

**Minuteman Nashoba Health Group**

**Board Meeting**

Monday, September 24, 2018 at 10:00 AM  
Groton Fire Station  
Groton, MA

**Meeting Minutes**

**Board and Alternate Members Present:**

Kerry Colburn-Dion, Chair	Town of Carlisle
Ian Rhames, Treasurer	Concord Carlisle RSD
Bev Beno	CASE Collaborative
John Kittredge	Town of Clinton
Kerry LaFleur	Town of Concord
Melisa Doig	Town of Groton
Nancy Haines	North Middlesex RSD
Anne Marie Tucciarone-Mahan	North Middlesex RSD
Debbie Nutter	Town of Pepperell
Pam Landry	Town of Stow
Marie Sobalvarro	Town of Harvard
Kristen Noel	Town of Bolton
Paul Redmond	Town of Boxborough
Brandi Mahlert	Lincoln-Sudbury RSD
Sherry Kersey	Lincoln-Sudbury RSD
Donna Bouchard	Narragansett RSD
Kevin Johnston	Town of Ayer
Cheryl Gariepy	Town of Lancaster

**Guests Present:**

Stephanie Oliver	Town of Concord
MaryBeth Bernard	Town of Bolton
Malyssa Simard	Town of Concord
Marcy Morrison	MNHG Wellness Consultant
Patty Joyce	Abacus Health Solutions
Erin Hayes	Tufts Health Plan
Fred Winer	Tufts Health Plan
Bob Cannon	Fallon Health Senior Plans
Carol Cormier	Group Benefits Strategies
Karen Carpenter	Group Benefits Strategies

Chair Kerry Colburn-Dion called the meeting to order at 10:05 AM.

**Approval of the minutes of May 30, 2018:**

Melisa Doig moved approval of the Board minutes of May 30, 2018.

Motion

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

**Election of Vice Chair:**

Kevin Johnston made a motion to nominate Melisa Doig as Vice Chair.

Motion

Debbie Nutter seconded the motion.

There were no other nominations.

Kevin Johnston’s motion passed by unanimous vote.

**Treasurer’s Report:**

Treasurer, Ian Rhames, reviewed the financial reports of May and the first quarter ending August 30, 2018 (unaudited figures) and reported Net Revenue down \$572K in May. He noted that the Treasurer’s reports differ from the GBS reports because of timing. Mr. Rhames said it was a rough year for the MMRA reinsurance pooling arrangement, due to high cost claims and that collateral had to be used to cover claims expenses.

Mr. Rhames reviewed the report ending August 30<sup>th</sup> (unaudited figures) and compared the figures with the previous August 2017. He reported the Net Revenue down \$311K in August 2018 and said August 2017 had been down \$850K. Mr. Rhames said the reinsurance reimbursements will bring it to a positive number and noted \$349K is held by the MMRA. He said he wants to match up the MMRA reports to the financial reports.

Carol Cormier explained what the MMRA (MA Municipal Reinsurance Arrangement) is and how it works.

Mr. Rhames reported the Uncommitted Fund Balance of \$2,238,130 (unaudited figure) which is \$3.2 million below the Fund Balance Target.

*Update on the FY18 Financial Audit* – Mr. Rhames said the audit is in progress and noted the new auditor will be able to use the on-line accounting system that Mr. Rhames implemented. He said the previous auditor believes their 3-year price proposal is a binding contract and is still not releasing last year’s audit information to the new auditor.

Kerry Colburn-Dion said the MNHG’s legal counsel is working on the issue.

**Wellness Report**

Marcy Morrison, MNHG Wellness Consultant, reviewed the current programs and the summer program participation. She said the Mindful Meditation Training she completed allowed her to create a “Mindful Mondays” program each week during the summer. She said the emails she sent helped employees to begin meditating and to learn about the power of mindfulness. Ms. Morrison said meditation has also been found to be beneficial to people with Parkinson’s disease.

Ms. Morrison said she also started a “Diets 101” program to help members learn the myths about some of the popular diets that are unhealthy and unrealistic to continue on a long term basis. Ms. Morrison said to contact her with any ideas or requests for programs.

**GBS reports:**

*Funding Rate Analysis Report (FRA)* - Carol Cormier reviewed the FY18 FRA year-end report with data through May 2018. She said the expense-to-funding ratio on a paid claims basis was 95.0% with a funding surplus of \$2,257,247. She noted the surplus included approximately \$1 million of reinsurance reimbursements. Ms. Cormier said the FRA report is on a paid claims basis and includes claims expenses, administrative expenses, and reinsurance reimbursements compared to rate revenue. She said the Treasurer's report is done on an incurred and paid claims basis.

Ms. Cormier reviewed the FY19 FRA with data through July 30, 2018 and reported a 101.9% expense-to-funding ratio. She said there were no reinsurance reimbursements received.

Marie Sobalvarro joined the meeting.

