

Minuteman Nashoba Health Group

Steering Committee Meeting

Tuesday, September 24, 2019 at 9:00 AM

Groton Center Fire Station
Groton, MA

Meeting Minutes

Committee Members Present:

Melisa Doig, Board Chair	Town of Groton
Kevin Johnston	Town of Ayer
Debbie Nutter	Town of Pepperell

Guests Present:

Ian Rhames, MNHG Treasurer	Concord Carlisle RSD
Bill Hickey	Harvard Pilgrim Health Care
Katelyn Glennon	Fallon Health
Patrick Flattery	Fallon Health
Lisa Despres	Tufts Health Plan
Fred Winer	Tufts Health Plan
Carol Cormier	Gallagher Benefit Services, Inc. (GBS)
Karen Carpenter	Gallagher Benefit Services, Inc. (GBS)

Melisa Doig, MNHG Chair, called the meeting to order at 9:12 AM.

Approval of the minutes of the March 21, 2019 meeting:

Debbie Nutter moved to approve the March 21, 2019 minutes.

Motion

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

Fund Balance Policy and Rate Stabilization:

Kevin Johnston referred to a Fund Balance Policy draft that he said he, Ian Rhames, and Andrew McLean worked on. He said that some communities have a concern with budgets. He said they wanted to establish a policy with a look-back over the past 12 months in coming up with an estimate of what the Fund Balance amount is likely to be at the time new rates would go into effect. He said they also wanted to establish parameters on how much of a Fund Balance target excess should be applied to reduce rates or how much rates should be increased to enhance the Fund Balance. Mr. Johnston reviewed examples. Mr. Johnston suggested this proposal be discussed at today's Board meeting and voted on at a future meeting.

It was agreed to discuss the proposal at the Board meeting.

Senior Plan Renewals:

Fallon senior plans – Patrick Flattery said Fallon has re-branded its senior plan which will now be called “Fallon Medicare Plus Premier”. There will also be a version of this plan with a

provider network limited to Worcester County. He said this limited network plan will be called “Fallon Medicare Plus Central Premier”. Mr. Flattery reviewed exhibits with plan features including a Benefit Bank. This provides members with a “bank” of funds that they can use to pay for preventive and comprehensive dental services, eyewear, and fitness memberships. He said that the plan still has the \$150 eyewear benefits, the Silver Sneakers program and telehealth. Members enrolled in the Medicare Plus Premier plan receive a \$250 Benefit Bank Card and those in the Medicare Plus Central Premier plan receive a \$500 Benefit Bank Card. Mr. Flattery reviewed the provider networks and the plan benefits. He talked about the prescription drug tiering. He said the rate for the Medicare Plus Premier will be \$298 per month and for the Medicare Plus Central Premier it will be \$228 per month.

Carol Cormier said that Fallon said it is willing to provide a two-year rate guarantee.

Melisa Doig requested that Fallon provide flyers and other printed information to use for senior plan open enrollment.

Tufts Senior Plans – Fred Winer reviewed his exhibit with information about “Tufts Medicare Preferred Supplement with PDP Plus” and “Tufts Medicare HMO Prime”. He said the HMO rate will increase 3.1% to \$327 per month and the PDP Plus plan rate will remain the same as current, i.e. 0% increase. He said that there have been no rate increases on the Supplement plan for three years.

Other Business:

Harvard Pilgrim - Bill Hickey said that Harvard Pilgrim and Tufts signed an agreement to combine their businesses. He said that there are many regulatory hurdles and that it will probably take at least 12 months to finalize. He said that there will be efficiencies to be realized and that they will be able to provide a better experience for members and clients. Mr. Hickey said it will be business as usual until the deal is finalized and that all contracts in place before that will be honored.

Mr. Hickey said that effective January 1, 2020 Harvard Pilgrim will change its Pharmacy Benefit Manager from MedImpact to OptumRx. He said new ID cards will start to be issued in November. He talked about some operational details.

GBS Website Maintenance and Member Roster Service Agreements:

Carol Cormier reviewed the agreements. She said that there was a 5% increase for the fee for the Roster Service Agreement but noted it had not increased the previous year. She said there was no increase in fees for the Website Maintenance Agreement.

Kevin Johnston moved to approve the GBS Website Agreement and GBS Roster Service Agreement as proposed.

Motion

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

Legal Matter for Joint Purchase Groups - Carol Cormier said last spring a Board member in another joint purchase group was claimed to have a Conflict of Interest because she received her health benefits through the JPG. The Board member spoke with an Ethics Commission (EC) lawyer who said that indeed it was a conflict of interest. The JPG engaged legal counsel who talked with several EC attorneys and with the MMA. There was no change in the EC opinion. The JPG then received an opinion letter from its legal counsel. Ms. Cormier said she has

provided copies of that letter in the Steering Committee and Board packets. The Conflict can be addressed and alleviated if the member fills out a Disclosure Form, has the Appropriate Public Authority sign it, and files it with the Town Clerk or a district's equivalent to the Town Clerk. Ms. Cormier said that at least two-thirds of Joint Purchase Group Board members receive their health benefits through the JPG.

There was no other business.

Debbie Nutter moved to adjourn.

Motion

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

Melisa Doig adjourned the meeting at 9:52 AM.

*Minutes prepared by Carol Cormier
Gallagher Benefit Services, Inc.*