

**Minuteman Nashoba Health Group**

**Board Meeting**

Monday, August 2,, 2021 at 10:00 AM  
**Virtual Meeting by Remote Participation**

**Meeting Minutes**

**Board and Alternate Members Present:**

Melisa Doig, Chair	Town of Groton
Kristen Noel	Town of Bolton
Ian Rhames, Treasurer	Concord Carlisle RSD
John Kittredge	Town of Clinton
Mike Perrone	Case Collaborative
Kaylin Carpenter	Narragansett RSD
Kerry Lafleur	Town of Concord
Nancy Haines	North Middlesex RSD
Brad Brightman	Town of Stow

**Guests Present:**

Marcy Morrison	MNHG Wellness Consultant
Stephanie Oliver	Town of Concord
Malyssa Simard	Town of Concord
Arthur St. John	Concord Fire
Rajon Hudson	Town of Boxborough
Patricia Joyce	Abacus Health Solutions
Lisa Despres	Tufts Health Plan
Rae Felts	Tufts Health Plan
Julia Lebrun	Fallon Health
Patrick Flattery	Fallon Health
Bill Hickey	Harvard Pilgrim Health Care
Chris Collins	CanaRx
Jim Riley	CanaRx
Jeffrey Beane	My Telemedicine
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 10:02 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

Kristen Noel	Town of Bolton
Mike Perrone	Case Collaborative
John Kittredge	Town of Clinton
Ian Rhames, Treasurer	Concord Carlisle RSD
Kerry Lafleur	Town of Concord
Kaylin Carpenter	Narragansett RSD
Nancy Haines	North Middlesex RSD

**Approval of the minutes of June 14, 2021:**

Kerry Lafleur moved approval of the Board minutes of June 14, 2021 as presented.

Motion
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Ian Rhames seconded the motion.

There was a roll call vote on the motion:

Melisa Doig	Yes
Kristen Noel	Yes
Mike Perrone	Yes
John Kittredge	Abstain
Ian Rhames, Treasurer	Yes
Kerry Lafleur	Yes
Kaylin Carpenter	Yes
Nancy Haines	Yes

The motion passed by majority vote.

**Treasurer’s Report:**

Treasurer Ian Rhames reviewed the MNHG’s financial status as of May 31, 2021 (unaudited figures). Member premiums were down for the year by \$7M due to Lancaster and Tyngsborough leaving the group. Total claims expense was down \$1.3M. Net revenue for the year was \$342,748. That will be adjusted in the audit. Total assets were at \$13.3M. Mr. Rhames said the Fund Balance (equity) was \$8.6M, which is well above target of \$5.4M.

Fred Winer asked a question regarding funds owed to Tufts from departed groups and how they should be contacted.

Mr. Rhames responded that direct contact with the respective towns would be the best way to proceed.

**GBS Reports:**

*Funding Rate Analysis (FRA) report* – Joseph Anderson reviewed the FY21 FRA with data through May 31, 2021. He said the expense-to-funding ratio on a paid claims basis was 94.4% with a surplus of funding over major expenses of over \$2.47M. 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 both May and June. She said that both reports had 6 claimants with updated total paid claims of \$2,816,061. 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. The same reports for the FY21 policy period had 2 claimants in excess for May with total updated paid claims of \$1,298,417. The amount exceeding the specific deductible was \$698,417. Reimbursements of \$597,325 were received and the outstanding reimbursement amount due was \$101,092. For the month of June, there were 3 claimants in excess with total updated paid claims of \$1,724,970. The amount in excess of the specific deductible was \$762,205. Total reimbursements of \$ 597,325 left an outstanding reimbursement total of \$227,645. There were 25 claimants on the 50% Report with updated total paid claims of \$5,175,082.

