

**Minuteman Nashoba Health Group**

**Board Meeting**

Monday, July 11, 2022 at 10:00 AM  
**Virtual Meeting by Remote Participation**

**Meeting Minutes**

**Board and Alternate Members Present:**

Melisa Doig, Chair	Town of Groton
Barbara Tierney	Town of Ayer
Kristen Noel	Town of Bolton
Rajon Hudson	Town of Boxborough
Kerry Lafleur	Town of Concord
Ann Marie Tucciarone-Mahan	North Middlesex RSD
William Schlosstein	Town of Pepperell
Dolores Hamilton	Town of Stow

**Guests Present:**

Marcy Morrison	MNHG Wellness Consultant
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
Mark Nicholson	Harvard Pilgrim
Mike Breen	Blue Cross Blue Shield of MA (BCBS)
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, Chair	Town of Groton
Barbara Tierney	Town of Ayer
Kristen Noel	Town of Bolton
Rajon Hudson	Town of Boxborough
Kerry Lafleur	Town of Concord
Ann Marie Tucciarone-Mahan	North Middlesex RSD
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Dolores Hamilton

Town of Stow

**Approval of the minutes of April 11, 2022:**

Ann Marie Tucciarone-Mahan moved approval of the Board minutes of April 11, 2022 as presented.

Motion

Barbara Tierney seconded the motion. There was a roll call vote

Melisa Doig, Chair	yes
Barbara Tierney	yes
Kristen Noel	yes
Rajon Hudson	abstain
Kerry Lafleur	yes
Ann Marie Tucciarone-Mahan	yes
William Schlosstein	yes
Dolores Hamilton	yes

The motion passed by majority vote.

**Steering Committee Vacancies:**

There was discussion regarding the need for more members on the MNHG Steering Committee. With the departure of Harvard, the committee was down to four members and Kevin Johnston has retired effective June 8 2022 leaving three members. Kerry Lafleur has a regular conflict on Mondays at 9 so she indicated she could continue of meetings are later in the morning and virtual.

Melisa Doig asked any interested members to please forward interest to herself, Joe Anderson or Karen Quinlivan.

**Treasurer’s Report:**

Treasurer Ian Rhames was having difficulty getting into the meeting due to technical issues but provided his report in the meeting packet as of May 31, 2022 (unaudited figures). He said via telephone that the group did have a rough spring but on a cash flow basis the group is still in good shape since premiums are collected from member communities a month in advance. June does look like it has been a bit better so far and hopefully that continues throughout the summer. As far as IBNR, it is high which means that claims are being accounted for yet to be paid.

**GBS Reports:**

*Funding Rate Analysis (FRA) report* – Joseph Anderson reviewed the FY22 FRA with data through May 31, 2022. He said the expense-to-funding ratio on a paid claims basis was 114.0 with a deficit of funding to major expenses of \$5,635,220. This number indicates an extreme erosion of the trust as a result of claims. Not included in those numbers is over \$1.1M in reimbursements due on stop loss and it is reasonable to expect that number will go up as claims

settle out for the fiscal year. It has been a very difficult stretch of utilization and bears monitoring but fortunately the group approved an 8.5% rate increase.

Kerry Lafleur asked if the fund balance had ever been this low. What happens if there is no money in the back account?

Joseph Anderson said that conceptually there could be a request for an advance on funding with the stipulation that when things normalize, monies get sent back or credited against a subsequent bill. There is also IBNR which is outside of the trust so there is an additional buffer. There needs to be a heightened vigilance until things get stabilized.

*Reinsurance reports* – Karen Quinlivan reviewed reinsurance reports for the FY21 policy period with claims data through May. 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 \$5,957,169. The same reports for the FY22 showed 3 claimants with updated total paid claims of \$2,363,350. The amount exceeding the specific deductible of \$400,000 was \$1,163,350. Total reimbursements of \$0 left an outstanding reimbursement amount due of \$1,163,350. There were 10 claimants on the 50% report with total updated claims of \$2,641,549.

#### **MMRA Renewal update:**

Joe Anderson said that as many may recall, last year the specific stop loss deductible was increased from \$300,000 to \$400,000. This year in the marketplace stop loss has been very hard and that means that similar to MNHG experience, increased claims are seen nationwide. The average increase on stop loss has been 40%. Fortunately, the captive agreement that the group has with the MMRA resulted in a 10.8% increase in funding responsibilities. Many other groups are close to 50%. Increases are being driven by high priced specialty pharmaceuticals. One member has been added as a laser. The group will be liable for an additional \$200,000 in claims on that individual. They are potentially on COBRA for the next 24 months but after that the liability ends.

#### **Wellness program report:**

The Wellness Consultant, Marcy Morrison, provided her Wellness report. One of the biggest things ongoing right now is a big outreach about skin cancer. Ms. Morrison recently lost a family member to Melanoma. Sunscreen is being sent to all outdoor workers. The incidence of melanoma has gone up 800% in the last 25 years so that's really frightening. Information on a plant based diet will be coming in the next week or so. A new study by the physicians at Harvard School of Public Health shows that low carb is really helping with everything from heart disease to stroke and Alzheimer's. Weight Management is also a coming with a short video that hopefully everyone will enjoy. The Facebook page is updated all the time as well with recipes and program information. Summer is typically slow for Wellness.

