

Minuteman Nashoba Health Group

Board Meeting

Thursday, April 10, 2018 at 10:00 AM
Groton Fire Station
Groton, MA

Meeting Minutes

Board and Alternate Members Present:

Donna Madden, Chair	Town of Bolton
Ian Rhames, Treasurer	Concord-Carlisle RSD
Kristen Noel	Town of Bolton
Bev Beno	CASE Collaborative
Kevin Johnston	Town of Ayer
Kerry Colburn-Dion	Town of Carlisle
Kerry LaFleur	Town of Concord
Melisa Doig	Town of Groton
Brandi Mahlert	Lincoln-Sudbury RSD
Nancy Haines	North Middlesex RSD
Debbie Nutter	Town of Pepperell
Brigette Bell	Town of Tyngsborough
Marie Sobalvarro	Town of Harvard

Guests Present:

Marie McMahon	Town of Concord
Jeff Beane	MyTelemedicine
Fred Winer	Tufts Health Plan
Erin Hayes	Tufts Health Plan
Bill Hickey	Harvard Pilgrim Health Care
Carol Cormier	Group Benefits Strategies
Chris Nunnally	Group Benefits Strategies
Karen Carpenter	Group Benefits Strategies

Chair Donna Madden called the meeting to order at 10:07 AM.

Approval of the minutes of February 15, 2018:

Kerry Colburn-Dion moved approval of the Board minutes of February 15, 2018.

Motion

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

Treasurer's Report:

Treasurer Ian Rhames reviewed the financial reports of February 29, 2018 (unaudited figures) and said there was a \$240K decrease to revenue for February but said the Net Revenue was up \$578,469 for the year. He said the financials show an Uncommitted Fund Balance of \$3,700,918.

Carol Cormier asked Mr. Rhames to add the target range for the Fund Balance to the financial reports going forward.

Wellness Report

Donna Madden said Marcy Morrison, MNHG Wellness Consultant, attended all of the health fairs. She said she is continuing to promote the Crock Pot lunches, and Weight Watchers® program. She noted that half of the Weight Watchers® program cost of \$78 is being paid by the MNHG Wellness budget. Ms. Madden said Ms. Morrison’s wellness report is included in the meeting packet.

GBS reports:

Funding Rate Analysis Report (FRA) - Carol Cormier reviewed the FY18 FRA report with data through February 2018. She said the expense-to-funding ratio on a paid claims basis was 91.7% with a funding surplus of \$2,801,960. She said all of the plans are experiencing good claims experience and noted \$1 million of the funding surplus is due to reinsurance reimbursements.

High Performance Health Plan (HPPH) –

Chris Nunnally said as part of the GBS HPPH initiative, Jeff Beane will be attending to present the MyTelemedicine program.

Stop Loss Reports - Karen Carpenter reviewed the stop loss reports for the *FY17 policy period* with data updated through February 2018. She said that there were 8 claimants with claims exceeding the specific deductible of \$300,000. She said the claims totaled \$3,337,102, and the excess amount was \$937,102. She said MNHG has been reimbursed \$937,764 to date.

Ms. Carpenter said that in the *FY18 policy period* as of February 2018 there was one member with claims exceeding the \$300K specific deductible. She said the claims totaled \$402,464, and the excess amount was \$102,464. She said that there were 8 members who had claims between 50% and 100% of the deductible with total claims of \$1,544,933.

Steering Committee vacancies:

Donna Madden said there is a Steering Committee vacancy due to the retirement of John Flaherty. She said Carol Cormier sent out an email asking if anyone had an interest in serving on the Committee. Ms. Madden said Kerry Lafleur, Town of Concord, replied with interest. Ms. Madden asked if there was anyone else interested.

Melisa Doig made a motion to appoint Kerry Lafleur to the Steering Committee.

Motion

Marie Sobalvarro seconded the motion. The motion passed by a unanimous vote.

Steering Committee recommendation about possible change of Plan Year:

Donna Madden said the carriers looked into what it would take to change plan years from a June 1 anniversary date to a July 1 anniversary date. She said after a review of all the information, the Steering Committee is recommending not making any changes.

Carol Cormier added that with all of the plan design changes happening, the Committee did not want to add another change.

CanaRx program update:

Carol Cormier reviewed the CanaRx report and said the savings differ across each health plan. She reviewed each report and said the overall total savings for the first 3 months of the program was \$119,893.79. Ms. Cormier noted that the HSA Qualified Health Plan members are not eligible to participate in the CanaRx program at this time. She said the carriers and CanaRx are trying to work out a way to obtain and send the information about when the deductible has been met.

Debbie Nutter, Town of Pepperell said the town sent out the CanaRx information to its members with the payroll with each person's name on it, to get the word out.

Carol Cormier said a letter will be sent out by CanaRx with MNHG's return address on it. She said the letter will go out early next week.

