

Minuteman Nashoba Health Group

Board Meeting

Monday, December 5, 2022 at 10:00 AM
Virtual Meeting by Remote Participation

Meeting Minutes

Board and Alternate Members Present:

Melisa Doig, Chair	Town of Groton
Amanda Lewis	Town Of Ayer
Kristen Noel	Town of Bolton
Rajon Hudson	Town of Boxborough
Ian Rhames	Concord Carlisle RSD
Gail Dowd	Town of Concord
Anne Marie Tucciarone-Mahan	North Middlesex RSD
William Schlosstein	Town of Pepperell
Brad Brightman	Town of Stow

Guests Present:

Marcy Morrison	MNHG Wellness Consultant
Michael Hartnett	Town of Groton
Malyssa Simard	Town of Concord
Andrew Maclean	Town of Pepperell
Brad Brightman	Town of Stow
Diana Hernandez	Tufts Health Plan
Patrick Flattery	Fallon Health
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 10:02 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, Chair	Town of Groton
Amanda Lewis	Town of Ayer
Kristen Noel	Town of Bolton
Rajon Hudson	Town of Boxborough
Ian Rhames	Concord Carlisle RSD
Gail Dowd	Town of Concord

Anne Marie Tucciarone-Mahan
Brad Brightman

North Middlesex RSD
Town of Stow

Approval of the minutes of October 17, 2022:

Anne Marie Tucciarone-Mahan moved approval of the Board minutes of October 17, 2022 as presented.

Motion

Amanda Lewis seconded the motion. There was a roll call vote

Melisa Doig, Chair	yes
Amanda Lewis	yes
Kristen Noel	yes
Rajon Hudson	yes
Ian Rhames	yes
Gail Dowd	yes
Anne Marie Tucciarone-Mahan	yes
Brad Brightman	yes

The motion passed by unanimous vote.

William Schlosstein a voting member joined the meeting at this time

Treasurer’s Report:

Treasurer Ian Rhames provided his report of October 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 but September was a hard claims month. Currently the group is at an equity level of \$367, 526. The report looks worse than it is because claims catch up in a delayed fashion. Claims for November and December are better and the settle up for Blue Cross will add an additional \$900,000. Runout is decreasing and the admin for Fallon will terminate. That being said, things are being watched very closely.

The duties of Treasurer will be transitioned to Michael Hartnett of the Town of Groton. Mike has been training with Ian and the transition is anticipated to take place around January 1st. The Board will need to vote on the role change to have it on file.

Anne Marie Tucciarone-Mahan moved to appoint Michael Hartnett Treasurer of MNHG effective January 1, 2023.

Motion

Amanda Lewis seconded the motion. There was a roll call vote

Melisa Doig, Chair	yes
Amanda Lewis	yes
Kristen Noel	yes
Rajon Hudson	yes
Ian Rhames	yes
Gail Dowd	yes

Anne Marie Tucciarone-Mahan yes
William Schlosstein yes
Brad Brightman yes

The motion passed by unanimous vote.

GBS Reports:

Funding Rate Analysis (FRA) report – Joseph Anderson reviewed the FY23 FRA with data through October 31, 2022. He said the expense-to-funding ratio on a paid claims basis was 103.6% with a deficit of funding to major expenses of \$496,271. Tufts and Harvard Pilgrim claims have been high but Blue Cross has been good. That is a good thing for the trust because of the level monthly deposit paid each month for Blue Cross. With good claims experience, the trust was on the good side by \$960,000. After the three month November settle up the trust will be impacted by the favorable outcome. For the first month of the next quarter the group paid \$1.5M plus and claims were about \$900,000 so that is an additional \$600,000. When at the lower end of the margins you have heightened sensitivity to fluctuations. As claims experience improves, it is reflected in the balances subsequently. Funding for the Tufts senior plans in January will be with an additional 20,000 an month in funding. The group appears to be heading in a positive direction but vigilance will be maintained.

Reinsurance reports – Karen Quinlivan reviewed reinsurance reports for the FY22 policy period with claims data through October. She said that there were 3 claimants with updated total paid claims of \$2,610,929. The amount exceeding the specific deductible of \$400,000 was \$1,410,929. Total reimbursements of \$881,954 left outstanding reimbursements due of \$ 528,964. There were 17 claimants on the 50% Report with updated total paid claims of \$4,583,656. The same reports for the FY23 showed 1 lasered claimant with updated total paid claims of \$274,762. There were 3 claimants on the 50% report with total updated claims of \$830,874.

