

## **Minuteman Nashoba Health Group**

### **Board Meeting**

Tuesday, April 13, 2021 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
Andrew MacLean	Town of Pepperell
Kristen Noel	Town of Bolton
Brad Brightman	Town of Stow
Donna Kunst	Town of Stow

#### **Guests Present:**

Marcy Morrison	MNHG Wellness Consultant
Mike Perrone	Case Collaborative
Malyssa Simard	Town of Concord
Stephanie Oliver	Town of Concord
Alexis Teixeira	Town of Clinton
Marie MacCahon	Town of Concord
Diane Deroche	Town of Concord
Rajon Hudson	Town of Boxborough
Sue Shillue	Cook and Company
Patricia Joyce	Abacus Health Solutions
Lisa Despres	Tufts Health Plan
Rae Felts	Tufts Health Plan
Fred Winer	Tufts Health Plan Senior Products
Julia Lebrun	Fallon Health
Katelyn Glennon	Fallon Health
Patrick Flattery	Fallon Health
Paul Lazar	Harvard Pilgrim Health Care
Bill Hickey	Harvard Pilgrim Health Care
Chris Collins	CanaRx
Jim Riley	CanaRx

Kate Sharry	Gallagher Benefit Services, Inc., (GBS)
Carol Cormier	Gallagher Benefit Services, Inc., (GBS)
Joseph Anderson	Gallagher Benefit Services, Inc., (GBS)
Karen Quinlivan	Gallagher Benefit Services Inc., (GBS)

The Chair, Melisa Doig, called the meeting to order at 10:05 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, Board Chair	Town of Groton
Kevin Johnston	Town of Ayer
Kristen Noel	Town of Bolton
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
Donna Kunst	Town of Stow

**Approval of the minutes of February 12, 2021:**

Marie Sobalvarro moved approval of the Board minutes of February 12, 2021.

Motion
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Debbie Nutter seconded the motion.

There was a roll call vote on the motion:

Melisa Doig	Yes
Kevin Johnston	Yes
Kristen Noel	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
Donna Kunst	Yes

The motion passed by unanimous vote.

**Treasurer’s Report:**

Treasurer Ian Rhames reviewed the MNHG's financial status as of February 28, 2021 (unaudited figures). He said that member premiums were down because of the loss of Lancaster and Tyngsborough. Fund Balance has stabilized over the last few months. Net revenue YTD is just under \$1M. Mr. Rhames said the Fund Balance (equity) was \$9.3M, which is well above target of \$5.4M. The audit as of May leaves on the books IBNR money for anticipated claims. This year the formula does not match up with reality due to Covid-19. The Fund Balance will be quite a bit higher because of reduced claims. The audit has a few small outstanding items but should be complete soon.

**GBS reports:**

*Funding Rate Analysis (FRA) report* – Carol Cormier reviewed the FY21 *FRA* with data through February 28, 2021. She said the expense-to-funding ratio on a paid claims basis was 90.3% with a surplus of funding over major expenses of over \$3.2M. Some of that is from reinsurance reimbursements received from claims from the prior policy year

*Reinsurance reports* – Karen Quinlivan reviewed reinsurance reports for the FY20 policy period with claims data through February. She said that there were 6 claimants with updated total paid claims of \$2,816,060. The amount exceeding the specific deductible of \$300,000 was \$1,016,061. Total reimbursements of \$1,015,969 left an outstanding reimbursement amount due of \$91.85. Ms. Quinlivan said that the 50% Report for the same period had 10 claimants with updated total paid claims of \$2,065,622. The same reports for the FY21 policy period had 2 claimants in excess with total updated paid claims of \$944,964. The amount exceeding the specific deductible was \$344,964. No reimbursements have been received to date, and the outstanding reimbursement amount due is \$344,964. There were 9 claimants on the 50% Report with updated total paid claims of \$1,758,164.

Carol Cormier said a few words about the OptiMed program. This is a program offered by MNHG and other member groups in the MMRA that targets controlling the high cost of specialty medications. It is a voluntary program and relies a great deal on member communication and outreach. If members do not know who OptiMed is, they may not respond to direct outreach they receive. Ms. Cormier said that she recently asked employer groups to send out the information on OptiMed to employees again and provide her with feedback when done. She received few responses. If groups could engage and respond, it would be beneficial to help manage the specialty medication spend. Specialty medications are becoming an increasing high cost factor for all employer groups. Programs like OptiMed help to keep rates down for all.

**Wellness Program report:**

The Wellness Consultant, Marcy Morrison, reviewed the status of the Wellness programs. She said that she was excited to share that she has created a website and the first online courses for MNHG employees. The courses will be free to employees and family members. The first course Weight Loss for Life launched on February 15, 2021. There were 258 participants. Employees receive a weekly email about health, wellness, weight management and physical activity. It has been very well received. Additional courses online are Kick your Sugar Habit, Financial Wellness, and Know Your Numbers. The Mindful Meditation program started again in April with guided meditation and mindful training. There is private Facebook group for weight management where employees are engaging with each other with small group coaching. The MNHG Facebook page contains healthy recipes, health information and wellness program information. Ms. Morrison is encouraging people to know their numbers and go to their primary care to keep up with annual physicals. She is also working with Jeff Beane of MyTelemedicine

and Patty Joyce from Abacus to encourage awareness and participation with the Diabetes and telemedicine programs.

Patty Joyce, Abacus, said that she would like to share a webinar titled “The ABC’s of Diabetes” to share on the Facebook page. It was also sent out to the employer groups.

