

Minuteman Nashoba Health Group

Board Meeting

Monday, October 15, 2020 at 10:00 AM
Virtual Meeting by Remote Participation

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
Marie Sobalvarro	Town of Harvard
Nick Federico	Town of Boxborough
Brad Brightman	Town of Stow
Kaylin Carpenter	Narragansett RSD
Kerry Lafleur	Town of Concord
Ann Marie Tucciarone-Mahan	North Middlesex RSD
John Kittredge	Town of Clinton
Debbie Nutter	Town of Pepperell

Guests Present:

Marcy Morrison	MNHG Wellness Consultant
Andrew MacLean	Town of Pepperell
Malyssa Simard	Town of Concord
Stephanie Oliver	Town of Concord
Kristen Noel	Town of Bolton
Donna Kunst	Town of Stow
Barbara Tierney	Town of Ayer
Patricia Joyce	Abacus Health Solutions
Lisa Despres	Tufts Health Plan
Rae Felts	Tufts Health Plan
Fred Winer	Tufts Health Plan Senior Products
Katelyn Glennon	Fallon Health
Patrick Flattery	Fallon Health
Bill Hickey	Harvard Pilgrim Health Care
Chris Collins	CanaRx
Carol Cormier	Gallagher Benefit Services, Inc., (GBS)
Karen Quinlivan	Gallagher Benefit Services, Inc., (GBS)
Joseph Anderson	Gallagher Benefit Services Inc., (GBS)

The Chair, Melisa Doig, called the meeting to order at 10:08 AM.

Ms. Doig reminded those present that the meeting was being recorded and asked if there were any objections. There were none. Roll call was taken with voting attendees listed as:

Melisa Doig, Chair	Town of Groton
Kevin Johnston	Town of Ayer
Nick Federico	Town of Boxborough
John Kittredge	Town of Clinton
Ian Rhames, Treasurer	Concord Carlisle RSD
Kerry Lafleur	Town of Concord
Marie Sobalvarro	Town of Harvard
Kaylin Carpenter	Narragansett RSD
Ann Marie Tucciarone-Mahan	North Middlesex RSD
Debbie Nutter	Town of Pepperell
Brad Brightman	Town of Stow

Kimberly Kane, Town of Carlisle, joined the meeting after the roll call but did not announce her presence and did not participate in voting.

Approval of the minutes of August 24,, 2020:

Kevin Johnson moved approval of the Board minutes of August 24, 2020.

Motion

Ann Marie Tucciarone-Mahan seconded the motion.

There was a roll call vote on the motion:

Melisa Doig, Chair	Yes
Kevin Johnston	Yes
Nick Federico	Yes
John Kittredge	Abstain
Ian Rhames, Treasurer	Yes
Kerry Lafleur	Yes
Marie Sobalvarro	Yes
Kaylin Carpenter	Yes
Ann Marie Tucciarone-Mahan	Abstain
Debbie Nutter	Yes
Brad Brightman	Yes

The motion passed by majority vote.

Treasurer’s Report:

Treasurer Ian Rhames reviewed the financial statements of August 31, 2020 (unaudited figures). He said that the Fund Balance increased from \$8.3M at the beginning of the year to \$10.6M as of August 31, 2020. The balance is considerably higher than the target of \$5.6M. This is mostly because of decreased claims due to the pandemic. He said that there will need to be a discussion as to what to do with excess Fund Balance going forward.

GBS reports:

Funding Rate Analysis (FRA) report – Carol Cormier reviewed the FY21 FRA with data through August 31, 2020. She said the expense-to-funding ratio on a paid claims basis was 79.3% with a surplus of funding over major expenses of over \$2.3M. Some of that is from reinsurance reimbursements received from claims from the prior policy year.

Kerry Lafleur asked if the \$2.3M is reflected in the Treasurer’s report.

Ian Rhames said that the pattern is there but the timing between the two reports does not always match.