#### **BCBS Implementation discussion:**

Joseph Anderson said this year was an unusual year with so many members in motion. The lion's share of the Blue Cross ID cards have been issued. There has been feedback that there have been

some mistakes on address or a dependent that dropped etc. He asked for comments on experience.

Melisa Doig said that the billing was spot on for her group and there have been no complaints.

Ann Marie Tucciarone-Mahan said that there was an issue with many not having cards by the last week in June so there was frustration. That has calmed down.

Mr. Anderson said that for members with small errors, they can be directed to member services at Blue Cross.

Michael Breen said that they can also go onto the MY Blue app and they can order a new card that way.

Mr. Anderson said that there were an awful lot of things that needed to be done throughout the whole renewal process due to Fallon's departure and a lot of education was required. The fiscal year was voted to be changed to July 1<sup>st</sup> in order to accommodate and normalize things to be the same as the other MMRA groups. Fallon created a one month plan year followed by a 12 month plan year for a total of 13 months for FY22. All deductible accumulated and then ended as of June 30<sup>th</sup>. Prior minutes indicated that Harvard Pilgrim and Tufts were going to do the same change in fiscal year FY23. They would renew for one month as of June 1<sup>st</sup> and then an additional 12 months for a total of 13 in FY23. There has been some marketplace confusion. There has been a case where someone was on a high deductible plan and was working on the assumption that deductible would reset as of July 1<sup>st</sup>. Deductible had been maxed out and they had claims in June which they were liable for. This is an educational issue. Mr. Anderson asked for feedback if anyone had other issues along this line. If anyone has details and you could forward that would be good. It is not a large subset of members but they have bills due and because of inadequate education this happened in a small number of instances. There was discussion.

Kerry Lafleur motioned to that those qualified high deductible members that changed plans effective July 1<sup>st</sup>, had satisfied deductible for FY22 and had claims in the month of June, would be eligible for a max of \$2,000 reimbursement due to education issues on the deductible renewal for HPHC and Tufts.

Motion

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

Melisa Doig, Chair	yes
Barbara Tierney	yes
Kristen Noel	yes
Rajon Hudson	yes
Kerry Lafleur	yes
Ann Marie Tucciarone-Mahan	yes
William Schlosstein	yes
Dolores Hamilton	yes

The motion passed by unanimous vote.

**Abacus Good Health Gateway Report:**

Patty Joyce provided a Good Health Gateway report through March 31, 2022. The program is focused on engaging, supporting and rewarding members who meet the American Diabetes Association standards of diabetes care. Members can develop their relationship with their physician to improve their disease state. Member engagement was based on 284 eligible members. There were 28 % enrolled with 71% adherent in the plan and an annual adherence rate of 51%. There were 189 medications and supplies filled with \$3,212 in estimated waived copays. Net estimated savings were \$22,320. Rebates distributed during the reporting period total \$11,122.44. Outreach is ongoing with promotions to make people aware of the program. Monthly eligibility files allows for the capture of new people as well. There is an adherence program going on with a letter going out in about two weeks. Members will have until October 31<sup>st</sup> to become adherent and receive a \$100 gift card. There is no cost to the group for this incentive. MNHG has received new cards. They can also view it on their portal or on their phone.

**Health Plan and vendor reports:**

*Tufts* – Lisa Despres said that in light of the Supreme Court decision a travel benefit has been added to fully insured plans and is optional for self-insured business. One option is \$2,500 and the other is \$5,000. It will be an option if the group wants to opt in.

Joe Anderson said Gallagher is not recommending opting in given the services are offered in all covered regions currently.

*Harvard Pilgrim*- Joe Anderson introduced Mark Nicholson who assumed Bill Hickey’s role after retirement. Mark worked for 19 years for GBS and 16 for HPHC and has experience with both MNHG and the joint purchase groups. Mr. Nicholson said he looks forward to working with the group.

*Blue Cross* – Mike Breen said that Blue Cross is also offering a travel benefit. They are not overly concerned about it given the coverage in the New England states.

*CanaRx*- Jim Riley said that last year there were savings of \$175,000 annual savings which was down from 2020. Monthly average this year is \$14,297 compared to \$17,000 last year. There are new mailers that they would like to send out for approval.

*Fallon*- Patrick Flattery said that they are starting to work on bid renewals so more information to come as to what plans will look like next year.

**Other Business:**

Joe Anderson said that at the next board meeting Gallagher would like to invite PinnacleCare. It is a vendor that CCMHG has approved and WSHG is in the process of considering for cost savings measure. They provide services for complex episodes of treatment helping members navigate the through the system on providing resources for technical assistance, diagnosis and treatment.

Next meetings - Melisa Doig announced the next scheduled meetings:

- Steering Committee on Monday September 12, 2022 at 10:00 A.M.
- Board meeting on Monday, September 12, 2022 at 10:30 A.M.

Both meetings will be virtual.

There was no other business.

Kerry Lafleur motioned to adjourn the meeting.

Motion
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Barbara Tierney seconded the motion. There was a roll call vote.

Melisa Doig, Chair	yes
Barbara Tierney	yes
Kristen Noel	yes
Rajon Hudson	yes
Kerry Lafleur	yes
Ann Marie Tucciarone-Mahan	yes
William Schlosstein	yes
Dolores Hamilton	yes

The motion passed by unanimous vote.

Melisa Doig, Chair, adjourned the meeting at 11:23 AM.

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