMAN NASHOBA HEALTH GROUP

## Steering Committee Meeting

Groton Town Hall  
Groton, Massachusetts

Meeting Minutes

Monday, December 19, 2011

### Committee Members Present:

Judy Belliveau, Chair  
Donna Madden, Vice Chair  
Anthony Logalbo, Treasurer  
Valerie Jenkins  
John Flaherty

Lincoln-Sudbury Regional School District  
Town of Bolton  
Town of Concord  
Town of Groton  
Concord-Carlisle Regional School District

### Guests Present:

Carol Cormier  
Karen Carpenter

Group Benefits Strategies  
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Chair, Judy Belliveau called the meeting to order at 9:40 a.m.

### Approval of the minutes of the November 30, 2011 meeting:

Approval of the minutes was postponed because they were not available.

### Reinsurance Quotes for CY12:

Carol Cormier said that two brokers submitted quotes in response to the CY2012 MNHG Request for Quotes for reinsurance. Ms. Cormier said that the broker, Stop Loss Insurance Services (SLIS) submitted quotes from Berkley Life and Health Insurance, the current carrier. She said the broker, Stop Loss Insurance Brokers (SLIB) submitted quotes from HM Life Insurance Company. Ms. Cormier said that both carriers applied a laser of \$500K to the repeated high cost claimant. She said that one quote was received from each carrier at the current Specific Deductible of \$250K with an Aggregating Specific Deductible of \$400.

There was a discussion as to whether or not it made sense to increase the Specific Deductible to \$275K, based on the potential costs.

Tony Logalbo made a motion to recommend to the Board to accept quote "c" submitted by Stop Loss Insurance Services and the Berkley Life and Health Insurance, with a \$275K Specific Deductible and \$450K Aggregating Specific Deductible, with premiums of \$7.21 per individual, \$20.41 family and the \$500K laser on the high cost claimant with an overall expected premium funding decrease of -1.05% from last year's cost.

Valerie Jenkins seconded the motion. The motion passed by unanimous vote.

Motion

**Fallon Community Health Plan (FCHP) Dental Plan utilization report-** Carol Cormier reviewed the dental utilization report and said that 34% of the MNHG membership uses the benefit. She said that FCHP has reconsidered its decision to no longer offer dental to MNHG but has not provided MNHG a quote for plan year 2013 yet.

### Status of implementation of plan design changes and mitigation proposals by member units:

There was a discussion as to what to name the MNHG health care plans now that the plan design features are going to be similar to that of the GIC Benchmark plan.

The Committee agreed that they should be referred to as the "Benchmark Plans".

Tony Logalbo asked how the transition of moving the members to the Benchmark Plans would be handled.

Carol Cormier said that she thinks that unless a member moves to another carrier, the members would be moved electronically. She said that Ruth Lynch, GBS Manager of Enrollment and Billing, has been working with the carriers on the transition process. Ms. Cormier said that she will follow up with Ms. Lynch. Ms. Cormier said that she asked for clarification from the carriers about their procedure regarding copays for an in-patient stay that begins at the end of one plan year and crosses into the next plan year. She suggested that the Board may want to vote as to whether or not to waive one of the inpatient copays.

Valerie Jenkins said that the Town of Groton will be implementing an HRA this year. She said that the town will extend the program for 3 years and will provide it to all employees. She said that the town hired a third party administrator.

Judy Belliveau said that she would have more information in another week, but said that Lincoln-Sudbury RSD is trying to make the changes without utilizing Section 21.

John Flaherty said that he and Mr. Logalbo have been working on their mitigation proposals together and are looking at an HRA as opposed to giving a Premium Holiday.

Donna Madden said that the Town of Bolton prefers giving a Premium Holiday because it will provide the same amount to all employees.

Ms. Cormier said that the Towns of Pepperell, North Middlesex, and Ayer are obtaining health insurance quotes outside of MNHG.

**Other Business:**

The next Steering Committee meeting was scheduled on January 25, 2012 at 10:00 a.m. to be held at the Lincoln-Sudbury RSD, Conference room B.

There was no other business.

Tony Logalbo motioned to adjourn the meeting.

Motion
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Donna Madden seconded the motion.

Chair Judy Belliveau adjourned the meeting at 11:15 a.m.

*Prepared by Karen Carpenter  
Group Benefits Strategies*