Reinsurance reports – Karen Quinlivan reviewed reinsurance reports for the FY20 policy period with claims data through August. She said that there were 6 claimants with updated total paid claims of \$2,825,385. The amount exceeding the specific deductible of \$300,000 was \$1,025,385. Total reimbursements of \$736,039 left an outstanding reimbursement amount due of \$289,346. Ms. Quinlivan said that the 50% report for the same period had 10 claimants with updated total paid claims of \$2,048,180.

Wellness Program report:

The Wellness Consultant, Marcy Morrison, reviewed the status of the Wellness programs. She said that things are starting to pick up just a bit. She said she started a Mindfulness/Meditation Program in conjunction with Tufts. A Hypnosis for Sleep and Stress Management program will begin based on the success of the program for weight management. There will be flu shot clinics with the first one beginning in Town of Harvard. The next one will be in Groton. She asked any interested parties to contact her. The Maintain Don't Gain program will also begin again at the end of October.

Update on MMRA and OptiMed programs:

Carol Cormier said last year the Mass Municipal Reinsurance Arrangement (MMRA) of which MNHG is a member, met with OptiMed Health Partners. The reinsurance managing general underwriter brought OptiMed in because of its good record on reducing the high cost of specialty medications and improving the service of delivering those medications to members. The MMRA is now moving forward with a reactive approach that requires data from each of the health plans to identify members receiving specialty medications and giving them the option to participate on a voluntary basis. Ms. Cormier said the health plans have been cooperative in providing data. Feeds from the health plans have already identified members for outreach. Members who participate in this program do not pay any cost share to receive their specialty medications. This is both a cost savings to the member and to the group. It is also a concierge service that allows for point of service care to be delivered in certain cases in the convenience of the member's home or office if desired rather than in a medical facility. Targeted mailings have been provided to employer groups to distribute to employees explaining the OptiMed program and identifying it as a program approved by the MNHG. She said so far, of the 15 units that have received mailings, only 8 have responded that they have sent out the materials. Carol Cormier said that she will be following up with the 7 remaining groups and stressed that this is important because OptiMed will not do outreach until they are notified that specific units have sent mailings.

CY21 Senior Plan Rates:

Ms. Cormier said that all of the MNHG Senior Plans are fully insured. She asked Tufts and Fallon senior plan representatives to present their rate illustrations.

Tufts Health Plan - Fred Winer said that the CY21 rate for Tufts HMO Prime Rx increased to \$341 from \$327 for CY20. This was due primarily to pharmacy trend. The Medicare Supplement PDP Plus increased to \$437 from \$430.

Mr. Winer said there is a new Acupuncture Benefit mandated by CMS that will cover acupuncture for chronic low back pain (lasting 12 weeks or longer) for up to 12 visits in 90 days. An additional 8 sessions are approved for patients showing improvement. Treatment is discontinued if no improvement or regression is shown. No more than 20 treatments are allowed annually. The cause of low back pain must be non-specific with no identifiable systemic cause, not associated with surgery and not associated with pregnancy. There is a \$10 copay.

Mr. Winer said CMS also made adjustments to Part D plan coverage effective 01/01/2021. Increased dollar amounts throughout stages of coverage:

Initial Coverage Stage \$4,020 to \$4,130
Catastrophic Coverage \$ 6,350 to \$6,550

Drug copays once retirees reach catastrophic coverage will increase from \$3.60 to \$ 3.70 for generic and from \$8.95 to \$9.20 for brand name medications.

Fallon Health - Patrick Flattery said that the Medicare Plus Premier Plan had a 5% increase, which brings the CY21 rate to \$312.90. This was largely due to pharmacy trend. He said if the group would like an even dollar amount, it can be rounded to \$313. There are no other changes other than the same mandated CMS changes noted by Tufts. Hearing aids are now covered as part of the plans' "Benefit Bank". There was no rate increase for Fallon Medicare Plus Central Premier. The rate remained at \$228.

