



# Minuteman Nashoba Health Group Board Meeting

**Monday March 6<sup>th</sup>, 2023 at 10:00 AM**  
*Meeting by Virtual Participation*

## Meeting Minutes

### Board members Members in Attendance:

Melisa Doig, Board Chair  
John Kittredge  
Ian Rhames  
Gail Dowd  
Chelsea Mason  
Anne Marie Tucciarone-Mahan  
William Schlosstein  
Dolores Hamilton

Town of Groton  
Town Of Clinton  
Concord Carlisle RSD  
Town of Concord  
Narragansett RSD  
North Middlesex RSD  
Town of Pepperell  
Town of Stow

### Guests in Attendance:

Michael Hartnett  
Andrew MacLean  
Ann Marie Geyster  
Brad Brightman  
Stephanie Oliver  
Marcy Morrison  
Mark Nicholson  
Patrick Flattery  
Caroline Burnham  
Judy Moniz  
Lisa Despres  
Fred Winer  
Chris Collins  
Jim Riley  
Patty Joyce  
Joseph Anderson  
Karen Quinlivan

MNHG Treasurer  
Town of Pepperell  
Narragansett RSD  
Town of Stow  
MNHG Wellness Consultant  
Town of Concord  
Harvard Pilgrim Health Care (HPHC)  
Fallon Health – Senior plans  
Blue Cross Blue Shield (BCBS)  
Blue Cross Blue Shield (BCBS)  
Tufts Health Plan  
Tufts Health Plan  
CanaRx  
CanaRx  
Abacus Health Solutions  
Gallagher Benefit Services, Inc. (GBS)  
Gallagher Benefit Services, Inc. (GBS)



Board Chair Melisa Doig called the Board meeting to order at 10:02 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
John Kittredge	Town of Clinton
Ian Rhames	Concord Carlisle RSD
Gail Dowd	Town of Concord
Chelsea Mason	Narragansett RSD
Anne Marie Tucciarone-Mahan	North Middlesex RSD
William Schlosstein	Town of Pepperell
Dolores Hamilton	Town of Stow

**Approval of the minutes of the February 6<sup>th</sup>, 2023 meeting:**

Anne Marie Tucciarone-Mahan moved to approve the minutes of the February 6<sup>th</sup>, 2023 Board meeting.

Motion

Ian Rhames seconded the motion.

There was a roll call vote on the motion:

Melisa Doig, Board Chair	Yes
John Kittredge	Yes
Ian Rhames	Yes
Gail Dowd	Yes
Chelsea Mason	Yes
Anne Marie Tucciarone-Mahan	Yes
William Schlosstein	Yes
Dolores Hamilton	Yes

The motion passed by unanimous vote.

**Treasurers report:**

Treasurer Michael Hartnett reviewed the FY23 financial statements of January 31st, 2022 (unaudited figures). He said that they will be paying all of the monthly expense warrants this week. There should be no cash flow problems in March. The target balance remains at \$6M and the current balance is at \$2.1M. He thanked Ian Rhames for his assistance as well as Gallagher for getting him up to speed. Mr. Hartnett asked member units to either use wire deposits and or make sure their payments are mailed directly to him in Groton.

Ian Rhames said that Stop Loss will be another thing to watch because there are a lot of people on the 50% report. If they move over the threshold it will impact the fund balance in a positive way going forward for the year.

**GBS Reports:**

Joseph Anderson reviewed the FY23 Funding Rate Analysis report with data through January 31<sup>st</sup>, 2022. He said that on a paid claims basis the expense-to-funding ratio across all self-funded plans was 98.8%, with a surplus of rate revenue over major expenses of \$42,998. The Tufts Medicare Supplement PDP went to self- insured and 6



months in it is contributing to the trust. The increase in funding rates of 13.75% will contribute an additional \$533,000 a month.

Karen Quinlivan reviewed the FY22 reinsurance reports through December. She said 3 claimants exceeded the \$400K specific deductible with total claims of \$2,611,046 and excess claims of \$1,411,046. Ms. Quinlivan said that MNHG received \$1,408,056 in reinsurance reimbursements and has an outstanding balance due of \$2,990.38. She said there were 17 members with each having claims between \$200K and \$400K, with total claims of \$4,711,762. The same reports for FY23 had 2 claimants exceed the \$400K specific deductible with total claims of \$949,019 and excess claims of \$149,019. Ms. Quinlivan said that MNHG received \$0 in reinsurance reimbursements and has an outstanding balance due of \$149,019. She said there were 4 members with each having claims between \$200K and \$400K, with total claims of \$974,083.46.

**Departing Unit language:**

Joseph Anderson said that over the last three plus years there have been 5 units that have departed MNHG. There was no accommodation made for responsibility of runout claims incurred by former members that were no longer paying into the trust. It is customary with a self-insured group to have a runout claims clause. Mr. Anderson reviewed the draft language for withdrawing units. The language gives the group protections to ensure that a withdrawing unit will be responsible for paying their run out claims. Those are claims that their members incurred as a result of services received when they were covered by MNHG and as a result, the responsibility of the withdrawing unit. Complex claims can take longer to pay out and the strength of the six month runout will help manage that. It is not intended for vote today but an item for discussion and vote in the next month or two. Ian Rhames brought up reinsurance and the fact that if reinsurance is due a withdrawing unit, the language should be amended to reflect paid claims net of reinsurance reimbursements so that will be worked into language.

