

Minuteman Nashoba Health Group

Board Meeting

Tuesday, September 24, 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, Vice Chair	Town of Ayer
Ian Rhames, Treasurer	Concord Carlisle RSD
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
Pam Landry	Town of Stow
Catherine Murphy	Town of Stow
Timothy Goddard	Town of Carlisle

Guests Present:

Marcy Morrison	Wellness Consultant to MNHG
Stephanie Oliver	Town of Concord
Andrew MacLean	Town of Pepperell
Patty Joyce	Abacus Health Solutions
Lisa Despres	Tufts Health Plan
Fred Winer	Tufts Health Plan
Katelyn Glennon	Fallon Health
Patrick Flattery	Fallon Health
Bill Hickey	Harvard Pilgrim Health Care
Carol Cormier	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.

Approval of the minutes of June 4, 2019:

Kevin Johnston moved approval of the Board minutes of June 4, 2019.

Motion

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

Treasurer’s Report:

Treasurer Ian Rhames reviewed the financial statements of August 31, 2019 (unaudited figures) and said that the Fund Balance increased in the last several months. He said the Fund Balance on August 31st was about \$5 million which is short of the \$6 million target.

Wellness Program report:

Marcy Morrison, Wellness Consultant, said that the summers are typically slow as was this one. She reviewed the continuing and proposed wellness programs and fitness challenges. She mentioned the Groton Wellness program and said this program is available to all of the governmental units in MNHG and that she is working with Tyngsborough to develop a wellness program for employees. She referred to the MNHG Facebook page.

Ms. Morrison said that 40 people have signed up so far on the Tufts platform for the Fall Challenge. She thanked Tufts Health Plan.

GBS reports:

MMRA Board meeting - Carol Cormier said that the Mass. Municipal Reinsurance Arrangement (MMRA) stop loss captive will be holding its Board meeting in Quincy tomorrow and that Melisa Doig and Kevin Johnston are the MNHG's MMRA Board representatives. She said they will attend along with Ian Rhames. She said that they will be hearing about a program designed to bring down specialty medication prices while assisting the members using those medications.

Funding Rate Analysis (FRA) report – Carol Cormier reviewed the *FRA* with data through July 31, 2019. She said the expense-to-funding ratio on a paid claims basis was 82.5% with a surplus of funding of \$1,483,940 million. She said reinsurance reimbursements for claims of the prior year account for \$298,601K of the funding surplus.

Ms. Cormier reviewed the Enrollments report as of September 23.

Reinsurance reports -

Karen Carpenter reviewed the reinsurance report for the FY19 policy year based on claims paid through July 2019. She said that there was one claimant who exceeded the \$300,000 specific deductible with total claims of \$652,401. She said \$337,634 have been received in reimbursements to date. She said 16 claimants, each with claims between \$150K and \$300K, had total claims of \$3,269,867.

Ms. Carpenter reviewed the reinsurance report for the FY18 policy period. She said the run-out period for this policy ended June 30, 2019 and that there were six members whose claims exceeded the \$300K specific deductible. She said total claims for these members was \$2,436,675 and eligible claims exceeding the deductible were \$636,615 which has been paid in reimbursement to MNHG.

Website Maintenance Agreement and Roster and Invoice Download Agreement – Carol Cormier said that these agreements expire on October 30, 2019. She said the proposed fee for website maintenance is the same as current and the Roster and Invoice Agreement proposed fee went up 5%. She said that the latter fee did not increase last year.

Melisa Doig said that the Steering Committee had approved these two agreements at its meeting today.

Ethics Commission ruling – Carol Cormier explained that a Board member of another joint purchase group (JPG), the Cape Cod Municipal Health Group (CCMHG), was claimed to have a conflict of interest because she receives her health benefits through the joint purchase group. Ms. Cormier said that is the case for more than two-thirds of JPG Board members. The Ethics

Commission (EC) confirmed that this is considered a conflict of interest, but it can be dealt with by having the appointed JPG Board member fill out a Disclosure Form and having the Appropriate Public Authority approve the disclosure by a majority or greater vote. She said the letter from CCMHG’s legal counsel and the Disclosure Form are included in the Board packet. She encouraged all MNHG Primary and Alternate Board members who receive their benefits through MNHG to complete the disclosure process.

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 July 31, 2019. She said 95 of the 302 eligible members are enrolled in the program and 48 members (51%) were adherent with program requirements and are 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 59 members (62%) who were adherent during the year.

