

Minuteman Nashoba Health Group

Board Meeting

Monday, June 14, 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
Mike Perrone	Case Collaborative
Kaylin Carpenter	Narragansett RSD
Kerry Lafleur	Town of Concord
Ann Marie Tucciarone-Mahan	North Middlesex RSD
Debbie Nutter	Town of Pepperell
Brad Brightman	Town of Stow
Donna Kunst	Town of Stow

Guests Present:

Marcy Morrison	MNHG Wellness Consultant
Stephanie Oliver	Town of Concord
Malyssa Simard	Town of Concord
Patricia Joyce	Abacus Health Solutions
Lisa Despres	Tufts Health Plan
Rae Felts	Tufts Health Plan
Katelyn Glennon	Fallon Health
Patrick Flattery	Fallon Health
Lauren McCallum	Harvard Pilgrim Health Care
Chris Collins	CanaRx
Jim Riley	CanaRx
Kate Sharry	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 10:02 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
Mike Perrone	Case Collaborative
Ian Rhames, Treasurer	Concord Carlisle RSD
Kerry Lafleur	Town of Concord

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Approval of the minutes of May 10, 2021:

Kevin Johnston moved approval of the Board minutes of May 10, 2021 as amended.



Marie Sobalvarro seconded the motion.

Patty Joyce of Abacus Health Solutions asked for a correction on the minutes regarding posting of a webinar to the Good Health Gateway YouTube page not the MNHG page.

There was a roll call vote on the motion:

Melisa Doig	Yes
Kevin Johnston	Yes
Mike Perrone	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 passed by unanimous vote.

Treasurer’s Report:

Treasurer Ian Rhames reviewed the MNHG’s financial status as of April 30, 2021 (unaudited figures). Fund Balance has stabilized over the last few months with a slight increase in April. Mr. Rhames said the Fund Balance (equity) was \$8.6M, which is well above target of \$5.4M.

GBS Reports:

Funding Rate Analysis (FRA) report – Joseph Anderson reviewed the FY21 FRA with data through April 30, 2021. He said the expense-to-funding ratio on a paid claims basis was 94% with a surplus of funding over major expenses of over \$2.4M. 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 April. 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 \$2,069,122. The same reports for the FY21 policy period had 2 claimants in excess with total updated paid claims of \$1,197,325. The amount exceeding the specific deductible was \$597,325. No reimbursements have been received to date, and the outstanding reimbursement amount due is \$597,325. There were 16 claimants on the 50% Report with updated total paid claims of \$3,190,241.

MMRA Update:

Joe Anderson provided an update on the status of the MMRA. The FY22 renewal was presented at a recent MMRA meeting showing a rate increase of 28.4% if no changes were made from the current arrangement. When the MMRA was started the retention layer was appropriate but has not been changed in 6+ years. The specific deductible was \$300,000 with an \$800,000 cap before going to traditional stop loss insurance. Different retention levels were illustrated for renewal purposes. The option that was adopted and approved was the \$400,000 specific deductible and \$1,000,000 captive excess limit. There was discussion by the Board whether each individual member of the group could set their own deductible and retention levels. It was decided that all groups levels would remain the same as each other. Net MMRA premium went down by 3.9% whereas each group is absorbing an additional \$100,000 in claims for each member prior to excess. The annualized trend over the past 5 years for Stop Loss has been about 20% so the adjusted amounts are much more in line with the marketplace.

Kerry Lafleur asked for explanation that the additional claims liability will be covered by the current rates established at renewal.

Joe Anderson explained that a conservative increase factor was used at renewal of over 20% on reinsurance and MMRA premium did not increase significantly. The calculation factor used at rate projection time will cover the increased claims liability.

