

Minuteman Nashoba Health Group

Board Meeting

Tuesday, June 4, 2019 at 10:00 AM
Groton Fire Station
Groton, MA

Meeting Minutes

Board and Alternate Members Present:

Melisa Doig, Chair	Town of Groton
Kevin Johnston	Town of Ayer
Debbie Nutter	Town of Pepperell
Marie Sobalvarro	Town of Harvard
Anne Marie Tucciarone-Mahan	No. Middlesex RSD
John Kittredge	Town of Clinton
Kerry Lafleur	Town of Concord
Brigette Bell	Town of Tyngsborough

Guests Present:

Ian Rhames, Treasurer	Concord Carlisle RSD
Marcy Morrison	Wellness Consultant to MNHG
Stephanie Oliver	Town of Concord
Malyssa Simard	Town of Concord
Andrew MacLean	Town of Pepperell
Felicia Kuene	Narragansett RSD
Patty Joyce	Abacus Health Solutions
Lisa Despres	Tufts Health Plan
Fred Winer	Tufts Health Plan
Julia Lebrun	Fallon Health
Patrick Flattery	Fallon Health
Lauren Hurley	Harvard Pilgrim Health Care
Carol Cormier	Gallagher Benefit Services, Inc., (GBS)
David Kieser	Gallagher Benefit Services, Inc., (GBS)
Karen Carpenter	Gallagher Benefit Services, Inc., (GBS)

The Chair, Melisa Doig, called the meeting to order at 10:05 AM.

Carol Cormier, Gallaher Benefit Services, Inc., (GBS) introduced David Kieser as a new member of the GBS team and said he will be working with some of clients and Joint Purchase Groups.

Approval of the minutes of March 21, 2019:

Debbie Nutter moved approval of the Board minutes of March 21, 2019.

Motion

Ann Marie Tucciarone-Mahan seconded the motion. The motion passed by unanimous vote.

Treasurer’s Report:

Treasurer Ian Rhames said that the Fund Balance continues to track at a level pace. He said the Fund Balance on April 30th was \$3,795,136. Mr. Rhames said the Fund Balance Policy places the targeted amount at \$6.2 million. He said the reinsurance receivables needs to be updated on the report with the most recent figures.

MMRA meeting – FY20 Reinsurance:

Carol Cormier said the MMRA is the first joint purchase municipal reinsurance captive in the Commonwealth. Ms. Cormier said there has been a lot of high cost claims in the total pool the last couple of years, but noted MNHG’s claims are running well. She said the reinsurance Specific Deductible is \$300K and excess claims between \$300K and \$800K are reimbursed to MNHG from the captive pool. Ms. Cormier said the reinsurance carrier is responsible for reimbursing claims exceeding \$800K.

Melisa Doig said she requested a presentation for MNHG from the MMRA Board in the fall.

Carol Cormier said they have presentations at the MMRA Board meetings about programs that may be beneficial to the JPGs. Ms. Cormier said the MMRA Board will hear presentations about a specialty prescription carve-out program at a special meeting.

Kevin Johnston said an example brought up during that presentation was the cost of a new genetic disease drug, which has a cost of \$1.8 million dollars. He said carving out that drug would decrease that cost.

Wellness Program report:

Marcy Morrison, Wellness Consultant, reviewed current programs, which include continuing with the Groton Healthy 2019 Lunch and Learns and the Yoga and Fitness on-site programs. She said she has been working with the Town of Concord’s transportation department and creating programs that correspond to what the employees are asking for. Ms. Morrison said a breakfast was held for the Town of Concord staff for winning the Move Across America Challenge. She said she will be meeting with other Joint Purchase Group wellness coordinators on June 10th to compare and share wellness program information.

GBS reports:

CanaRx update – Carol Cormier said she is asking CanaRx to check out their report for a possible error.

Funding Rate Analysis (FRA) report - Carol Cormier reviewed the *FRA* with data through April 30, 2019. She said the expense-to-funding ratio on a paid claims basis was 94.5% with a surplus of funding of \$2.39 million. She said reinsurance reimbursements for claims of the prior year account for \$578K of the surplus.

Ms. Cormier noted she will be completing the PCORI filing for MNHG and will send the forms to Ian Rhames for payment to the IRS.

Reinsurance reports -

Karen Carpenter reviewed the reinsurance report for the FY19 policy year based on claims paid through April 2019. She said that there was one claimant who exceeded the \$300,000 specific deductible with total claims of \$559,568. She said no reimbursements have been received to date. She said 11 claimants, each with claims between \$150K and \$300K, collectively had total claims of \$2,206,989.

Ms. Carpenter reviewed the reinsurance report for the FY18 policy period. She said that there were six members whose claims exceeded the \$300K specific deductible. She said total claims for these members was \$2,357,744 and claims exceeding the deductible were \$557,744. She said that the MNHG was over-reimbursed in the amount of \$72,997 due to claims adjustments to one claimant. Ms. Carpenter said that amount will need to be paid back to the MMRA reinsurance pool unless additional claims make up the difference.

Diabetes Rewards Program report – Patty Joyce, Abacus Health Solutions:

Patty Joyce reviewed the Good Health Gateway Diabetes Rewards Program report with data from December 1, 2018 through March 31, 2019. She said 98 of the 266 eligible members are enrolled in the program and 47 members are adherent and receiving their diabetes medications and supplies at \$0 cost to the member. Ms. Joyce said the 12-month adherence percentage has been added to the report to capture the yearly adherence because each member falls in and out of adherence due to the timing of the requirements of the program. She said the 12-month percentage reflects a more accurate total of 57 members who were adherent during the year.

Ms. Joyce reported and estimated savings to MNHG of \$20,894 and \$12,411 waived member copays.

Harvard Pilgrim Level Monthly Deposit (LMD) proposal:

Carol Cormier reviewed the LMD exhibit she prepared and noted the March 2019 LMD has a typo and should read \$982,660. She said the proposed HPHC LMD is \$1,119,00, a decrease from \$1,168,000.

Fund Balance policy language and rate stabilization:

Kevin Johnston said he and Ian Rhames are working on proposed language and will report back to the Board in the fall.

There was a discussion about special language in the policy to address how a low fund balance should be addressed.

Carol Cormier referred to the rate history exhibit in the meeting packet and said that may be helpful.

HSAQ plans and CanaRx program:

Carol Cormier said CanaRx is currently not available to members enrolled in the HSA qualified health plans. She said the preventative prescriptions are available at a copay, and do not count towards the deductible. Ms. Cormier said GBS is looking at the viability of making the preventative prescriptions available through CanaRx at a \$0 copay. She said there will be more to come on this topic.

Health Plan reports:

Fallon Health (FH) – Patrick Flattery said Fallon Health Senior Plan has re-added Reliant Medical Group to its list of providers.

Harvard Pilgrim Health Care – Lauren Hurley said HPHC is sending out a mailing to its members with Emergency Room (ER) alternatives for services that do not require an ER visit.

Tufts Health Plan Senior Plans - Fred Winer said THP is hearing that the \$10 Medicare tax on its HMO plans may be coming back next year. He said he will confirm once he hears more.

Other Business:

The next Steering Committee and Board meetings were scheduled for September 24th at the Groton Fire Station at 9:00 AM and 10:00 AM respectively.

There was no other business.

Anne Marie Tucciarone-Mahan move to adjourn.

Motion

Brigette Bell seconded the motion. The motion passed by unanimous vote.

Chair, Melisa Doig, adjourned the meeting at 10:50 AM.

*Prepared by Karen Carpenter,
Gallagher Benefit Services, Inc.*