

**Minuteman Nashoba Health Group**

**Board Meeting**

Monday, December 10, 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
Kerry LaFleur	Town of Concord
Melisa Doig	Town of Groton
Debbie Nutter	Town of Pepperell
Pam Landry	Town of Stow
Paul Redmond	Town of Boxborough
Brandi Mahlert	Lincoln-Sudbury RSD
Donna Bouchard	Narragansett RSD
Amy Haley	Town of Harvard
Kevin Johnston	Town of Ayer
Brigette Bell	Town of Tyngsborough

**Guests Present:**

Stephanie Oliver	Town of Concord
William Hickey	Harvard Pilgrim Health Plan
Erin Hayes	Tufts Health Plan
Fred Winer	Tufts Health Plan
Bob Cannon	Fallon Health Senior Plans
Julia LeBrun	Fallon Health
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 September 24, 2018:**

Debbie Nutter moved approval of the Board minutes of September 24, 2018.

Motion

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

**Treasurer's Report:**

Treasurer, Ian Rhames, reviewed the financial reports of October 31, 2018 (unaudited figures) and reported Net Revenue down \$315,642. 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 reported the Uncommitted Fund Balance of \$2,234,202 (unaudited figure) which is \$3.5 million below the Fund Balance Target.

*Update on the FY18 Financial Audit* – Mr. Rhames said the audit is in progress and it was slow starting due to the previous auditor’s reluctance to release the past year’s paperwork.

**Steering Committee – election to fill vacancy:**

Kerry Colburn-Dion said there is a Steering Committee vacancy due to the departure of Beverly Beno. She said a second vacancy will need to be filled as well, because she will be leaving the Town of Carlisle. Ms. Colburn-Dion said Donna Bouchard and Debbie Nutter have both expressed interest in filling Steering Committee positions.

Melisa Doig made a motion to nominate Donna Bouchard and Debbie Nutter for the open Steering Committee positions.

Motion
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Kevin Johnston seconded the motion.

There were no other nominations.

Melisa Doig’s motion passed by unanimous vote.

Kerry Colburn-Dion said the nomination to fill the Board Chair vacancy will be discussed under “Other Business” at the end of the meeting.

**Wellness Report**

Kerry Colburn-Dion said Marcy Morrison, MNHG Wellness Consultant, could not attend today’s meeting, but said the Wellness Report is included in the packet. She said Ms. Morrison is doing a good job and noted the programs include mindfulness, nutrition and fitness.

**Report on MMRA semi-annual Board meeting:**

Ian Rhames said he attended the MMRA meeting and said the performance of the MMRA was reviewed. He said he would like to look at the MMRA’s effect on MNHG and brainstorm a strategy to save costs.

**GBS reports:**

*Funding Rate Analysis Report (FRA)* - Carol Cormier spoke about the sale of Group Benefits Strategies (GBS) to Arthur J. Gallagher. She said GBS will be a branch office, and Kate Sharry’s role will run the branch as Area Vice President. She said that GBS will be part of Gallagher Benefits Services which is also “GBS”. Ms. Cormier said the branch will have more access to resources for compliance and regulation information. She said GBS is currently looking at pharmacy cost saving opportunities for clients. Kerry Colburn-Dion said the Town of Carlisle has had good experience working with Gallagher Insurance Co. for other services. She said she would be happy to share the names of the people she has worked with at Gallagher.

Carol Cormier reviewed the FY19 Funding Rate Analysis (FRA) report with data through October 2018. She said the expense-to-funding ratio on a paid claims basis was 96.8% with a funding surplus of \$630,507. She noted the Fallon EPO plan is 9% underfunded and if that continues, it will have an impact on the FY20 rates. 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.

In response to a question, Ms. Cormier said that at this stage she would not use less than a 10% increase for budgeting purposes.

*Stop Loss Reports* – Karen Carpenter reviewed the stop loss reports for the *FY19 policy period* with data updated through October 2018. She said that there were 3 claimants with claims between 50% and 100% of the deductible with total claims of \$719,202. Ms. Carpenter said no one member has claims exceeding the specific deductible of \$300,000.