Wellness program report:

The Wellness Consultant, Marcy Morrison, reviewed the status of the Wellness programs. She said that online courses are well attended. Kick your Sugar Habit is a program that is ongoing with about 50 people that have signed up. It includes 10 minute workouts that promote exercise throughout the day. Recently there was a Q & A with an assisted living specialist that answered questions about taking care of aging loved ones. According to WELCOA this is a leading cause of stress of employees returning to work after Covid. There were about 8 people in attendance. Mindfulness meditation resources are sent out on the first Monday of the month to continue Mindful Mondays. A private Facebook group for weight management has been set up to help employees engage with each other. Group coaching has started. The 3/3/3 Challenge will have a goal of making three healthy habits over three weeks to make three health changes. The Facebook page is updated with healthy recipes, health information and wellness program information. A program called Health Quick Win provides short posts with easy recipes, exercise programs and mindfulness exercises to give people a health quick win for the day.

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

Joseph Anderson said that current data showed that there was only 20 migrations out of Fallon over the entire JPG. This avoided budgetary concerns that many would be moving to the higher cost plans. Fallon is providing a listing of 24 months of claims with listed providers that were used by MNHG members. That information will be sent out to existing and other potential carriers to provide disruption reports for their networks. In Massachusetts most HMO carriers have similar networks, but a determination will be made by the end of July on the impact. Some carriers may not currently be offered in MNHG network and the Board may want to bring them in for an interview. Doctors in the Fallon network that are not in the existing networks can be published. If an RFP is desired, September would probably be the logical timeframe. The Steering Committee and perhaps the full Board should interview. Pricing exercises can also be explored to see where carriers would come in on price based on claims.

Melisa Doig asked when interviews could potentially begin.

Joe Anderson responded that perhaps as early as August. Disruption reports should be available for the August meetings.

Dental coverage from Fallon was not a comprehensive dental plan. The cost benefit analysis might not be attractive for other carriers or might not resemble Fallon's offering. It can be explored. Some employer groups already offer dental outside of the JPG. The challenge for a new carriers pricing projections would be to forecast the adoption rate would be if they were to be offered alongside existing well established carriers.

Marie Sobalvarro said that she is hoping that there is not another massive layoff. She asked what Cobra participants will do when Fallon leaves on 07/01/2022.

Karen Quinlivan responded that just like any other open enrollment period, Fallon Cobra members would have the opportunity to change plans at that time.

Health Plan and vendor reports:

Harvard Pilgrim- Lauren McCallum provided an updated Covid report as of May 19th. There were 61 confirmed positive cases. Total treatment and testing costs were \$129,000. The vaccination rate had 404 members fully vaccinated and 103 pending their second dose. This may not be a totally accurate representation of the population.

Tufts – Lisa Despres provided the most recent claims data relating to Covid-19. There were 59 positive, 153 negative and 595 suspected cases within MNHG as of June 7, 2021. Total Covid related claims costs were approximately \$827K with inpatient claims of \$464K. Vaccine information showed 329 fully vaccinated and 81 partially vaccinated. She also indicated that Tufts is available for in-person meetings

Fallon Health – Katelyn Glennon had no updates from Fallon regarding Covid at the present time. She announced that her last day at Fallon would be July 1st and new contact information would be provided soon. Julia Lebrun is still there in the meantime and Wendy Miller, Account Coordinator will be there as well.

Abacus- Patty Joyce said she will have a Dashboard report available for the next meeting. She also sent out a flyer and asked everyone to forward to employees. The topic was men’s health. She also wanted to remind everyone that people can register for participation at any time, not just at open enrollment.

CanaRx- Chris Collins said that Jim Riley is working on reports to illustrate current participation as well as potential participation within the group. This can be broken down to the town level. Jim Riley said that CanaRx is going through a rebranding and will have new flyers etc. available soon.

Other Business:

GBS will send out a survey regarding the willingness of Steering and Board members to hold in-person meetings going forward in the fall.

Next meetings - Melisa Doig scheduled the next meetings:

- Steering Committee on Monday August 2, 2021 at 9:00 A.M.
- Board meeting on Monday, August 2, 2021 at 10:00 A.M.

There was no other business.

Kevin Johnston motioned to adjourn the meeting.

Moti on

Marie Sobalvarro seconded the motion.

There was a roll call vote on the motion:

Melisa Doig	Yes
Kevin Johnston	Yes
Mike Perrone	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.

Melisa Doig, Chair, adjourned the meeting at 10:52 AM.

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

