

Minuteman Nashoba Health Group

Board Meeting

Monday, April 11, 2022 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
John Kittredge	Town of Clinton
Ian Rhames	Concord Carlisle RSD
Ann Marie Tucciarone-Mahan	North Middlesex RSD
William Schlosstein	Town of Pepperell
Andrew MacLean	Town Of Pepperell
Dolores Hamilton	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
Richard Caparso	Tufts Health Plan
Fred Winer	Tufts Health Plan
Patrick Flattery	Fallon Health
Christopher Myhre	Blue Cross Blue Shield of MA (BCBS)
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 10:05 AM.

Approval of the minutes of March 7, 2022:

Ann Marie Tucciarone-Mahan moved approval of the Board minutes of March 7, 2022 as presented.

Motion

The motion passed by majority vote. John Kittredge of Clinton abstained.

Treasurer's Report:

Treasurer Ian Rhames reviewed the MNHG's financial status as of February 28, 2022 (unaudited figures). He said member premiums are down approximately \$4M due to the departure of Lincoln Sudbury and Carlisle. Claims expense has increased this year by over \$2M from the prior year even without those member units. Net Revenue shows that last year the group was up \$2.2M but this year the group is down \$3.4M. Fund Balance has decreased since July and is just below target at \$5.1M.

Andrew MacLean asked if there was a premium holiday in FY22.

Mr. Rhames said that there was no premium holiday but the fund balance was used on renewal to offset and subsidize rates.

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 with Tufts having some higher numbers.

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 \$1,393,758.57.

Wellness program report:

The Wellness Consultant, Marcy Morrison, provided her Wellness report. Onsite health Fairs are planned at 5 locations. North Middlesex RSD was looking to do a virtual fair. Health carriers and vendors indicated they could be available for a Zoom meeting on a set date and time. The Healthy U in 2022 is ongoing with monthly themed health, fitness and wellbeing campaigns. Mindful March was a campaign to help manage stress with mindfulness and meditation. A plant based nutrition course focuses on encouraging people to include plant based items into their diet. The Spring Cleaning Detox is a 5 day detox program to get people started. The Facebook page allows easy access to healthy recipes and information that has been sent out. Any towns looking to have in-person events should contact Marcy for coordination.

BCBS Open Enrollment and BCBS Implementation discussion:

Joseph Anderson asked the group to give a brief indication of open enrollment plans.

Kevin Johnston said that Ayer is having a health fair on May 5, 2022. Information was sent out to all employees. Specific information about the Fallon /Blue Cross implementation was sent out to Fallon enrollees with information about the Blue Cross plans separately. That helped avoid confusion and answered many questions.

Dolores Hamilton said that Stow will hold a joint health fair with the town of Bolton on May 4, 2022. There are 22 employees that have Fallon and they have been provided information.

Ian Rhames said that Concord has set up a health fair and included Case Collaborative as well.

William Schlosstein said that Pepperell is releasing info this week and they will have an online forum as well as an in person meeting. They are looking to promote the high deductible plans.

John Kittredge said that Clinton sent out the information as they received it. They have set up a health fair for May 5th.

Ann Marie Tucciarone-Mahan said that they are looking to set up a virtual fair because fairs have not been well attended in the past. They have over 100 members that are in the Fallon plans.

Melisa Doig said that Groton is having a health fair on May 2nd and holding open enrollment through May 13. They have only 20 people on Fallon.

Joseph Anderson said that there is a member decision support line up and available from Blue Cross. An available Brainshark will also be sent out to all and it is also on the MNHG website.

Patty Joyce said that they updated the eligibility file to show Harvard removed and they will work with Blue Cross for eligibility files for the new BCBS population.

Mr. Anderson said that enrollment would like to see all members processed by the end of May. Mapping ideally would take place after all active changes have taken place. This would avoid duplicate cards and billing issues.

Lisa Despres said that the deductible is being worked on from a computer perspective so that deductibles carry over for the 13th month.

Mr. Anderson said that Fallon has a contract provision for a 4 month administrative fee to cover runout claims and reporting for the subsequent 12 months following termination. It is based on the number of covered lives at year end. Fallon was asked to calculate the fee. Rates were reduced by 32% to \$200,000. Harvard's departure as of June 1st will reduce it an additional 10%. It will be approximately \$180,000. It is possible to ask Fallon for an additional discount but that may not be possible.

Melisa Doig said that it is worth a try.

Health Plan and vendor reports:

Blue Cross - Christopher Myhre said that Blue Cross is meeting with Gallagher on a bi weekly basis to discuss implementation deliverables such as the enrollment file, CanaRx file and Abacus file. They are providing resources if member units need them for member support and questions.

Tufts – Lisa Despres said that Rae Felts has moved on to another position and she introduced Richard Caparso who will be assuming her role.

Fallon- Patrick Flattery said there is nothing new from Fallon. If there are retirees that need support, please send them directly to him.

CanaRx- Jim Riley said that last year there were savings of \$178,000 with a monthly average of \$14,500. So far the average is up to \$15,800. The website has been updated and the feedback has been positive. A utilization report will identify potential savings. He asked if a marketing mailing would be warranted but perhaps offset from open enrollment so as not to add additional burden of info right now. CanaRx is available for health fairs as well.

Abacus- All members moving to new plans will receive a new card. They suggest perhaps 90 fills to avoid any lapses or disruptions in coverage.

Other Business:

Kevin Johnston announced that he will be retiring from Ayer on June 8th. They have not hired a replacement yet.

Next meetings - Melisa Doig announced the next scheduled meetings:

- Steering Committee on Monday June 13, 2022 at 9:00 A.M.
- Board meeting on Monday, June 13, 2022 at 10:00 A.M.

Availability at Groton Fire Station will be determined.

There was no other business.

Kevin Johnston motioned to adjourn the meeting.

Motion

Ann-Marie Tucciarone –Mahan seconded the motion.

The motion passed by unanimous vote.

Melisa Doig, Chair, adjourned the meeting at 10:54 AM.

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