Update on Open Enrollment activities and informational sessions about the HSA Qualified Health Plans:

Donna Madden asked the Board if anyone had any issues with their open enrollments.

Brandi Mahlert asked about making contributions to the early retirees.

Carol Cormier said employers are not required to make contributions to early retiree HSAs, but said they could choose to do so. She noted that the schedule on which the contributions are deposited into the member's accounts is bargainable.

11:00 AM – Access A Doctor presentation:

Chris Nunnally said when GBS looked for a telemedicine company to bring to its clients, GBS required it to offer behavioral health, a strong utilization history with clients, a utilization guarantee, and no copays. He said being able to offer the services through an APP, the computer and phone, and competitive pricing were also required.

Carol Cormier said Harvard Pilgrim offers a telemedicine program now, but GBS looked for a stand-alone program with per subscriber pricing and no consult fees.

Chris Nunnally introduced Jeff Beane and distributed his presentation.

Jeff Beane thanked the Board for having him present and said the Access A Doctor program, the name of the MyTelemedicine app, offers 24/7 care through video or phone. He said registration takes about 4 to 10 minutes on their portal. Mr. Beane said the program saves time and money for both the employee and employer. Mr. Beane said the physicians have an average of 15 years experience, are Board certified, and both English-speaking and Spanish-speaking physicians are available. Mr. Beane said members can also utilize the program when traveling and there is a 1-800 phone number.

Mr. Beane said the average call-back time for a consult is 19 minutes, 8-12 minutes for the consultation, and a prescription may be prescribed. He said the member may select his or her pharmacy and request a report to be sent to the member's PCP. Mr. Beane said there are unlimited behavioral health visits, but no medications will be prescribed with that service. He

said neither the member nor MNHG will pay a copay. Mr. Beane said MNHG will be billed a per subscriber per month fee at a discounted rate of \$2.05.

Mr. Beane described the most common conditions and medications of people using the telemedicine program.

In response to questions, Chris Nunnally said he would provide the percentage of calls which resulted in medications being prescribed. He also said the physicians may refer members to see their PCPs if the condition is something that needs follow-up or if the condition is not something that the telemedicine consult can treat. Mr. Nunnally said there have not been any medical malpractice suits brought against any telemedicine service over the past 20 years but said there is a policy that would cover one.

Jeff Beane said if the Board wants to move forward with the program, a welcome kit, co-branded would be sent out to each employee. He said they will do communications and bi-annual mailings. Mr. Beane said they will also have quarterly drawings, giving out four Amazon \$50 gift cards to new registrants of the program, regardless of whether or not they use the service.

Erin Hayes said Tufts Health Plan will be offering a telemedicine program on May 1, 2018, and the first year will be free. She said there will be a \$0.50 charge per member per month after that. She said she will check into the co-pay charge. Ms. Hayes noted there will be an additional charge for behavioral health services.

Carol Cormier spoke about another client's telemedicine program that is an embedded model and said the utilization rate is very low. She said the embedded models do not seem to be working.

Chris Nunnally said the utilization rate for the Access A Doctor program averages between 8% and 20%.

Donna Madden thanked Mr. Beane for his presentation and said the Board will consider the program and let him know what they decide.

Mr. Beane thanked the Board and left the meeting.

There was a discussion.

Donna Madden asked the Board members if they had enough information to take a vote today.

Kerry Colburn-Dion made a motion to add the Access A Doctor MyTelemedicine program effective June 1, 2018.

Motion

Debbie Nutter seconded the motion. The motion passed by a unanimous vote.

The Board asked Erin Hayes to remove Tufts' telemedicine program from implementation for MNHG.

Plans for a Benefits Administrators' Meeting:

Carol Cormier said GBS would like to plan a Benefits Administrator's Meeting sometime in May or June and asked the Board for its preference.

It was subsequently determined that the Benefits Administrators' meeting would be held on June 14 at
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The Board preferred sometime in June after the open enrollment activities.

Health Plan Reports:

Tufts Health Plan – Erin Hayes said she needs to receive the implementation paperwork from the municipalities that are adding the HSA Qualified Health Plans. She said she needs the paperwork to be able to integrate Tufts with Health Equity.

Donna Madden said the carriers would like all of the units to send in the paperwork, even if they are not planning to add the plans for FY18.

Carol Cormier said Stacie Jackson is the Health Equity contact for the MNHG employers.

Other Business:

Ian Rhames said he will be sending out an invitation to the Board to interview the financial auditor’s responses for the FY18 audit. He said the interviews will take place on June 13, 2018 at 10:00 AM.

The next Board meeting was scheduled for May 30, 2018 at 10:00 AM at the Groton Fire Station.

There was no other business.

Melisa Doig moved to adjourn the meeting.

Motion

Debbie Nutter seconded the motion.

Chair, Donna Madden adjourned the meeting at 11:50 AM.

*Prepared by Karen Carpenter
Group Benefits Strategies*