**Report from ad hoc committee to secure and build the MNHG:**

Members Melisa Doig, Kerry Lafleur, Marie Sobalvarro, Kevin Johnston and Ian Rhames met several times to see if interest could be generated on the part of other towns in joining the MNHG. Melisa Doig reached out to the towns of Lunenburg and Grafton. Lunenburg is going to stay with MIIA but Grafton is interested in setting up a meeting for discussion in July. Kevin Johnston reached out to the town of Townsend and they are interested in having a conversation. Ian Rhames reached out to Westford. Westford recently put out an RFP for a consultant to help them in any decision making process and may be open to discussion.

Marcy Morrison said that she would be happy to promote Wellness as an added benefit for joining the group.

Joe Anderson said that what is important is that every time engagement occurs, the opportunity to provide education as to all that the group has to offer within the self-funded model is important. The market is getting more complex and the group is well positioned to drive forward.

**Planning for future changes to the health insurance marketplace including the loss of Fallon and merger of Harvard Pilgrim and Tufts:**

Carol Cormier said that the loss of Fallon on May 31, 2022 will affect the group because that is where most of the enrollment is. Enrollment of the active employee population is 48% Fallon. If members are counted as well, the amount is even higher. Fallon enrollments are heavy on family enrollments. This will require a lot of discussion during the changing environment.

Joe Anderson said that in 2022, Fallon’s announcement means that there will be one less carrier with a good market share in the municipal environment. The GIC Procurement in 2023 could very well produce material changes there. The merger of Harvard Pilgrim and Tufts is anticipated to produce a unified plan offering in 2024. The current landscape is going away. The timeline to revisit and reshape what positions MNHG the best to move forward in the future has been moved up. Based on funding rates, Fallon is 46% of premium. Harvard Pilgrim and Tufts average about 16% higher in funding. It is reasonable to assume that over the years Fallon has attracted a healthier population that has stayed with them. It is reasonable to project total claims and utilization after the departure to be similar and funding requirements to stay about the same with a different mix. There are other things to consider such as budgeting, collective bargaining, member experience. Potential solutions will be investigated that make the most sense for MNHG.

Carol Cormier said transitioning away from Fallon will be a big discussion and may involve special meetings going forward. All options will be looked at.

Kerry Lafleur asked Joe Anderson to explain how the GIC RFP process of 2023 might impact the MNHG.

Mr. Anderson said he listens in on the monthly meetings and the procurement discussion involved the notion that you cannot save money on the shoulders of cost share for the members. Meaningful change has to be made on the back of the procurement process. It seems as though there will be an examination of how they handle plan offerings and may move towards fewer carriers.

Kerry Lafleur asked how the GIC procurement will coincide with the MNHG renewal next year.

Julia Lebrun, Fallon Health, confirmed when asked by Joe Anderson that the procurement will go out next summer for 2023. The loss of Fallon and the merger of Harvard Pilgrim and Tufts will bring the GIC from six current carrier to four.

**Health Plan and vendor reports:**

*Tufts* – Lisa Despres provided the most recent claims data relating to Covid-19. There were 52 positive, 118 negative and 531 suspected cases within MNHG as of April 5, 2021. Total Covid related claims costs were approximately \$740K with inpatient claims of \$429K. Vaccine information will follow on coming reports.

Fred Winer said, in regards to open enrollment materials, if groups have agents he will take calls from them. Everything is going well.

*Fallon Health* – Katelyn Glennon presented the most recent Covid-19 MNHG claims data. There were 70 positive members, three of whom were inpatient. Total inpatient claims were \$87,000. There have been 1325 tests performed with total costs of \$289,645. There have been 61 members vaccinated so far.

Julia Lebrun said that Fallon is committed to the same level of service going forward throughout the coming year and there should be no disruption.

*Harvard Pilgrim*- Bill Hickey did not have an updated Covid Report. He said the Harvard Pilgrim/Tufts merger is moving forward with the merger of management teams and roles and responsibilities. Any changes will be communicated as quickly as possible. There will be no impact on products or contracts for several years.

*CanaRx*- Chris Collins said that he would be willing to conduct Zoom meetings or provide any materials as needed for open enrollment. Jim Riley has started to reach out to some of the benefit administrators and it is going well.

*Abacus*- Patty Joyce said that they will be having a private webinar titled “The ABC’s of Diabetes” on Wednesday April 28, 2021 at 12:00 P.M. The link to view the webinar will be provided on the YouTube page as well. Open enrollment materials are available for any of the groups for open enrollment as well.

**Other Business:**

Next meetings - Melisa Doig scheduled the next meetings:

- Steering Committee on Monday May 10, 2021 at 9:00 A.M. and Monday June 14, 2021 at 9:00 A.M.

- Board meetings on Monday, May 10, 2021 at 10 A.M. and Monday June 14, 2021 at 10:00 A.M.

There was no other business.

Kevin Johnston motioned to adjourn the meeting.

Motion

Ann Marie Tucciarone- Mahan seconded the motion.

There was a roll call vote on the motion:

Melisa Doig	Yes
Kevin Johnston	Yes
Kristen Noel	Yes
Nick Federico	no response
John Kittredge	Yes
Ian Rhames, Treasurer	Yes
Kerry Lafleur	Yes
Marie Sobalvarro	Yes
Kaylin Carpenter	Yes
Ann Marie Tucciarone-Mahan	Yes
Debbie Nutter	Yes
Donna Kunst	Yes

The motion carried by majority vote.

Melisa Doig, Chair, adjourned the meeting at 10:55 AM.

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