

**Mass Strategic Health Group  
Meeting Minutes  
Meeting of October 2<sup>nd</sup>, 2019  
GBS Gallagher**

**Board Members Present:**

Doug Willardson  
Richard Mathieu  
Matthew Wojcik

Webster Town Administrator  
Dudley Charlton RSD Finance and Operations Manager  
Douglas Town Administrator

**Others Present:**

Anthony Lively  
Emmilie Roach  
Chris Nunnally

Alera/Lively Insurance  
Arthur J. Gallagher  
Arthur J. Gallagher

The meeting was called to order 2:34 PM

**Attendance**

The attendance sheet was passed around and signed as everyone arrived and took meeting materials.

**Approval of Minutes**

Mr. Willardson made a motion to approve the meeting minutes from the August 14<sup>th</sup> with a correction of the meeting being moved to a different location due to an emergency, Mr. Mathieu seconded the motion and it passed unanimously.

**Health Plan Update**

Mr. Nunnally asked if there were any health plan updates. Mr. Willardson said a health coach has been reaching out to employees for disease care management.

Mr. Willardson also mentioned an employee of his went to a Connecticut hospital and had an issue with them not knowing which type of card/insurance she was using. Mr. Nunnally said he would reach out to her directly and make sure everything was resolved.

Mr. Nunnally explained to the group the population management MSHG has in place with Achieve Health through Health Plans Incorporated (HPI) is much more active than what the group's members are used to from previous carriers. The board thought that the more active population management with HPI would be beneficial to the overall claims and experience of the group.

Mr. Nunnally said Douglas is hosting several meetings where the vendors are talking to units about MyTelemedicine, CanaRX, HPI, and MaxorPlus to hear member concerns and educate employees about the additions of CanaRX and MyTelemedicine.

Chris Nunnally offered to do the same for Dudley Charlton Regional School District and Webster. Mr. Mathieu and Mr. Willardson were interested but wanted to wait until after open enrollment for the retirees as that will take up the majority of their time.

Mr. Nunnally said he would follow up in February.

### **Medicare Plan Bids**

Mr. Nunnally presented the group with the Medicare bids. Mr. Nunnally said the two carriers that came in with the best competitive rates were Aetna and United Health Care through Retiree First. Mr. Nunnally showed a comparison between the options and the best of current plans. Chris Nunnally said the plan designs were matched, and the carriers being shown were fully insured plans. Mr. Nunnally communicated he normally recommends to self-insure the medical piece of Medicare plans but fully insuring the Medicare plans is more cost effective in this case due to the Medicare Advantage plans receiving a high level of Medicare subsidies.

Mr. Nunnally went through the comparison and the biggest differences. Mr. Nunnally said Tufts is allotting \$1700 every two years for hearing aids in their HMO Advantage Plan. Mr. Nunnally said he will reach out to Aetna and Retiree First to see if they can make their hearing aid offering more appealing. Mr. Nunnally also mentioned Silver Sneakers as an option for both Aetna and Retiree First, which allows seniors to go to their local gyms and have certain workouts free. Aetna offered an option for seniors to have up to 14 meals delivered yearly after hospitalization, and up to 24 transportations trips to their provider per year.

Mr. Nunnally showed the cost of Aetna's plan and said it was the best quote the group received from a financial perspective; Aetna quoted the fully insured Medicare Advantage Plan rate of \$293.00 with a prescription Drug Plan of \$10/\$20/\$35 for Dudley Charlton RSD and \$289.29 with a prescription drug plan of \$10/\$25/\$50 for Douglas and Webster. Mr. Nunnally explained the Health Insurance Fee (HIF) is a tax of approximately \$30.00 per member. Mr. Nunnally also explained the HIF is included in the Aetna 2020 rate.

Mr. Nunnally showed the cost of Retiree First fully insured Medicare Advantage rate of \$306.15 with a prescription drug plan of \$10/\$20/\$35 for Dudley Charlton and \$301.03 with prescription drug plan of \$10/\$25/\$50 for Douglas and Webster. Mr. Nunnally also explained the HIF is not included in the United Health Care 2020 rate.

Mr. Nunnally showed the cost of Tufts Health Plan fully insured Medicare Supplement rate of \$346.00 with a prescription drug plan of \$10/\$20/\$35 for Dudley Charlton RSD and \$339.00 with a prescription drug plan of \$10/\$25/\$50 for Douglas and Webster. Tufts Health Plan also

included a combined Medicare Advantage rate of \$347.59 with a prescription drug plan of \$10/\$25/\$50 for the whole group.

Mr. Nunnally briefly went over the proposals for the other carries, since they were not as competitive as Aetna, Retiree First or Tufts. Mr. Wojcik made a motion to approve Aetna, Retiree First, and Tufts to present finalist bids, Mr. Willardson seconded the vote and it passed unanimously.

Mr. Nunnally noted Blue Cross Blue Shield of Massachusetts (BCBS) denied to quote the Medex plan but offered to look at the whole group. BCBS did not elect to bid on the active plans in the past.

The group agreed to not pursue the conversation with BCBS at this time.

### **Continued Conversation NexusMD**

Mr. Nunnally said he liked the idea of NexusMD, he still had a lot of unanswered questions and would like to have some answers before making a recommendation to the group. Mr. Nunnally explained he thought the cost was high. Mr. Nunnally said he plans to visit the location to gain a better understanding of the program.

The group had a brief discussion and agreed further analysis was needed.

### **Other Business**

Mr. Mathieu asked when the first financial report will be presented to the group, Mr. Nunnally said that Arthur J Gallagher (AJG) is waiting on claims feeds from HPI and the first financial report will be at the end of October. Mr. Nunnally explained AJG has been working with HPI since July and that it takes time to build the bridge between both systems.

Chris Nunnally brought up the idea of opening up the plan to new entities joining, the board seemed open to the idea and there will be further discussion.

Mr. Willardson made a motion to end the meeting at 3:17 PM, Mr. Mathieu seconded the motion and it passed unanimously.

The next meeting was scheduled for October 3<sup>rd</sup> at 2:30 PM.

*Submitted by,  
Emmilie Roach  
Gallagher Benefit Services*