

Minuteman Nashoba Health Group

Board Meeting

Monday, September 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	Town of Ayer
Kristen Noel	Town of Bolton
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

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
Alexis Teixeira	Town of Clinton
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
Kelly Kramer	My Telemedicine
Wayne Orchard	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 10:04 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
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

Approval of the minutes of August 2, 2021:

Ann Marie Tucciarone-Mahan moved approval of the Board minutes of August 2, 2021 as presented.

Motion

Kerry Lafleur seconded the motion.

There was a roll call vote on the motion:

Melisa Doig	Yes
Kevin Johnston	Yes
Kristen Noel	Yes
Ian Rhames	Yes
Kerry Lafleur	Yes
Marie Sobalvarro	Yes
Kaylin Carpenter	Yes
Ann Marie Tucciarone-Mahan	Yes

The motion passed by unanimous vote.

Treasurer’s Report:

Treasurer Ian Rhames reviewed the MNHG’s financial status as of June 30, 2021 (unaudited figures). Member premiums were down due to Lincoln Sudbury and Carlisle leaving the group. Net revenue for the month was actually up \$208,981. Mr. Rhames said the Fund Balance (equity) was \$8.9M, which is well above target of \$5.4M.

GBS Reports:

Funding Rate Analysis (FRA) report – Joseph Anderson reviewed the FY21 *FRA* with data through July 31, 2021. He said the expense-to-funding ratio on a paid claims basis was 109.4% with a deficit of funding over major expenses of \$646,791. Claims activity increased with several large claims. There may also be runout that hit in July.

Reinsurance reports – Karen Quinlivan reviewed reinsurance reports for the FY21 policy period with claims data through July. She said that there were 4 claimants with updated total paid claims

of \$2,138,763. The amount exceeding the specific deductible of \$300,000 was \$938,763. Total reimbursements of \$597,325 left an outstanding reimbursement amount due of \$341,438. There were 28 claimants on the 50% Report with updated total paid claims of \$5,862,665.

The same reports for the FY22 did not include any members in excess or at the 50% reporting level yet.

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. There are currently 62 participants training 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. Maintain Don't Gain will probably start again around Halloween and continue through the holidays. Ms. Craemer asked if any units are interested in Flu Shot clinics. If interested, please contact her and she will set them up.

Fallon health- exit updates and discussion:

Joseph Anderson said that at the last meeting it was voted to move forward to seek a proposal by Blue Cross to fit the role of replacement carrier for the Fallon departure. Material was sent out to demonstrate the capabilities of Blue Cross in the municipal market. The proposal is to replace Fallon as the lowest cost carrier with Blue Cross as the lowest priced option. Their limited network would replace the Fallon Direct network. It is recognized that there is a degree of certainty required from a budgetary, bargaining and member perspective. All Fallon members would be mapped into the Blue Cross plans. They would have the option to complete an open enrollment change to go to Harvard Pilgrim or Tufts. Most would likely choose to stay in the lowest price option. Currently, 142 employees are enrolled in Fallon Direct Care. There will be a mapped limited network offered through Blue Cross with the same plan design but the network will differ. There would be an education component involved to see if the network is for them in terms of provider availability. Fallon currently also represents a pretty large price differential from the other carriers. It may make sense to tighten those price bands going forward. The current model needs to be looked at before formal rate setting to see if it makes sense to tighten up the price banding. If Fallon were increased 3% and Tufts decreased 1% and HPHC is held even, the impact would be less than 1% across the member units but it tighten the price differential. Total funding after the Fallon departure will be the approximately the same. The pricing of the individual carriers will not emphasize experience of the individual carriers over the last 12 and 24 months. The group will need to make a business decision to stratify rates in low, medium, and higher cost options to closely resemble the current model.

In summary, the recommendation is that Blue Cross comes in. After that, modeling will adjust prices before going into the renewal season. Fallon members would be mapped to the Blue Cross plan most closely resembling current enrollment with a change option for open enrollment.

Melisa Doig said that the MNHG Steering Committee voted to recommend allowing Gallagher to move forward with this. She asked for any comments from the Board. Hearing none, she asked for a motion.

