

Minuteman Nashoba Health Group

Board Meeting

Monday, October 18, 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
Rajon Hudson	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
Kristine Hartwell	Town of Pepperell
Andrew Maclean	Town of Pepperell
Dolores Hamilton	Town of Stow
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
Hannah Moller	Town of Groton
Patricia Joyce	Abacus Health Solutions
Lisa Despres	Tufts Health Plan
Rae Felts	Tufts Health Plan
Fred Winer	Tufts Health Plan
Julia Lebrun	Fallon Health
Patrick Flattery	Fallon Health
Bill Hickey	Harvard Pilgrim Health Care
Paul Lazar	Harvard Pilgrim Health Care
Chris Collins	CanaRx
Jim Riley	CanaRx
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 September 13, 2021:

Ann Marie Tucciarone-Mahan moved approval of the Board minutes of September 13, 2021 as presented.

Motion

Ian Rhames seconded the motion.

There was a roll call vote on the motion:

Melisa Doig	Yes
Kevin Johnston	Yes
John Kittredge	Abstain
Ian Rhames	Yes
Kerry Lafleur	Yes
Marie Sobalvarro	Yes
Kaylin Carpenter	Yes
Ann Marie Tucciarone-Mahan	Yes
Andrew Maclean	Abstain
Brad Brightman	Abstain

The motion passed by majority vote.

Treasurer’s Report:

Treasurer Ian Rhames reviewed the MNHG’s financial status as of August 31, 2021 (unaudited figures). Member premiums were down for the year by \$1.3M due to member units leaving the group. Total claims expenses were up \$1.9M. Net revenue as of August 31 was \$-584,412. Total assets were \$11.8M. Mr. Rhames said the Fund Balance (equity) was \$8.1M, which is still above target of \$5.4M.

GBS Reports:

Funding Rate Analysis (FRA) report – Joseph Anderson reviewed the FY21 *FRA* with data through August 31, 2021. He said the expense-to-funding ratio on a paid claims basis was 110.5% with a deficit of funding to major expenses of \$1,047,373. Some of that is attributed to increased claims experience and some to runout of departed member units. It will be interesting to see if the trend continues through September. Increased activity was a common trend across other groups as well. There were runout claims in July and August that are falling off as time passes.

Reinsurance reports – Karen Quinlivan reviewed reinsurance reports for the FY21 policy period with claims data through August. She said that there were 4 claimants with updated total paid claims of \$2,147,912. The amount exceeding the specific deductible of \$300,000 was \$947,912. Total reimbursements of \$597,325 left an outstanding reimbursement amount due of \$350,588. There were 29 claimants on the 50% Report with updated total paid claims of \$6,080,586. 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 the group completed a couch to 5K program. There were 62 participants that completed the program and have planned to start participating in local 5K races. The 3/3/3/ Challenge started on October 4th. Participants are getting weekly emails with information and action items 2-3 times per week to create three habits over three weeks to lose three pounds. There are 62 participants. There is a private Facebook group for weight management that has employees engaging with each other and Ms. Morrison. Small group coaching has begun with additional help for those that need it or feel stuck. The Facebook page has healthy recipes, health information and wellness program information. The Maintain Don't Gain program will begin on October. It may be named Health Happy Holidays this year and the program will run through January 2, 2022. The program helps employees and family members manage unhealthy holiday behavior and helps with stress management during the holiday season from Halloween through New Year's Day. Ms. Morrison said that she is still available for lunch and learns and onsite programs for those that would like that type of program. Yoga and fitness programs can be made available to those that would like to have a 6 or 8 week program at their locations.

CY22 senior Rate proposals:

Joe Anderson said that all of the MNHG Senior Plans are fully insured. Rate illustrations for CY22 show the Tufts Medicare Preferred Supplement with PDP Plus with a 3.2% increase to \$451.00. Tufts Medicare Preferred HMO has a 4.4% increase to \$356.00. Fallon Medicare Plus Premier increases 4.8% to \$328.00 and the Premier Central plan increases 6.6% to \$243.00.

This year, Fred Winer had Tufts underwriting look at what it would mean to self-insure the medical portion of the benefit for the Tufts Medicare Preferred Supplement with PDP Plus. That is what is typical across the board for most groups. A projected rate with that scenario would be \$420.12, meaning a total annual savings to MNHG and impacted retirees of \$367,595.52. This is based on a track record of savings under this model. The Steering Committee is recommending the self-insured PDP Plus plan at a \$420 rate.

Fred Winer said that under this model everything is transparent. GBS and Tufts Admin fees will be displayed. Admin fees are small. There will be new group numbers for the change but it will be handled behind the scenes for the changeover. Members will notice no change in benefit whatsoever.

