

**Mass Strategic Health Group  
Meeting Minutes  
Meeting of January 12<sup>th</sup> 2021  
GBS Gallagher**

**Board Members Present:**

Doug Willardson  
Matthew Wojcik  
Rich Mathieu  
MaryEllen Cerbone  
Jeanne Lovett

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

**Others Present:**

Anthony Lively  
Emmilie Roach  
Chris Nunnally  
Kate Sharry  
Rich Bienvenue

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

The meeting was called to order at 2:01PM.

**Attendance**

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

**Meting Minutes**

Mr. Mathieu made a motion to accept the minutes from October 20, 2020. Mr. Willardson seconded the motion. There was a roll call. The motion passed unanimously.

**Financial Report**

Mr. Nunnally presented the financial report through December 2020. Mr. Nunnally said we have six months of paid claims for the fiscal year. Mr. Nunnally said as a group we are running at a 97.7% loss ratio including pharmacy rebates. Mr. Nunnally said the HPI PPO Low Deductible plan is running at a 157.5% cost vs. funding with a deficit of \$302,728 year-to-date. The HPI EPO low deductible plan is running at 100.7% cost vs. funding and has received \$59,492 in reinsurance reimbursements. Mr. Nunnally said the HPI PPO High Deductible is running at a 199.2% cost vs. funding and the HPI EPO High Deductible is running at a 94.9% cost vs. funding. Mr. Nunnally said the HPI PPO plan was running at a 43.6% cost vs. funding and the HPI EPO plan at 96.5% cost vs. funding with \$43,332 due back in reimbursements. Lastly, Mr. Nunnally said the HPI EPO with HSA plan is running at a 14.5% cost vs. funding and is due back \$4,728 in reimbursements.

Mr. Nunnally said the group has received a total of \$272,180 in stop loss reimbursements. Mr. Nunnally said one member over the stop loss specific has termed and we will continue to watch the other members.

Mr. Bienvenue presented the treasurers report through December 2020. Mr. Bienvenue said we now have 6 months of subsequent history, which means we should begin evaluating claims run-out to determine sufficiency of incurred but not reported (IBNR). Mr. Bienvenue noted the Joint Purchase (JPG) agreement calls for an audit and is recommended we begin the process in early spring.

### **Medicare Migration**

Mr. Nunnally explained Medicare Migration is retired members still on the active plans 65 and over, who are not eligible for Medicare part A and B. Mr. Nunnally said Medicare Migration allows you to shift cost to Medicare reducing the active plan liability. Mr. Nunnally said we requested claims data from Health Plans Inc. (HPI) showing all members who qualify along with their claims incurred throughout Fiscal Year 20. Mr. Nunnally explained we will analyze potential penalties compared to claims to find if there are savings on migrating the members.

### **COVID-19 Claims Conversation**

Mr. Nunnally showed COVID-19 charts broken down by each entity and plan experience. Mr. Nunnally asked if the group has received funds from the COVID-19 relief funds. Mr. Willardson and Mr. Wojcik said they did. Mr. Mathieu said the school district was not eligible to receive funds directly however, the school district asked for help from surrounding towns who did obtain funds. Mr. Nunnally said the group could use leftover funds to cover expenses incurred due to COVID-19. Mr. Nunnally recommended the group discuss it further when rates are finalized.

### **Initial Renewal Discussion**

Mr. Nunnally asked the group when their FY21 budgets are due. The group said they need to have budgets in by the beginning of February. Mr. Nunnally said he would have some initial rate projections for the next meeting, Mr. Nunnally explained the longer we wait the more accurate the renewals will be. The board decided they needed rates prior to April 1.

### **Other Business**

There was no other business.

### **Next Meeting**

Mr. Wojcik made a motion to end the meeting at 2:40PM. Rich Mathieu seconded the motion. There was a roll call. The motion passed unanimously.

Ms. Roach said she would send out tentative dates for the next board meeting.

*Submitted by,  
Emmilie Roach  
Gallagher Benefit Services*