

**Mass Strategic Health Group
Meeting Minutes
Meeting of July 16th, 2020
GBS Gallagher**

Board Members Present:

Doug Willardson

Matthew Wojcik

Richard Mathieu

Tim Bell

Jeanne Lovett

MaryEllen Cerbone

Webster Town Administrator

Douglas Town Administrator

Town of Webster

Town of Douglas

Dudley Charlton RSD

Others Present:

Anthony Lively

Emmilie Roach

Chris Nunnally

Rich Bienvenue

Alera/Lively Insurance

Arthur J. Gallagher

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Treasurer

The meeting was called to order at 10:35AM.

Attendance

There was a roll call of attendees participating via WebEx/conference call.

Approval of Minutes

Mr. Mathieu made a motion to approve the minutes taken on May 28, 2020. Mr. Willardson seconded the motion. Ms. Lovett did not vote.

Financial Report

Mr. Nunnally presented the year-end financial report. Mr. Nunnally the combined plans are running at an 86.3% loss ratio including pharmacy rebates. Mr. Nunnally said the PPO low deductible plan is showing at a net loss of \$115,997 and the EPO low deductible plan is showing a surplus of \$1,515,297 with actual vs. projected claims at 77.8%. Mr. Nunnally said the PPO high deductible plan is running at a 51.2% actual vs. projected and the EPO high deductible is running at an 83.1% actual vs. project, Mr. Nunnally said between both plans there is a surplus of about \$600,000. Mr. Nunnally showed the PPO plan and EPO plan are both running at a net positive of \$80,000 combined.

Mr. Nunnally presented stop loss through June 2020, he said another \$3,455 in reimbursements came through totaling \$83,212 have been paid back to the trust. Mr. Nunnally said there have been four claimants above the 50% specific on \$150,000 who have terminated along with two claimants who were above the specific.

Mr. Bienvenue presented the treasurers report through June 2020. Mr. Bienvenue said the Total Fund Balance is nearly \$3.6 million, which includes equity contribution of \$1.3 million. Mr. Bienvenue said the surplus from last year's operation was just under \$1.5 million, Mr. Bienvenue explained these results include an estimated IBNR of \$750,000, which will be validated later this fall once we obtain actual claims run-out through September.

Mr. Nunnally explained Mr. Bienvenue's report includes runout while the financial reports paid claims.

NexusMD Discussion

Mr. Nunnally explained NexusMD has a specific 3-4 month approach to collect all data, look through claims and come up with their recommendations to see if they are able to work with the group. Mr. Nunnally said the cost is \$10,000 in different installments, Mr. Nunnally said his recommendation is to move forward for the potential savings the group might be eligible for.

The board agreed it was a logical investment and the opportunity was well worth the risk.

Mr. Mathieu made a motion to approve the NexusMD contract. Mr. Wokcik seconded the motion and it passed unanimously.

Implementation Timeline OptiMed/Abacus

Mr. Nunnally said OptiMed and Abacus are currently working with Health Plans Inc. and Maxor to see what agreements are needed in place for implementation of both programs. Mr. Nunnally said all carriers and vendors are in agreement that a launch date of October 1 is feasible and will give enough time to get the effected members aware of the new programs. The board agreed Octobet 1 is a good launch date.

Other Business

Mr. Nunnally ask the board if they would be interesting in hearing from PinnacleCare and their specific team of doctors working with clients on reopening schools/towns safe and effectively. Mr. Nunnally said they are also available to do COVID testing for teachers. The board agreed to hear more from PinnacleCare at the next meeting.

Mr. Nunnally said we would be sending out an invitation with Health Plans Inc. to go over the Deerwalk site for the board.

Next Meeting

Mr. Wojcik made a motion to end the meeting at 11:32AM. Mr. Willardson seconded the motion and it passed unanimously.

Ms. Roach said she would send out tentative meeting dates for the next Webex/conference call information.

*Submitted by,
Emmilie Roach
Gallagher Benefit Services*