**Open Enrollment activities:**

Joe Anderson said that a 13.75% increase gives opportunities to achieve savings through education and support of the qualified high deductible plans. They would mean a savings for the members as well as the group. There is a high educational component associated with that. The group wants to make sure that group is supported by the carriers and that they have available materials ahead of time and during open enrollment to to support the educational initiative.

The carriers responded that they would be happy to participate in any way needed whether it is separate meetings or benefit fairs. They can send Brian Shark presentations, have a dedicated education line or do a presentation on the high deductible plans.

Melisa Doig said that her members are aware of the high deductible plans but have not had a lot of people willing to jump on board. Many state that they do not want to become the consumer for their health insurance.

There are three benefit fairs scheduled so far for MNHG and others will be scheduled soon.

**Steering Committee Vacancies:**

Andrew MacLean said that he had informed Joe Anderson last month that he would be interested in serving on the Steering Committee. He is not currently the primary voting member on the Board for Pepperell and didn't know if his participation would be allowed.

Joe Anderson said that he look and an alternate voting member can participate according to the JPA so he is fine.



Anne Marie Tucciarone-Mahan moved to appoint Andrew MacLean to the MNHG Steering Committee.

Motion

Ian Rhames seconded the motion.

There was a roll call vote on the motion:

Melisa Doig, Board Chair	Yes
John Kittredge	Yes
Ian Rhames	Yes
Gail Dowd	Yes
Chelsea Mason	Yes
Anne Marie Tucciarone-Mahan	Yes
William Schlosstein	Yes
Dolores Hamilton	Yes

The motion passed by unanimous vote.

Melisa Doig said that Kevin Johnston the former Vice-Chair of the MNHG Board has retired and she would like to see a nomination for a replacement.

Dolores Hamilton moved to appoint Anne-Marie Tucciarone-Mahan as Vice Chair of the MNHG Board.

Motion

Ian Rhames seconded the motion.

There was a roll call vote on the motion:

Melisa Doig, Board Chair	Yes
John Kittredge	Yes
Ian Rhames	Yes
Gail Dowd	Yes
Chelsea Mason	Yes
Anne Marie Tucciarone-Mahan	Yes
William Schlosstein	Abstain
Dolores Hamilton	Yes

The motion passed by majority vote.

**Wellness Report:**

Marcy Morrison provided her wellness report through March. February and March newsletters were sent with links added to include information on CanaRx and the Good Health Gateway program. Ms. Morrison figured out how to add QR codes for employees who don't get emails as a regular part of their job. They can get the information with a QR code on their phone. That will help with communication. March is Colorectal Cancer Awareness Month. It is the third leading cause of death worldwide so it is important to get the information to everyone on the topic. A teen mental health program for teens has been released and anyone with a teen at home would benefit. Ms. Morrison is also messaging that living your healthiest life is not only helping members but having a direct impact on the premiums they pay. A reduction in claims means a reduction in premiums.



**Health and Vendor Reports:**

**Health plan updates:**

Blue Cross – Carli Burnham reminded everyone that members have until March 31<sup>st</sup> to apply for 2022 fitness reimbursements. She also reviewed key benefit changes for FY24. They include coverage for breast pump replacement supplies for 90 days after purchase and every 60 days thereafter as well as the state mandate for abortion related care without cost share. There is also a virtual PCP option for HMO members through Firefly and Carbon Health where members can select a virtual PCP. This option will not be available to the Select plans, however.

Tufts – Lisa Despres said that units should reach out if they need any open enrollment materials and they would be happy to assist in any way.

Fred Winer said that the senior plans are running well and that is positive news.

Harvard Pilgrim - Mark Nicholson said the Harvard Pilgrim experience has been hot of late. In the last 12 months there have been 35 members with claims over \$50,000, 16 over \$100,000 and 4 over \$300,000. Basically 3% of HPHC members are accounting for 50% of the claims so it contributes to increased claims experience based on a small population. It does appear to be a high cost claim issue with cancers and heart conditions.

CanRx - Jim Riley said that savings through December were \$161,500. They have been able to break down savings per person and the average annual savings is \$476. That is a good number to use going forward on marketing materials.

It is down \$32,000 from the same time last year, but a unit departed and more data is coming in about which marketing campaigns have the best results. As recommendations become clear, suggestions can be made.

Fallon - Patrick Flattery said that if anyone needs material for open enrollment just reach out to him

**Other Business:**

Joe Anderson said that the difficult rating renewal is a trigger to review where the group is now and where it is heading in the future. The group can review things like MyTelemedicine utilization data. Blue Cross has a cost share assistance program for specialty meds that could save \$100,000. GIC voted on their rates and the because of the Tufts Harvard Pilgrim merger, the rates for the Tufts Navigator members rose 9.57% for individuals and 10.5% for families. There are an awful lot of people across the state seeing double digit increases. The individual plan is about \$988.00 but benefit design is different. There may be an appetite to consider plan design change. Mr. Anderson will be asking the carriers for documentation on what the value of increasing the deductible may be and a comparison can be done between MNHG plans and others in the marketplace.

There was no other business

John Kittredge moved to adjourn.

Motion

Anne Marie Tucciarone-Mahan seconded the motion.

Chair, Melisa Doig adjourned the meeting at 10:58 AM by unanimous consent.



**Gallagher**

Insurance | Risk Management | Consulting

*Prepared by Karen Quinlivan  
Gallagher Benefit Services, Inc. (GBS)*