Ms. Carpenter reviewed the FY18 policy period reports and said six claimants had claims that totaled \$2,480,323, and the excess amount was \$680,323. She said MNHG has been reimbursed \$514,315 to date, with outstanding reimbursements totaling \$166,008 expected.

She said that there were 20 members who had claims between 50% and 100% of the deductible with total claims of \$4,131,149.

**Update on MyTelemedicine program:**

Carol Cormier asked if the employers sent out communications to their employees about the MyTelemedicine benefit. She said it is an especially good benefit for those on the HSA Qualified health plans, but noted the promotion of the benefit is key to getting good utilization and savings. Ms. Cormier said it is also a great benefit to have if you will be traveling.

Erin Hayes said she has the Tufts telemedicine program and said if she didn't have it when she was on vacation, her trip would have been ruined.

Carol Cormier said she would send the MyTelemedicine information out to employers again and suggested putting the flyers up in the common areas where employees are most likely to see it.

Karen Carpenter said she would send the page link to the CanaRx and Diabetes Rewards programs to the employers for them to add to their websites.

**Discussion – what MNHG employers are doing at the local level regarding health and other benefits:**

Kerry Colburn-Dion said Kevin Johnston gave some information about an Opt-out program for health plans. She said she would send the information to whomever would like to have it.

Brigette Bell said she was speaking with Marcy Morrison about offering additional wellness programs.

Carol Cormier said she knows of a couple of districts that are looking at other options for their health plans. She said the MNHG Joint Purchase Agreement states that anyone considering leaving the MNHG will need to let the Board Chair know by December 1<sup>st</sup> for a June withdrawal.

Kevin Johnston said the Town of Ayer sent out a health plan RFP and found that there aren't any better options out there. He said the town sent the RFP as due diligence.

Debbie Nutter asked about offering a dental plan through MNHG.

Carol Cormier said this was brought up and discussed in the past, but there were so many different dental plans offered among the municipalities that no one wanted to change their benefits.

Kerry Colburn-Dion suggested adding this topic to a future agenda.

**Health Plan Reports:**

Tufts Health Plan – Erin Hayes said Tufts is making some digital communication efforts, and said their primary goals right now are technology driven. Ms. Hayes said in January, there will be a new provider search tool which will state the cost of going to each provider. She said if a member goes to a lower cost provider and is part of the Rewards program, he or she will receive a gift card. Ms. Hayes said MNHG and self-funded groups would need to opt in and pay the expense of the incentives.

Fred Winer said to send the Tufts Medicare plan membership applications as soon as possible to GBS and to remember to send copies of the new Medicare cards too.

Bill Hickey, HPHC, said there is nothing new to report.

Bob Cannon, Fallon Health Senior Plans, said Fallon Health had 2 more cases where a retiree that was 65 or older became eligible for Medicare and remained on the active plans. He reminded everyone to send out a notice for the retirees to notify their HR person when they turn 65 or become eligible for Medicare.

Mr. Cannon said he will be retiring on January 31<sup>st</sup> and said it was a pleasure to work with MNHG over the years. He said he will work with the new person through the transition and will offer to work as a consultant after January 31<sup>st</sup>.

The Board wished Mr. Cannon the best in his retirement.

**Other Business:**

Kerry Colburn-Dion said she would like to bring up the MNHG Chairperson position and said during the Steering Committee meeting, Melisa Doig, current Vice Chair, expressed interest. Ms. Colburn-Dion asked if there were any other nominations or interest.

Donna Bouchard made a motion to appoint Melisa Doig to the MNHG Board Chair position.

Motion
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Debbie Nutter seconded the motion. The motion passed with a unanimous vote.

The next meeting was scheduled for February 13, 2019 at 10:00 AM with a Steering Committee Meeting prior at 9:30 AM, both at Groton Center Fire Station. A Steering Committee Meeting was also scheduled on February 7, 2019 at 10:00 at the Groton Town Hall.

The Board members thanked Kerry Colburn-Dion for her work on the MNHG Board and Steering Committee and wished her well in her new position.

There was no other business.

Kevin Johnston moved to adjourn the meeting.

Motion
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Donna Bouchard seconded the motion. The motion passed by unanimous vote.

Chair, Kerry Colburn-Dion, adjourned the meeting at 11:02 AM.

*Prepared by Karen Carpenter  
Group Benefits Strategies*