Kevin Johnston motioned to move forward and accept a Blue Cross proposal and modeling to make Blue Cross the lowest price carrier option and to map Fallon membership to Blue Cross options with the ability to change at open enrollment.

Motion

Ann Marie Tucciarone-Mahan seconded the motion. There was a roll call vote.

Melisa Doig	Yes
Kevin Johnston	Yes
Kristen Noel	Yes
Ian Rhames	Yes
Kerry Lafleur	Yes
Marie Sobalvarro	no response
Kaylin Carpenter	Yes
Ann Marie Tucciarone-Mahan	Yes

The motion passed by majority vote.

Diabetes Care Rewards Program Report:

Patty Joyce provided a Good Health Gateway Dashboard report through July 31, 2021. Member engagement was based on 263 eligible members. There were 27 % enrolled with 56% adherent in the plan and an annual adherence rate of 73%. Enrolled members decreased slightly due to two member units leaving. Outreach will continue to get the word out and increase membership. If there are any flue clinics held, it might be a good time to remind members that they can sign up for the program at any time. There were 489 medications and supplies filled with \$10,255 in estimated waived copays. Net estimated savings were \$45,906. Outreach is ongoing. Text messaging has been a very effective form of contact. Promotional material for joining the program now uses a Visa debit card in the amount of \$60 to help offset Diabetes care cost.

My Telemedicine – expanded network offering:

Jeff Beane, My Telemedicine introduced Senior Vice-President Wayne Orchard. My Telemedicine is currently offering zero dollar copay for 24/7/365 support for medical and behavioral health consultations. They are now offering a new program and service called GoLexi. It is a program that covers all pets in the home for consultation with licensed veterinarians, again at zero copay for one year. Behavioral Health will also be expanded to cover psychology and psychiatrist services. No access fee will be charged. There will be a consult fee for those programs. More services are being added to encourage engagement.

Wayne Orchard said the GoLexi is a valuable advice and consultation service. It was launched back in March and has had great adoption. Behavioral Health enhancement is a great value added benefit as well. The consult fee is \$99 for a 50 min session with a board certified psychologist or psychiatrist. The current benefit is consultations with masters degree level counselors.

Jeff Beane said the program could become effective immediately if adopted and Kelly Kramer, chief marketing Officer can send out customized emails to benefit administrators and material to send out to members with the MNHG logo.

Joseph Anderson asked what happens to the consult fee after the first year.

Jeff Beane responded that there would be a consult fee for GoLexi in the second year and the consultation fee for Behavioral Health would continue.

Mr. Anderson suggested a formal proposal to the group prior to vote.

Melisa Doig agreed.

Health Plan and vendor reports:

Tufts – Fred Winer said Tufts will propose a self-fund medical and fully insured PDP piece for the senior renewal on the Tufts Medicare PDP Supp plan for 01/01/2022. There will be savings for the group if the group goes this way. Those rates should be provided shortly. Benefits will remain exactly the same.

Lisa Despres said that beginning January 1, 2023 the Pharmacy Benefit Manager will be Optum Rx. Harvard Pilgrim also uses them

Harvard Pilgrim- Bill Hickey had not further updates

Fallon Health – Julia Lebrun said Fallon is changing their PBM to Optum Rx effective 01/01/2022. Members will receive new ID cards for the last 6 months. Those will be going out beginning at the end of October.

CanaRx- Chris Collins said they are preparing to do mailers for the groups soon. More information will follow.

Jim Riley said savings for the group through July has been trending between \$15,000 and \$16,000 per month. The group is on track for \$185,000 in annual savings.

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.

Melisa Doig asked Joe if rates should be expected around the same time this coming year given the change in plan year.

Joe Anderson responded that the rates should most likely be received in January.

Next meetings - Melisa Doig scheduled the next meetings:

- Steering Committee on Monday October 18, 2021 at 9:00 A.M.
- Board meeting on Monday, October 18, 2021 at 10:00 A.M.

There was no other business.

Kerry Lafleur 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
Ian Rhames	Yes
Kerry Lafleur	Yes
Marie Sobalvarro	Yes
Kaylin Carpenter	Yes
Ann Marie Tucciarone-Mahan	Yes

The motion carried by unanimous vote.

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

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