

Minuteman Nashoba Health Group

Board Meeting

Monday, October 17, 2022 at 11:00 AM
Virtual Meeting by Remote Participation

Meeting Minutes

Board and Alternate Members Present:

Melisa Doig, Chair	Town of Groton
Amanda Lewis	Town Of Ayer
Rajon Hudson	Town of Boxborough
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

Guests Present:

Marcy Morrison	MNHG Wellness Consultant
Malyssa Simard	Town of Concord
Stephanie Oliver	Town of Concord
Andrew Maclean	Town of Pepperell
Brad Brightman	Town of Stow
Patricia Joyce	Abacus Health Solutions
Lisa Despres	Tufts Health Plan
Diana Hernandez	Tufts Health Plan
Patrick Flattery	Fallon Health
Mark Nicholson	Harvard Pilgrim
Caroline Burnham	Blue Cross Blue Shield of MA (BCBS)
Judy Moniz	Blue Cross Blue Shield of MA (BCBS)
Mark Nicholson	Harvard Pilgrim Health Care
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 10:32 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
Amanda Lewis	Town of Ayer
Rajon Hudson	Town of Boxborough
John Kittredge	Town of Clinton
Ian Rhames	Concord Carlisle RSD
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Approval of the minutes of September 12, 2022:

Ian Rhames moved approval of the Board minutes of September 12, 2022 as presented.

Motion

Chelsea Mason seconded the motion. There was a roll call vote

Melisa Doig, Chair	yes
Amanda Lewis	yes
Rajon Hudson	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.

Treasurer's Report:

Treasurer Ian Rhames provided his report of August 31, 2022 (unaudited figures). The group did have a rough year and ended the year below the target balance. There was a small bounce back in July and August and things appear to be stabilizing somewhat. Currently the group is at an equity level of \$1.2M. If there is further erosion of the fund balance, the group will need to discuss ways to fund cash flow until the trust recovers. It will be watched closely.

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 leaving three members. Melisa Doig again urged any interested members to please forward interest to herself, Joe Anderson or Karen Quinlivan.

GBS Reports:

Funding Rate Analysis (FRA) report – Joseph Anderson reviewed the FY23 FRA with data through August 31, 2022. He said the expense-to-funding ratio on a paid claims basis was 98.5% with a surplus of funding to major expenses of \$105,499. The trust is reflective of the \$1.2M free and clear and there is also \$4.2M in IBNR back stopping claims. Cash flow is imperative to ensure the group is well positioned to accommodate timely payments to vendors. The financial position of the group is not unprecedented. A trust balance well below target occurred in the late 90's early 2000's. If cash flow becomes an issue one strategy to consider would be early funding in order to get the cash on the books with the stipulation that when the trust gets strong enough, monies would be returned. Discussion would be in order if that were to be the course taken and quick response would be merited.

Reinsurance reports – Karen Quinlivan reviewed reinsurance reports for the FY22 policy period with claims data through August. She said that there were 3 claimants with updated total paid claims of \$2,608,787. The amount exceeding the specific deductible of \$400,000 was \$1,408,788. Total reimbursements of \$856,720 left outstanding reimbursements due of \$ 552,068. There were 15 claimants on the 50% Report with updated total paid claims of \$4,106,525. The same reports for the FY23 showed 2 claimants with updated total paid claims of \$965,438. The amount exceeding the specific deductible of \$400,000 was \$165,438. Total reimbursements of \$0 left an outstanding reimbursement amount due of \$165,438. There was 1 claimant on the 50% report with total updated claims of \$226,761.

CY23 senior Rate proposals:

Joe Anderson first reviewed the fully insured MNHG Senior Plans. Tufts Medicare Preferred HMO went from \$356 for FY22 to \$371.00 for FY23 for an increase of 4.2%. Fallon Medicare Plus Premier and Central Premier rates remained the same for FY23 at \$328 and \$243 respectively. Last year the illustration was presented for Tufts Medicare Supplement with PDP to go self-insured for the medical piece. Mr. Anderson showed the renewal illustration with last years anticipated claims amounts. Tufts did not project anticipated claims based on an incomplete years' worth of data. Mr. Anderson used 9 actual months of claims data and produced an estimated claims amount of \$178.22. Tufts administrative fees went up 5% to \$22.56 and GBS fees increased 2% to \$8.00. The CY23 Tufts PDP rate increased 5.5% to \$248.00. The total GBS calculated rate for CY23 totaled. \$456.78. The GBS recommendation is for a rate of \$456.00. Last year the rate decreased by \$17.00 so the increase would not be as significant if the rate last year had not decreased. Tufts has a long track record of conservatism and accuracy in their senior self-insured projections.