Melisa Doig asked about the number of current Steering Committee members.

Karen Quinlivan said that the Committee is down to 2 members and is in serious need of at least one member to have an odd number of voting members. An additional two can then be recruited.

Ian Rhames said he would be willing to stay on as a Steering Committee member since he will be stepping away from Treasurer duties.

Anne Marie Tucciarone-Mahan moved to nominate Ian Rhames to the Steering Committee.

Motion

Brad Brightman seconded the motion. There was a roll call vote

Melisa Doig, Chair yes
Amanda Lewis yes
Kristen Noel yes
Rajon Hudson yes
Ian Rhames yes
Gail Dowd yes
Anne Marie Tucciarone-Mahan yes

William Schlosstein	yes
Brad Brightman	yes

The motion passed by unanimous vote.

PinnacleCare RFP:

Joe Anderson said that a few month back PinnacleCare presented their vendor program that has been adopted by the other two groups in the MMRA that focuses on concierge service to provide expert navigation through the medical space for complex cases guiding members through the process. They help with second opinions, diagnosis confirmation, efficiencies and outcomes. The only respondent from the RGP sent out for similar services ended up being PinnacleCare. The proposed contract came to \$2.60 per month per subscriber. Which is an incremental \$5,000 per month for this service. They guarantee the and ROI of 1:1 for the first three years so \$60,00 per year will come back if utilization is not met.

Melisa Doig said she felt the group was not in the best position financially at the moment to bring on the program.

Consensus was to get more information and wait until perhaps the next plan year if everybody is interested.

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. Yoga programs have started at various towns and schools and Health Happy Holidays started in November and will continue through January. A three page brochure has been created to deliver to groups who want to have wellness program information available in common areas an in new-hire packages. It encourages all employees to john the wellness programs and invites employees to become wellness champions. In October the new monthly newsletter was started that will have information about all programs offered each month and will contain links to sign up. There will be a meeting with Blue Cross to discuss their Healthy Me Program for MNHG. It is free for those that have BVBS and has a number of great wellness and well-being programs. Harvard Pilgrim and Tufts will be reached out to as well.

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 – Diana Herandez said the PBM is changing as of 01/01/23 to Optum. Members should begin receiving new ID cards this month.

Fred Winer was unable to attend the meeting.

Melisa Doig had a question regarding info on dental outside of the plans that the group offers for retirees. She asked Diana to check with Fred.

Diana Hernandez said she would follow up with Fred.

Harvard Pilgrim- Mark Nicholson said he recently attended a seminar on long Covid. An estimated 1 in 13 adults in the US have long Covid. The common symptoms include fatigue, brain fog, muscle weakness, lung abnormalities, mental health disorders and nerve and kidney damage. Of those individuals, 70% are of adult working age and women are more likely to have long Covid than men. Estimates are that there may be as many as 1,000,000 people out of the workforce due to long Covid. This is a topic that health plans are monitoring and will come into more focus in 2023.

Blue Cross – Caroline Burnham was unable to attend the

Fallon - Patrick Flattery said that the general Medicare open enrollment window is closing so the commercial season will die down. Technically enrollments can be processed through 12/31/2022 if needed.

CanaRx- Jim Riley said that the group has saved \$137,395 compared to \$155,212 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.

Karen Quinlivan said that perhaps the comparison between current and prior years is actually closer given that units have departed the group.

Other Business:

Next meetings - Melisa Doig announced the next scheduled meeting:

Board meeting on Monday, February 6, 2023 at 10:00 A.M.

There was no other business.

Anne Marie Tucciarone-Mahan motioned to adjourn the meeting.

Motion

Amada Lewis seconded the motion. There was a roll call vote.

Melisa Doig, Chair yes

Amanda Lewis	yes
Kristen Noel	yes
Rajon Hudson	yes
Ian Rhames	yes
Gail Dowd	yes
Anne Marie Tucciarone-Mahan	yes
William Schlosstein	yes
Brad Brightman	yes

The motion passed by unanimous vote.

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

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