Ms. Joyce reported an estimated savings to MNHG of \$42,438 and \$25,075 in waived member co-pays. She reviewed outreach efforts. She said that there will be a Webinar in November.

Senior Plan Renewals for CY20:

Carol Cormier called attention to the proposed CY20 Senior plan rates exhibit.

Fallon Medicare Plus Premier and Medicare Plus Central Premier - Patrick Flattery reviewed the Fallon exhibits. He said that Fallon has re-branded its senior plan and now there are two versions: Fallon Medicare Plus Premier and Fallon Medicare Plus Central Premier. He said the Central version is a limited network plan designed only for Medicare-eligible seniors who live in Worcester County. Mr. Flattery said that Reliant Medical Group is back in the Fallon Medicare plans. He said that each plan comes with a pre-loaded Bank Card, \$250 for the Premier plan and \$500 for the Central Premier plan. Mr. Flattery said that the Bank Cards can be used to pay for fitness programs, eyewear, and/or dental expenses.

Mr. Flattery said that the monthly premium for the broad network plan is \$298, and for the “Central” narrow network plan it is \$228. He said that Fallon is willing to guarantee second year rates.

Tufts Medicare Preferred HMO and Tufts Medicare Supplement Plan with PDP Plus – Fred Winer reviewed his handout. He said the Medicare Preferred HMO plan rate was increasing 3.1% to \$327 and the Tufts Medicare Supplement Plan rate was remaining at the current level, i.e. \$430, a 0% increase. He said the Supplement plan will have had the same rate for three years. He reviewed changes to the Medicare Part D plans for 2020. He said that there are no benefit changes to the medical portion of the Tufts Medicare HMO and Medicare Supplement plan.

Deb Nutter motioned to accept the fully insured CY2020 Senior Plan rates as presented.

Motion

Anne Marie Tucciarone seconded the motion. The motion passed by unanimous vote.

Fund Balance policy language and rate stabilization:

Kevin Johnston said he, Andrew MacLean, and Ian Rhames have been working on proposed language for a rate stabilization policy. He referred to the draft proposed language in the Board

packet. He said the proposed language allows for use of up to 50% of any projected uncommitted fund balance amount that is in excess of the fund balance target as established by policy.

Mr. Johnston said that it is being proposed that if the fund balance is below the target for 12 consecutive months, the Board will add an amount greater than or equal to 25% of the 12-month average uncommitted fund balance deficit to the rate calculation for the coming year.

HSAQ plans and CanaRx program:

Carol Cormier said CanaRx is currently not available to members enrolled in the HSA qualified health plans (HSAQs). She said the *preventative* prescriptions are available through the HSAQ member's health plan at a copay and that the preventive meds are not subject the deductible. Ms. Cormier said that now many of those preventive meds can be made available through CanaRx at \$0 co-pay. She said that the West Suburban Health Group has approved this measure.

There was a discussion. No action was taken.

Health Plan reports:

Harvard Pilgrim Health Care (HPHC) – Bill Hickey said HPHC and Tufts Health Plan have signed an agreement to combine their companies. He said that legal and regulatory processes must be completed so it will be some time before an actual merger is accomplished. He said this will not affect the upcoming renewal, and all existing contracts remain in place and will be honored until their expiration date. He said that for now it will be business as usual.

Lisa Despres, Tufts Health Plan, said that she agreed with everything Mr. Hickey said about the merger.

Mr. Hickey reminded the Board that HPHC's Pharmacy Benefit Manager (PBM) will change from MedImpact to OptumRx on January 1, 2020. He said new ID cards will start to be issued in November. He said that HPHC will continue to establish the Rx Formulary and how the Rx benefits are managed. He said members who receive their prescriptions by Mail order will be contacted.

Carol Cormier noted that Abacus Health Solutions uses OptumRx for the Diabetes Rewards program.

There were no other health plan reports.

Other Business:

Chair, Melisa Doig, scheduled the next Steering Committee and Board meetings for December 3rd at 9 AM and 10 AM respectively and both at Groton Central Fire Station.

The date for the two meetings was subsequently rescheduled for December 9th at 9 AM and 10 AM, both at Groton Central Fire Station.

There was no other business.

Kevin Johnston moved to adjourn the meeting.

Motion

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

Chair, Melisa Doig, adjourned the meeting at 11:11 AM.

*Prepared by Carol Cormier,
Gallagher Benefit Services, Inc.*