Marie Sobalvarro motioned to make the Tufts Medicare Preferred Supplement PDP Plus self-insured for Medical and fully insured for PDP with a rate of \$420 and to accept the other rates as presented.

Motion

Kevin Johnston seconded the motion. There was a roll call vote.

Melisa Doig	Yes
Kevin Johnston	Yes
Rajon Hudson	Yes
John Kittredge	Yes
Ian Rhames	Yes
Kerry Lafleur	Yes
Marie Sobalvarro	Yes
Kaylin Carpenter	Yes
Ann Marie Tucciarone-Mahan	Yes
Kristine Hartwell	Yes
Dolores Hamilton	Yes

The motion passed by unanimous vote.

Fallon health- exit updates and discussion:

Joseph Anderson said at the last MNHG Board meeting they approved moving forward with getting a commitment from Blue Cross to serve as the Fallon replacement. Fallon is currently the lowest cost carrier followed by Tufts and then Harvard Pilgrim as the highest. Blue Cross will come in as the Fallon replacement with their limited network as a replacement for the Fallon limited network. For this year, the group needs to adjust on paper the pre FY23 renewal price base by carrier/plan to have neutral funding consequences to MNHG. Fallon will be replaced by introducing Blue Cross as the lowest price carrier alongside Tufts and HPHC. The Fallon limited network would be replaced with BCBS Select limited network that would accommodate a lower price point for lower paid employees. Modeled options will provide each carrier's pre FY23 renewal base from which the FY23 increase will be applied as part of the regular annual renewal price setting process. Two modeling options were presented. Option 1 would increase the Fallon premium by 3% and decrease the Tufts slightly and leave HPHC alone. Funding for this option would bring total finding to 101.05%. No unit would be impacted more than .88%. Option 2 would increase Fallon 2% with the same spread mix. Total funding would be 100.6% with the highest unit impact of .62%. The MNHG Steering Committee has reviewed and is recommending option 1.

Melisa Doig reminded everyone that all members will have the option at open enrollment to pick whatever plan they want regardless of where they are mapped.

Marie Sobalvarro asked if there would be a mapping between the Fallon Direct Care network and the Blue Cross Select Limited Network for providers.

Joseph Anderson responded no. As part of the implementation, there will be an educational component to educate those 142 members to use the Find a Provider tool to see if their providers are available in the Select Network.

Kevin Johnston motioned to move forward and accept Option 1 as the pre renewal modeling option as recommended by the Steering Committee.

Motion

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

Melisa Doig	Yes
Kevin Johnston	Yes
Rajon Hudson	Yes
John Kittredge	Yes
Ian Rhames	Yes
Kerry Lafleur	Yes
Marie Sobalvarro	Yes
Kaylin Carpenter	Yes
Ann Marie Tucciarone-Mahan	Yes
Kristine Hartwell	Yes
Dolores Hamilton	Yes

The motion passed by unanimous vote.

Health Plan and vendor reports:

Harvard Pilgrim- Bill Hickey provided the most recent Covid report. There were 59 confirmed positive cases and total treatment and testing costs were \$156,375. Vaccinations to date show 52% fully vaccinated and 12.6% pending their second dose. These are only based on claims and will be underreported.

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

Fred Winer said that he will be sending out the open enrollment materials to everyone by email. He is including his phone number should anyone in the units or members have questions. Starting October 1st ^{he} started working part time 20 hours a week but his focus will be the joint purchase groups.

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 shortly.

CanaRx- Jim Riley said savings for the group through August has been trending between \$15,000 and \$16,000 per month. The group is on track for \$185,000 in annual savings. Potential savings are estimated between \$80,000 and \$430,000. They are in the process of updating the CanaRx website and have a professionally produced video that will be available soon. They are also doing group specific recorded presentations.

Abacus- Patty Joyce said she will be sending out an email image on National Mental Health Awareness. November is also Diabetes Awareness month and both an email image and webinar will be forwarded out.

Other Business:

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

Next meetings - Melisa Doig scheduled the next meetings:

- Steering Committee on Monday November 15, 2021 at 9:00 A.M.
- Board meeting on Monday, November 15, 2021 at 10:00 A.M.

There was no other business.

Marie Sobalvarro motioned to adjourn the meeting.

Motion

Kevin Johnston seconded the motion.

There was a roll call vote on the motion:

Melisa Doig	Yes
Kevin Johnston	Yes
Rajon Hudson	Yes
John Kittredge	Yes
Ian Rhames	Yes
Kerry Lafleur	Yes
Marie Sobalvarro	Yes
Kaylin Carpenter	Yes
Ann Marie Tucciarone-Mahan	Yes
Kristine Hartwell	Yes
Dolores Hamilton	Yes

The motion passed by unanimous vote.

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

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