

**Mass Strategic Health Group
Meeting Minutes
Meeting of October 8th, 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
Paula Giokas
Mary Bartkiewicz

Alera/Lively Insurance
Arthur J. Gallagher
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Tufts Health Plan
Tufts Health Plan

The meeting was called to order 2:40 PM

Attendance

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

Finalist Presentation Tufts

Paula Giokas and Mary Bartkiewicz introduced themselves from Tufts Health Plan (THP); Ms. Bartkiewicz started by mentioning THP has been offering their Medicare Supplement Plan for 5 years in the Town of Douglas. Ms. Bartkiewicz said THP has had a senior products division for 25 years. Ms. Bartkiewicz said THP was offering two proposed rates, a Medicare Supplemental Plan paired up with the part D prescription plan and Medicare Advantage plan that is the HMO product with a more limited network.

Ms. Giokas went into detail about the Medicare Supplement Plan with part D prescription coverage, she said it is a premier supplement plan and the richest plan THP offers. Ms. Giokas said it is an open access plan, retirees can see any doctors that accept Medicare, can live out of the area, and there are no out of pocket costs for covered medical services. Ms. Giokas said that the prescription part of the plan is administered by THP, she said THP was the very first local carrier to offer a part D plan, Ms. Giokas explained that CVS Caremark is the pharmacy benefit carrier and retirees can use the same mail order services but there could be slight differences in the formulary. Ms. Giokas continued by saying Tufts can work with each retiree on approval to get their drug.

Ms. Giokas explained the HMO Medicare Advantage plan and said it is a smaller network plan that requires referrals and a primary care physician. Ms. Giokas added the medical coverage is bundled with the prescription drug coverage and also uses CVS Caremark.

Ms. Giokas spoke about the benefits offered to each retiree such as eyewear, weight management, and hearing aid allowance. Ms. Giokas mentioned the THP retiree sales and service department works only with the Medicare plans. Ms. Giokas explained how calls are treated when a retiree calls into THP, she said they will speak with a representative who works exclusively with Medicare Plans and are very senior friendly. Mr. Nunnally asked what kind of training the representatives get; Ms. Giokas said they get senior sensitivity training.

Mr. Nunnally asked if there was any other questions, there was no further questions and THP ended their presentation. THP left the room.

Medicare Vote

Mr. Nunnally went over the analysis with the board and said that everyone seemed to like the idea of using the Aetna offering and using Retiree First as the advocates for the retirees. Mr. Nunnally said he spoke with Aetna and Retiree First on potentially working together with Massachusetts Strategic Health Group (MSHG).

Mr. Willardson asked if HPI quoted and Mr. Nunnally said HPI did come in with the self-insured quote but Aetna and Retiree First quotes were the most competitive due to the subsidies they receive from Medicare.

Mr. Nunnally said Aetna did increase their hearing aid reimbursement to \$800.00 every 36 months.

Mr. Wojcik made a motion to move forward with Aetna and Retiree First Medicare Advantage rate of \$293.01 with a prescription drug of \$10/\$20/\$35 for Dudley Charlton RSD and \$291.29 with a prescription drug plan of \$10/\$25/\$50 for Douglas and Webster for as much as 3 years renewable annually. Mr. Willardson seconded the motion and it passed unanimously.

Open Plan to Other Communities Vote

Chris Nunnally asked if the board would be open to allowing in other communities, Mr. Mathieu said he would feel uncomfortable with opening it up for January 1 2020 and more likely January 1 2021 since we do not know our risk yet. Mr. Nunnally recommended July 1 2020.

Mr. Mathieu made a motion pending further discussion with information from Gallagher to open Massachusetts Strategic Health Group Retiree plan to new groups as of July 1st, 2020 with communities joining not receiving a vote on the board unless they add their active groups to the MSHG. Mr. Wojcik seconded the motion and it passed unanimously.

Other Business

Mr. Willardson asked what the difference is between a Medicare Supplement plan and a Medicare Advantage plan. Mr. Nunnally said a Medicare Advantage plan claims do not get sent to Medicare. The insurance carrier owns the risk and Medicare pays the insurance carrier to manage the claims

and assume the risk of the plan. Chris Nunnally went on to say Medicare Supplement plans fill in the coverage gaps of Medicare meaning that a claim goes to Medicare and then is sent to the carrier for payment.

Chris Nunnally showed the board new information from the ethics committee in the state of MA. Chris Nunnally said the information states you need to fill out a conflict disclosure form if you are partaking in the town or school district health insurance while being a board member of a Joint Purchase Group. Mr. Nunnally said he would send the board the attorney's opinion and the disclosure form.

There was no other business.

Mr. Willardson made a motion to end the meeting at 4:04 PM, Mr. Mathieu seconded the motion and it passed unanimously.

The next meeting has not been scheduled yet.

*Submitted by,
Emmilie Roach
Gallagher Benefit Services*