

**Mass Strategic Health Group  
Meeting Minutes  
Meeting of February 12, 2020  
GBS Gallagher**

Board Members Present:

Doug Willardson	Webster Town Administrator
Matthew Wojcik	Douglas Town Administrator
MaryEllen Cerbone	Dudley Charlton RSD
Jeanne Lovett	Town of Douglas
Tim Bell	Town of Webster

Others Present:

Courtney Friedland	Town of Webster
Cheryl Vaidya	Town of Douglas
Holly Cotnoir	Town of Douglas
Richard Bienvenue	Treasurer
Anthony Lively	Alera/Lively Insurance
Emmilie Roach	Arthur J. Gallagher
Chris Nunnally	Arthur J. Gallagher
Rusti Greis	OptiMed
Andrew Reeves	OptiMed

The meeting was called to order at 10:40AM.

**Attendance**

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

**Approval of Minutes**

Mr. Wojcik made a motion to approve the minute's takes on December 18, 2019. Mr. Willardson seconded the motion and it passed unanimously.

**OptiMed**

Mr. Nunnally introduced Ms. Greis and Mr. Reeves from OptiMed. Ms. Greis opened up the presentation by saying OptiMed provides innovative health care solutions and specializes in competitive specialty programs that minimizes drug prices and maximizes care. Ms. Greis said currently the biggest cost driver is in specialty medicines, she said collaborating with OptiMed will allow focus to managing these high costs. Ms. Greis explained out of the top 25 drugs by spend and cost per patient 17 of these drugs can be administered as at home infusions. Ms. Greis spoke about how members are identified through medical and pharmacy claims, by identifying

the members OptiMed can enable members to achieve patient-focused solutions with 24/7 access to a team of healthcare professionals.

Mr. Nunnally asked the board if they would like to give OptiMed permission to their claims data. Mr. Wojick made a motion to allow OptiMed to analyze Mass Strategic Health Group's claims data, Mr. Willardson seconded the motion and it passed unanimously.

### **Gallagher Reports**

Mr. Nunnally reviewed the financial report with claims paid through December 2019. Mr. Nunnally said all plans are running at an 83.1% expense to funding ratio. Mr. Nunnally explained some plans are operating at a deficit due to the small enrollment. Mr. Nunnally said the PPO low deductible plan is 36.2% above projected claims due to a sick member creating high claims, Mr. Nunnally noted since the enrollment is so small it is not a concern. Mr. Nunnally said the EPO low deductible plan is showing a 69.3% projection and will likely have a decrease on the renewal. Mr. Nunnally said the PPO high deductible plan is showing a projection of 20.5% and an EPO high deductible plan projection of 79.8% Mr. Nunnally explained both plans may have a small increase on the renewal since it is the first year being self-insured, he said underwriting is waiting on the renewal for as much claims data as possible. Mr. Nunnally said the PPO plan is running 22.8% above projection but again, due to the small enrollment he is not concerned. Mr. Nunnally said the EPO plan is running at 96.0% projection and we will continue watching it. Mr. Nunnally explained overall the group should land around a 90% loss ratio exactly where the group wants to be.

Mr. Willardson asked why the December claims were hit so hard, Mr. Nunnally explained 5-week months have higher claims than 4-week months since they are longer.

Mr. Nunnally said a member went above the stop loss specific of \$150,000 and has since passed away. Mr. Nunnally said the Mass Strategic Health Group is due back \$1,126 in reimbursements.

### **Treasurers Report**

Treasurer Mr. Bienvenue presented the treasurers report through January 2020. Mr. Bienvenue reviewed the trust fund balance sheet, which indicates an operating loss for the year of \$670k before the member buy-in. Mr. Bienvenue continued by saying it doesn't look like Health Plans Incorporate (HPI) has taken the November/December claims while reviewing the accounts payable aging report.

Mr. Bienvenue reviewed the income statement pointing out December as the outlier and is what is driving the loss. Mr. Chris Nunnally asked if November claims may have been counted twice. Mr. Bienvenue said it is possible some claims invoices were reported twice, especially in light of HPI not taking money from the MSHG account for claims paid.

Mr. Chris Nunnally said we will review the report and send an updated report if there are some corrections that need to be made.

**CanaRX**

Mr. Nunnally presented a CanaRX report through December 2019 and showed a savings of \$86,290.71.

**Other Business**

Mr. Nunnally asked if the board would be interested in hearing a presentation focusing on diabetes management from Abacus. The board agreed and Mr. Nunnally said he would have them attend next month's meeting.

**Next Meeting**

Mr. Willardson made a motion to end the meeting at 12:28PM, Mr. Mathieu seconded the motion and it passed unanimously.

There was no future meeting scheduled. Mr. Nunnally said Ms. Roach will send out an e-mail to see who is available the first week of March.

*Submitted by,  
Emmilie Roach  
Gallagher Benefit Services*