**Wellness program report:**

The Wellness Consultant, Marcy Morrison, reviewed the status of the Wellness programs. She said that online courses are well attended. She has engaged a running coach, exercise physiologist and injury prevention specialist to run a couch to 5K program. Participants will train with him and the group will find a 5K to participate in together in the fall. A simultaneous 3/3/3 Challenge will promote 3 habits over three weeks to lose three pounds. Participants will get weekly emails and will be able to join a private Facebook group to interact with each other. 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 Facebook page is updated with healthy recipes, health information and wellness program information. Concord schools continued their onsite yoga program this year. The final class was held just before the summer break.

Brad Brightman joined the meeting at this time.

**Fallon health- exit updates and discussion:**

Joseph Anderson said that 24 months of Fallon claims data were sent to the other carriers in June for the creation of disruption reports for their networks. The carriers included were incumbents BCBSs, Harvard Pilgrim and Tufts as well as HPI, the third party administrator associated with Harvard Pilgrim and Always HMO Network. The networks are very similar in the Massachusetts region and the in-network services across the board were in the high 90% range. Disruption will be negligible. Fallon uses Beacon Health for its Behavioral Health Network, one of the largest in the country. Harvard Pilgrim uses Optum which is owned by United Healthcare. Blue Cross and Tufts have their own networks that they have built out. That is an area that may present a possible area of friction but disruption reporting cannot be done. That component of the transition may require education and support to support the Fallon members going forward.

Select and Focus Networks were limited networks. They have tighter provider networks that eliminate leakage to more expensive providers and can keep prices down. Fallon Direct Care was the first limited network in the state since 2002. These are not as well established in the marketplace as Fallon was so comparison for the next stage will want to take a look at these limited networks offered by other carriers as a replacement for Fallon Direct Care. Market Share for that is about 5.1%. Fallon percentage of total funding is about 46% with Harvard Pilgrim and Tufts splitting it up fairly evenly after that. The Qualified High Deductible is about 7.92% of spend with Benchmark the rest. If average premium is looked at for the Benchmark plans, Fallon is below average and Tufts and Harvard Pilgrim are above average. If the claims are the claims, it stands to reason that Tufts and Harvard Pilgrim premium would come down based on claims experience after the Fallon departure. Future analysis for carriers going forward is whether the carrier supports municipals and do they have a track record in the space. Always does not have a dedicated municipal unit. They have one fully insured client, some in Boston and the GIC. HPI is a TPA and to adopt a new business model would create a large amount of disruption and uncertainty to implement. It would take a longer time frame due to the many moving parts. Tufts and Harvard Pilgrim will be Point 32 Health in several years. Blue Cross is strong and has the dominant market share in the state for municipals. They are interested in coming into MNHG. Many of the other joint purchase groups have them as carrier offerings and they have the current systems in place to accommodate another joint purchase group. The question is whether there is an appetite for them to be offered within MNHG. It may be an opportunity to stabilize the carrier offerings going forward. Mr. Anderson said the next step would be a pricing exercise. The total funding rate would need to be determined and then how the plans should be priced with a buffer in terms of their exposure to Fallon. The price gradient will probably be tighter. If the trust fund remains strong, that can also help mitigate risk. The coming year will feel less scientific and more of a business decision of what needs to be achieved. The question is whether the Board would like to move forward with a consideration of a proposal from Blue Cross.

Melisa Doig said that she thought it was a good idea to consider and asked for other comments.

There was discussion. The majority of members agreed to go forward and request a proposal from Blue Cross.

Kerry Lafleur motioned to move forward and request a proposal from Blue Cross Blue Shield of MA.

Motion
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Nancy Haines seconded the motion. There was a roll call vote.

Melisa Doig	Yes
Kristen Noel	Yes
Mike Perrone	Yes
John Kittredge	Yes
Ian Rhames	Yes
Kerry Lafleur	Yes
Kaylin Carpenter	Yes
Nancy Haines	Yes
Brad Brightman	Yes

The motion passed by unanimous vote.

