



# Minuteman Nashoba Health Group Steering Committee Meeting

**Monday March 6<sup>th</sup>, 2023 at 9:00 AM**  
*Meeting by Virtual Participation*

## Meeting Minutes

### Steering Committee Members in Attendance:

Melisa Doig, Board Chair  
Ian Rhames  
Anne Marie Tucciarone-Mahan

Town of Groton  
Concord Carlisle RSD  
North Middlesex RSD

### Guests in Attendance:

Michael Hartnett  
Mark Nicholson  
Patrick Flattery  
Caroline Burnham  
Judy Moniz  
Lisa Despres  
Fred Winer  
Joseph Anderson  
Karen Quinlivan

MNHG Treasurer  
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  
Gallagher Benefit Services, Inc. (GBS)  
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Board Chair Melisa Doig called the Board meeting to order at 9:02 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  
Ian Rhames  
Anne Marie Tucciarone-Mahan

Town of Groton  
Concord Carlisle RSD  
North Middlesex RSD



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

Anne Marie Tucciarone-Mahanl 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
Ian Rhames	Yes
Anne Marie Tucciarone-Mahan	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. At the Board meeting following, he said that he would be asking 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.

**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 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. There could be an element of resistance for units considering the market.

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.

**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 also 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.

**Other Business:**

Joe Anderson said that the 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.

Melisa Doig said that Andrew MacLean has expressed interest in coming on the Steering Committee. She would also like to vote to name a Vice Chair for the Board,

There was no other business

Anne Marie Tucciarone-Mahanl motioned to adjourn.

Motion
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Ian Rhames seconded the motion.

There was a roll call vote on the motion.

Melisa Doig, Board Chair	Yes
Anne Marie Tucciarone-Mahan	Yes
Ian Rhames	Yes

The motion passed by unanimous vote.

Chair, Melisa Doig adjourned the meeting at 9:26 AM.

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



**Gallagher**

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