

**Mass Strategic Health Group  
Meeting Minutes  
Meeting of October 3<sup>rd</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  
Diane LaFlash  
Holly Cotnoir  
Jeanne Lovett  
Kevin Foley  
Harry Logan  
Theresa Bell  
Kelly Hartnett  
Al Saavedra  
Matt Banville  
Liz Sampo  
Tracy Pingalore

Alera/Lively Insurance  
Arthur J. Gallagher  
Arthur J. Gallagher  
Arthur J. Gallagher  
Town of Douglas  
Town of Douglas  
Dudley Charlton RSD  
Dudley Charlton RSD  
Retiree First  
Retiree First  
Aetna  
Aetna  
Aetna  
Aetna

The meeting was called to order 2:35 PM

**Attendance**

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

Everyone went around the room and introduced themselves.

**Finalist Presentation**

Mr. Nunnally introduced Retiree First and explained they are advocates for the retiree populations. He explained United Health Care submitted their quote through Retiree First so Retiree First could serve as Medicare member's advocates.

Ms. Hartnett introduced herself from Retiree First; she opened her presentation with why Retiree First's quote is \$10.00 dollars higher than Aetna's. Ms. Hartnett explained United Health Care plan included an open formulary that included more drugs than the Aetna offering.

Mr. Nunnally asked if the provider accepts Medicare would the provider accept United Health Care. Ms. Hartnett said yes, it is a national passive PPO and noted that you do not have to see a primary care physician first with this network. Ms. Hartnett mentioned that billing normally creates the most noise; the provider needs to accept Medicare and be willing to bill to United Health Care (UNC). Ms. Hartnett said Retiree First would be able to assist if the provider does not understand how to bill directly to UNC.

Ms. Lovett asked if there are ever any providers who refuse to bill to UNC, Ms. Hartnett said once or twice it has happened but it is very rare.

Ms. Bell explained that Retiree First can intergrade their service however Massachusetts Strategic Health Group (MSHG) would like. Ms. Bell said MSHG will get their own team of advocates who will be the buffer between the group and UNC. Mr. Nunnally asked why the retirees would be calling Retiree First over the chosen carrier; Ms. Bell explained the main reason of calling Retiree First instead of the carrier is to eliminate the necessity having to explain your issue from square one. Ms. Bell continued to say Retiree First opens the case and the same person works that case from beginning to end. Ms. Bell talked about the dedicated retiree advocacy and support. Ms. Bell added that a kick off breakfast is a great time to start connecting with the retirees. Ms. Bell said it gives them a chance to talk about the dedicated phone number retirees can call for any questions. Mr. Nunnally asked what the call center training is like for advocates at Retiree First. Ms. Bell stated they have constant training, weekly meetings, they get state licensed and have supervising managers at every shift.

Ms. Bell asked if there were any other questions, Mr. Nunnally said UHC is offering a two year rate guarantee with the Health Insurance Fee (HIF) waived for 2020. Mr. Nunnally explained the HIF would be approximately \$30.00 more per member per month which would be added to the 2021 base rate.

There were no other questions. Retiree First's presentation ended and Retiree First left the room.

Mr. Nunnally asked if anyone had anything to add about Retiree First's presentation. Mr. Mathieu said he was worried about the providers not being able to know how to bill correctly. Mr. Nunnally reassured everyone that Gallagher has worked with Retiree First with two of our other clients and have not had any issues that Retiree First did not solve.

Mr. Nunnally said as he looked at the MSHG senior plan comparison that Retiree First and Aetna offered. Mr. Nunnally explained that no balance billing is allowed form Medicare covered services. Mr. Nunnally went on to say that both plans included silver sneakers, eyewear coverage and hearing aid allowances. Mr. Nunnally said Aetna also offered 14 meal deliveries per year following hospitalization and 24 transportation trips per year for provider visits.

Mr. Wojcik said he wanted to ensure Aetna's reimbursement for hearing aids was included since his retirees have been utilizing this benefit with Tufts. Chris Nunnally said he would speak with Aetna and see if they are willing to match the hearing aid reimbursement if it meant winning the business.

Aetna entered the room and introduced themselves. Mr. Saavedra stated that his department at Aetna specifically focuses on working in the public sector market with union groups; they do not work with commercial customers. Ms. Sampo said Aetna is one of the largest national companies for Medicare Advantage in the country. Ms. Sampo said they have over a million members nationwide and 21 plan sponsors in Massachusetts. Ms. Sampo said they are proposing a passive PPO, which allows retirees to use all doctors in the Aetna network and any Medicare doctor that is not in the Aetna network at the exact same coverage.

Ms. Lovett asked if Aetna's Medicare Advantage Plan was being accepted at UMASS hospitals, Ms. Sampo said UMASS recently sent a letter out and as of January 1, 2020 UMASS accepts the Aetna Medicare Advantage Plan.

Mr. Mathieu asked what the steps are if someone does go to an out of network doctor. Ms. Pingalore said there are not any additional steps; the provider would send the claim to Aetna just as if they were in network. Ms. Sampo explained that Aetna provides an Extended Services Area passport for retirees to show their doctors, it explains how to bill to Aetna and what plan the retiree is using.

Ms. Sampo explained that a benefit of a Medicare Advantage Plan is that a retiree will have one ID card which is simple for the member and for the doctors. Ms. Sampo said the doctors will only have to submit the claim once to Aetna not to Medicare, she also added that reimbursements are quicker, accurate, and are equal to the reimbursement Medicare pays through this process.

Mr. Nunnally asked about the clinical support and advocacy Aetna offers, Ms. Pingalore said everyone goes through retiree sensitivity training to really understand where the member is coming from and how to deal with each situation. Ms. Lovett asked if the retirees will have a designated phone number for the retirees. Ms. Sampo said there will be a pre enrollment phone number. Ms. Sampo continued that once the plan is active that members will have a dedicated number for Medicare Advantage Plans only, but it is not specific to MSHG.

Doug Willardson excused himself and left the meeting.

Mr. Saaverdra talked about the Aetna and CVS relationship; he said it is a strategy that they believe will bring better health care to the MSHG members locally and nationally. Mr. Nunnally asked if there were discounts offered through Aetna at CVS; Ms. Sampo said that every member gets a CVS extra care card, which is 20% off CVS products.

Ms. Lovett asked if the retirees would have to move their current prescriptions over for mail order, Ms. Pingalore said yes unless they could get an open refill file. Mr. Nunnally said it is very unlikely we can get the file from the prior carriers.

Aetna's finished their presentation and asked if there were any questions. Mr. Nunnally asked if there will be extensive disruption and asked Aetna if they could provide an analysis on disruption if they were to win the business.

Mr. Saaverdra said they did not anticipate a large disruption to the prescription drug plan.

**Other Business**

There were no other questions.

Mr. Wojcik made a motion to end the meeting at 4:43PM, Mr. Mathieu seconded the motion and it passed unanimously.

Retiree First and Aetna's presentation is attached.

The next meeting was scheduled for October 8<sup>th</sup> at 2:30PM.

*Submitted by,  
Emmilie Roach  
Gallagher Benefit Services*