Kevin Johnston moved to accept the rates as presented with rounding the Fallon Medicare Plus Premier rate to \$313.

Debbie Nutter seconded the motion.

Motion

There was a roll call vote on the motion:

Melisa Doig, Chair	Yes
Kevin Johnston	Yes
Nick Federico	Yes
John Kittredge	Yes
Ian Rhames, Treasurer	Yes
Kerry Lafleur	Yes
Marie Sobalvarro	Yes
Kaylin Carpenter	Yes
Ann Marie Tucciarone-Mahan	Yes
Debbie Nutter	Yes
Brad Brightman	Yes

The motion carried by unanimous vote.

Looking to the Future of MNHG:

Carol Cormier said discussions regarding Fund Balance should take place in the near future. Rate setting will begin in January/February. She said it's possible that some of excess Fund Balance could be used to reduce rate increases if the Board thinks this is appropriate. She said that it is possible that the rate calculations will be favorable without the necessary use of Fund Balance.

She said that one thing to keep in mind is two employer groups, Lancaster and Tyngsborough have left the MNHG. Recruitment of other municipalities is something to consider. On a positive note, the fund balance has been good and rates have been favorable, so things could potentially stay stable.

John Kittredge said that he agrees with Carol Cormier in that the Fund Balance looks good for the time being and the group should just hang on for the time being.

Ian Rhames agreed.

Melisa Doig suggested setting up a Steering Committee sub-committee to address these issues.

Health Plan and vendor reports:

Tufts – Rae Felts provided the most recent claims data relating to Covid-19. There were 11 positive, 165 negative and 74 suspected cases as of October 12, 2020. Total Covid-related claims costs were approximately \$131K with inpatient claims of \$51K.

Fred Winer said that for the sixth year in row, Tufts Medicare HMO and PDP received 5 stars out of 5 from CMS. Part B premium for Medicare is expected to increase by about \$5 for CY21. He said when the final number is released, he will forward that on. Medicare Advantage claims have been impacted heavily by Covid-19. It did take time for the numbers to be apparent.

Fallon Health – Katelyn Glennon presented the most recent Covid-19 claims data. There was 1 inpatient admission with approximately \$10K in claims. Total claims for both services and tests for the period was \$70K.

Harvard Pilgrim- Bill Hickey provided current claims data relating to Covid-19. He said that through October 8, there have been 15 confirmed cases within MNHG, 193 potential and 64 negative. Total claims costs for treatment and testing was \$22,413. The message is that costs are not extensive at this time.

Abacus Health- Patty Joyce said that the annual report will coming up in December after the holidays. She said that during Covid-19, Abacus is still available and engaging with members to make sure that they are keeping up with activities under the program.

CanaRx- Chris Collins said that he would be willing to conduct Zoom meetings if any unit is interested in setting something up for employee education regarding the CanaRx program.

Fred Winer said that both he and Patrick Flattery are willing to talk directly with seniors during the open enrollment period.

Other Business:

Next meetings - Melisa Doig scheduled the next meetings:

- Steering Committee on Monday December 7, at 9:00 AM and
- Board meeting on December 7, at 10 AM.

There was no other business.

Kevin Johnston motioned to adjourn the meeting.

Motion

Debbie Nutter seconded the motion.

There was a roll call vote on the motion:

Melisa Doig, Chair	Yes
Kevin Johnston	Yes
Nick Federico	Yes
John Kittredge	Yes
Ian Rhames, Treasurer	Yes
Kerry Lafleur	Yes
Marie Sobalvarro	No Response
Kaylin Carpenter	Yes
Ann Marie Tucciarone-Mahan	Yes
Debbie Nutter	Yes
Brad Brightman	Yes

The motion carried by majority vote.

Melisa Doig, Chair, adjourned the meeting at 11:02 AM.

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