

**Minuteman Nashoba Health Group**

**Steering Committee Meeting**

Monday, April 11, at 9:00 AM

Groton Center Fire Station  
Groton, MA

Meeting Minutes

**Committee Members Present:**

Melisa Doig, Board Chair  
Kevin Johnston  
Ann Marie Tucciarone-Mahan

Town of Groton  
Town of Ayer  
North Middlesex RSD

**Guests Present:**

Patrick Flattery  
Lisa Despres  
Richard Caparso  
Fred Winer  
Chris Myhre  
Joseph Anderson  
Karen Quinlivan

Fallon Health  
Tufts Health Plan  
Tufts Health Plan  
Tufts Health Plan  
Blue Cross Blue Shield of MA (BCBS)  
Gallagher Benefit Services, Inc. (GBS)  
Gallagher Benefit Services, Inc. (GBS)

Melisa Doig, MNHG Chair, called the meeting to order at 9:09 AM.

**Approval of the minutes of the March 7, 2022 meeting:**

Ann Marie Tucciarone-Mahan moved to approve the March 7, 2022 minutes as written.

Motion

Kevin Johnston seconded the motion. The motion passed by unanimous vote.

**Treasurer's Report:**

Treasurer Ian Rhames was not at the Steering Committee meeting.

Joseph Anderson said that the total fund balance of \$5.174M was good considering recent claims experience. He would not have been surprised to see it below \$5M.

**GBS Reports:**

*Funding Rate Analysis (FRA) report* – Joseph Anderson reviewed the FY22 *FRA* with data through February, 2022. He said the expense-to-funding ratio on a paid claims basis was 109.6 with a deficit of funding to major expenses of \$2,850,066. Claims were elevated in a continuing trend. Large claims appear to be increasing.

*Reinsurance reports* – Karen Quinlivan reviewed reinsurance reports for the FY21 policy period with claims data through February. She said that there were 4 claimants with updated total paid claims of \$2,172,538. The amount exceeding the specific deductible of \$300,000 was \$972,538. Total reimbursements of \$933,734 left an outstanding reimbursement amount due of \$38,804. There were 28 claimants on the 50% Report with updated total paid claims of \$5,946,145. The same reports for the FY22 showed 2 claimants with updated total paid claims of \$1,079,830. The amount exceeding the specific deductible of \$400,000 was \$279,830. Total reimbursements of \$0 left an outstanding reimbursement amount due of \$279,830. There were 5 claimants on the 50% report with total updated claims of \$1,393,759.

**BCBS Implementation and Transition Discussion:**

Joseph Anderson asked Steering Committee members to provide information on open enrollment plans.

Ann Marie Tucciarone-Mahan said that Narragansett is keeping open enrollment in early May. Over 100 members need to change but most are planning on being mapped. Cutoff is May 15<sup>th</sup>.

Kevin Johnston said there is a health fair on May 5, 2022 in Ayer. Information has been distributed to educate Fallon members. They are allowing until May 20<sup>th</sup> for final decisions.

Melisa Doig said that they are having a health fair on May 2, 2022. There will be 2 weeks for decisions. Cutoff is May 13<sup>th</sup>. The change to fiscal year is making them allow for a 75 day grace period for FSA money.

**Other business:**

Joseph Anderson said that there is the matter of Fallon’s handling of runout claims after the end of the plan year. Contractually there is a four months administrative charge associated with supporting the runout for 12 months. GBS asked Fallon to price out the monthly equivalency charge. The charge is based on covered lives at the end of the period. They came up with a rate of 68% of the current rate. The charge will be approximately \$180,000. The departure of Harvard will bring it down an additional amount.

There was no other business.

Ann Marie Tucciarone-Mahan motioned to adjourn the meeting.

Kevin Johnston seconded the motion. The motion passed by unanimous vote.

Motion

Chair, Melisa Doig, adjourned the meeting at 9:30 AM.

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