There was discussion.

Anne Marie Tucciarone-Mahan motioned to accept the proposed CY23 Senior Rates as presented

Motion

John Kittredge seconded the motion. There was a roll call vote.

Melisa Doig, Chair	yes
Amanda Lewis	yes
Rajon Hudson	yes
John Kittredge	yes
Ian Rhames	yes

Gail Dowd	yes
Chelsea Mason	yes
Anne Marie Tucciarone-Mahan	yes
William Schlosstein	no
Dolores Hamilton	yes

The motion passed by majority vote.

Wellness program report:

The Wellness Consultant, Marcy Morrison, provided her Wellness report. Fall health programs include stress management, better sleep and a couch to 5k program. EFT Tapping for stress will be explored with Dawn Pensack. A Breast Cancer Awareness outreach has been started with a communication campaign. Yoga will start for various towns and schools. Healthy Happy Holidays will start in November for the 7th year. Onsite programs have begun again this fall and Groton and Stow are the first towns that have hosted. Communications are also being posted on the MNHG website's Wellness page. The MNHG Facebook page is also active with healthy recipes and wellness information

Abacus Good Health Gateway Report:

Patty Joyce provided a Good Health Gateway report through July 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 290 eligible members. There were 26 % enrolled with 59% adherent in the plan. There were 383 medications and supplies filled with \$6,727 in estimated waived copays. Net estimated savings were \$48,864. Rebates distributed during the reporting period total \$41,053.44. Outreach is ongoing with promotions to make people aware of the program.

Health Plan and vendor reports:

Tufts – Lisa Despres said the PBM is changing as of 01/01/23 to Optum. Members should begin receiving letters if there is any medication that will be impacted. Prescriptions and prior authorizations are transferring over. The only segment impacted would be mail order, where they will need to reach out and update their payment information as that will not transfer over.

Fred Winer said that UMass Memorial sent out letters that are confusing people. The Central Mass physician Group lost their contract with Steward. It only impacted a couple members from the whole group. UMass has to take the Tufts Medicare Supplement plan. A second letter was sent out to avoid confusion. Plan summary info will be going out for the

Harvard Pilgrim- Mark Nicholson said that Harvard Pilgrim had Optum for their PBM for regular and mail order but will now add them for the specialty pharmacy. CVS specialty customers will receive a letter notifying them of the changeover. Annual formulary change notices will also be going out soon.

Blue Cross – Caroline Burnham said that they are moving to CVS Caremark for the PBM as of 01/01/23. Letters and new ID cards will be going out to all. Mail order prescriptions will need to update financial info. They can either call member services or call CVS Caremark directly.

Fallon - Patrick Flattery said that he wanted to circle back to the letters from UMass. As of 01/01/2023, any UMass employed PCP will no longer accept new Medicare Advantage members from Fallon. Anyone already on prior to 01/01/23 is fine. That is the event that sparked the letters.

CanaRx- Jim Riley said that the group has saved just over \$119,000 compared to \$142,000 last year. The group is getting closer to being on track. There are new metrics available which can determine which campaigns are successful on the website. That will help develop marketing campaigns for future use. Reverse emails can also be used for member units to send out to employees and he said he can also work with Marcy as well. .

Other Business:

Next meetings - Melisa Doig announced the next scheduled meeting:

Board meeting on Monday, December 5, 2022 at 10:00 A.M.

There was no other business.

Rajon Hudson motioned to adjourn the meeting.

Motion

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

call

Melisa Doig, Chair	yes
Amanda Lewis	no response
Rajon Hudson	yes
John Kittredge	yes
Ian Rhames	yes
Gail Dowd	yes
Chelsea Mason	yes
Anne Marie Tucciarone-Mahan	yes
William Schlosstein	yes
Dolores Hamiltom	yes

The motion passed by majority vote.

Melisa Doig, Chair, adjourned the meeting at 11:57 AM.

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

