

**Mass Strategic Health Group
Meeting Minutes
Meeting of March 5, 2020
GBS Gallagher**

Board Members Present:

Doug Willardson
Matthew Wojcik
Rich Mathieu
Tim Bell
Jeanne Lovett

Webster Town Administrator
Douglas Town Administrator
Dudley Charlton RSD Finance and Operations Manage
Town of Webster
Town of Douglas

Others Present:

Richard Bienvenue
Anthony Lively
Emmilie Roach
Chris Nunnally
Mark McCarron

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

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 February 12, 2020. Mr. Willardson seconded the motion and it passed unanimously.

Treasurers Report

Treasurer Mr. Bienvenue, via conference call presented the treasurers report through February 2020. Mr. Bienvenue reviewed the trust fund balance sheet, which indicated about a \$1.6m surplus including the equity buy-in. Mr. Bienvenue explained the treasurers' report through January showed a deficit due to November claims being duplicated. Mr. Bienvenue continued by saying the error has since been corrected and the group is in a good financial position.

Financial Report/Renewal

Mr. Nunnally reviewed the financial report through January 2020. Mr. Nunnally said overall all plans are running at an 84.8% loss ratio. Mr. Nunnally explained historical data, medical trend, and pharmacy trend were used to set the proposed renewal rates. Mr. Nunnally introduced Mr.

McCarron, Gallagher underwriter as he explained the renewals in detail. Mr. McCarron said he used 6-months of claims data since the Town of Douglas was fully insured and the trend toward the end of the plan year for the High Deductible Health Plan was higher which is why Mr. McCarron recommended a 2% increase for the Town of Douglas.

Mr. McCarron explained the Town of Webster had several high cost claims however Mr. Nunnally suggested using 75% of the towns equity buy-in to bring down the renewal. Mr. Willardson agreed it would be the best decision. Mr. Nunnally explained by using the equity buy-in Mr. McCarron was able to reduce the projected a renewal to 7.5%. Mr. Willardson added the Town of Webster is looking at adding the High Deductible Health Plan of July 1, 2020 to potentially help keep down high cost claims.

Mr. McCarron said the Dudley Charlton RSD claims are trending in a good direction over the last 2 years and recommended a 0% renewal.

Mr. Nunnally recommended the group continue looking at programs such as NexusMD, Abacus, and OptiMed to keep high cost claims as controlled as possible. Mr. Nunnally mentioned the equity buy-ins can be returned after the fiscal year ends and there are two months of run-out the if the board elected to do so.

Mr. Wojcik made a motion to set the rates as presented for the Town of Douglas at a 2% increase, the Town of Webster at a 7.5% increase using \$300,587 of their equity buy-in included, and Dudley Charlton RSD at a 0% increase. Mr. Mathieu seconded the motion and it passed unanimously.

Other Business

Mr. Nunnally suggested looking at a diabetes management program through Abacus. Mr. Nunnally asked the board if they would provide their claims data for analysis.

Mr. Willardson made a motion to send the MSHG's claims data to Abacus. Mr. Mathieu seconded the motion and it passed unanimously.

Mr. Nunnally said he would have OptiMed and Abacus at the next meeting for a presentation.

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 set the future meeting.

*Submitted by,
Emmilie Roach
Gallagher Benefit Services*