*Stop Loss Reports* – Karen Carpenter reviewed the stop loss reports for the *FY18 policy period* with data updated through August 2018. She said that there were 8 claimants with claims exceeding the specific deductible of \$300,000. She said the claims totaled \$2,482,514, and the excess amount was \$682,514. She said MNHG has been reimbursed \$273,807 to date, with outstanding reimbursements totaling \$408,707 expected.

She said that there were 29 members who had claims between 50% and 100% of the deductible with total claims of \$3,937,692.

*MNHG Enrollments* – Carol Cormier reviewed the MNHG subscriber enrollment exhibit she prepared and said 3.3% of members are now enrolled in the HSA Qualified High Deductible plans. She the senior plan enrollments make up 36% of the total MNHG enrollments.

*High Performance Health Plans* – Carol Cormier said MyTelemedicine and Prescription Carve-out programs are among the High Performance Health Plan programs. She said another cost savings option would be for MNHG to consider direct contracting with a Prescription Benefits Manager (PBM) – a PBM carve-out program - as some other groups have done.

Erin Hayes said if the group carves out prescription drugs, the health plan administrative fees will likely increase. She said Tufts will need at least a 6-month lead time for that type of change. Ms. Hayes also noted if a PBM is chosen that Tufts does not already deal with, Tufts may not be able to accommodate.

*Roster and Invoice Agreement* – Carol Cormier said the GBS Roster Agreement with MNHG is expiring on September 30<sup>th</sup>. She said the fee is increasing from \$130 per unit, to \$150 per unit, for a yearly fee of \$2,550. She said there has not been a fee increase for several years.

John Kittredge made a motion to approve the Roster Agreement as presented.

Motion

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

*Website Maintenance Agreement* – Carol Cormier said the GBS Website Maintenance Agreement with MNHG expired on August 31st. She said the annual fee is increasing 5% for a total of \$1,785 for the year.

Melisa Doig made a motion to approve the Website Maintenance Agreement as presented.

Motion

Kevin Johnston seconded the motion. The motion passed by a unanimous vote.

**CY19 Senior Plan Renewal:**

*Tufts Health Plan* – Fred Winer reviewed the Tufts CY19 Senior Renewal and said there are no benefit changes for January. He said the Tufts Medicare HMO plan rate will be increasing 0.9%, a \$3.00 increase to \$317. Mr. Winer said the Tufts Medicare Supplement plan rate is remaining the same at \$430 per month.

*Fallon Senior Plan* – Bob Cannon said the Fallon Senior plan rate is increasing by \$5 to \$399 per month. He said part of the low increase was achieved by making a change to the plan design. Mr. Cannon said the prescription drug coverage will be changing from a 3-tier formulary to a 5-tier formulary. He said even though the tiers are changing, the Tier 1 & 2 retail copays will both be \$10 and the Tier 4 & 5 retail copays will both be \$65. Mr. Cannon said the mail-order copays will work in the same way. He said only 23 members across the Fallon book of business will be affected and receiving notification letters.

Bev Beno made a motion to accept the senior plan rates as presented.

Motion
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Kevin Johnston seconded the motion. The motion passed by a unanimous vote.

Bob Cannon spoke about the necessity of the employers to do a re-check with their senior population about their eligibility for Medicare. He said they may be newly eligible through a marriage or other circumstance, and the employers should request updated paperwork periodically. He suggested doing it at Open Enrollment.

**Diabetes Care Rewards program – Patricia Joyce, Abacus Health Solutions:**

Patty Joyce reviewed the program report with data from December 1, 2017 through August 31, 2018. She said that MNHG has 35% of diabetics enrolled in the program, and of those, 52% are adherent with program requirements. Ms. Joyce said the estimated savings, net fees and waived pharmacy copays is \$54,460. She said member copays totaling \$26,119 were waived. Ms. Joyce said Abacus has been receiving positive feedback regarding the new Accu-Chek meters. She reviewed the promotional efforts of Abacus and read a testimonial from a participant.

**Health Plan Reports:**

*Tufts Health Plan* – Erin Hayes said Tufts is making some digital communication efforts, and adding a new telemedicine APP to its program. Ms. Hayes said she would send a link to their website to GBS for distribution to the Board.

Fred Winer said the new Medicare ID cards have been mailed out to everyone with generic ID numbers.

**Other Business:**

Kerry Colburn-Dion said to let her or Carol Cormier know if anyone has anything to bring before the Board. She encouraged participation and said the MNHG Board is “our” meeting.

The next meeting was scheduled on December 10<sup>th</sup> at 10:00 AM with a Steering Committee Meeting prior at 9:30 AM, both at Groton Center Fire Station.

There was no other business.

Debbie Nutter moved to adjourn the meeting.

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

Motion
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Chair, Kerry Colburn-Dion, adjourned the meeting at 11:08 AM.

*Prepared by Karen Carpenter  
Group Benefits Strategies*