**Health Plan and vendor reports:**

*Harvard Pilgrim*- Bill Hickey provided an updated Covid report as of June 28<sup>th</sup>. There were 51 confirmed positive cases. Total treatment and testing costs were \$139,456. The vaccination rate had 498 members fully vaccinated and 84 pending their second dose. This may not be a totally accurate representation of the population. The Tufts and Harvard Pilgrim combination into a single organization continues. No product changes will take place until 2024.

*Tufts* – Lisa Despres provided the most recent claims data relating to Covid-19. There were 60 positive, 162 negative and 613 suspected cases within MNHG as of July 26, 2021. Total Covid related claims costs were approximately \$903K with inpatient claims of \$505K. Vaccine information showed 303 fully vaccinated.

*Fallon Health* – Julia Lebrun had nothing to report.

*Abacus*- Patty Joyce said she will have a Dashboard report available for the next meeting. She also sent out a notification regarding a webinar on Diabetes and Hypertension on August 4, 2021. Linda Loiselle has decided to retire at the end of 2021 and a replacement will be transitioning to her role in the near future.

*CanRx*- Jim Riley presented a Q2 savings report broken down by plan. Total savings were \$52,099.92 with a projected annual savings of \$ 208,972.24. The potential is there for another 50% of annual savings.

Joe Anderson asked if the same reports could be run on a fiscal year basis. Chris Collins said that additional reports can be run.

*MyTelemedicine*- Jeff Beane said that they are expanding their network to include Veterinarians at no additional cost as well as adding Psychologists and Psychiatrists to the Behavioral Health network at no additional cost. There would be a consulting fee. He would like to schedule time to discuss at the next meetings. They have also updated mailings to three consecutive monthly mailers so they will go out in August, September and October.

**Other Business:**

Melisa Doig said that there is an opening on the MNHG Steering Committee. If there are any interested members, please let Melisa know of you interest.

The Steering Committee did not have a quorum to approve the annual Gallagher Roster and Invoice Download Agreement or Website Agreement. The Roster Agreement is for downloading invoices and rosters from a secure web portal each month. It is an annual fee of \$162 per 13 member units for a total of \$ 2,106 and runs from 10/01/2021 through 09/30/2022. There was no increase from the prior contract year. The annual Website Maintenance Agreement is for providing contracted services to maintain information as requested by the MNHG on its website. It is an annual fee of \$1,839 and runs from 09/01/2021 through 08/31/2022. The contract will be paid in two installments of \$919.50 each on November 1, 2021 and May 1, 2022.

John Kittredge motioned to accept and approve both the Invoice and Roster Agreement and the Website Maintenance Agreement.

Kerry Lafleur seconded the motion. There was a roll call vote.

Melisa Doig	Yes
Kristen Noel	Yes
Mike Perrone	Yes
John Kittredge	Yes
Ian Rhames	Yes
Kerry Lafleur	Yes
Kaylin Carpenter	Yes
Nancy Haines	Yes
Brad Brightman	Yes

The motion passed by unanimous vote.

There was discussion regarding whether meetings could resume in-person or remote. It was decided that the next meetings would resume in person at Groton Fire Station.

Next meetings - Melisa Doig scheduled the next meetings:

- Steering Committee on Monday September 13, 2021 at 9:00 A.M.
- Board meeting on Monday, September 13, 2021 at 10:00 A.M.

There was no other business.

John Kittredge motioned to adjourn the meeting.

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Nancy Haines seconded the motion.

There was a roll call vote on the motion:

Melisa Doig	Yes
Kristen Noel	Yes
Mike Perrone	Yes
John Kittredge	Yes
Ian Rhames	Yes
Kerry Lafleur	Yes
Kaylin Carpenter	Yes
Nancy Haines	Yes
Brad Brightman	Yes

The motion carried by unanimous vote.

Melisa Doig, Chair, adjourned the meeting at 11:13 AM.

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

