

**Mass Strategic Health Group
Meeting Minutes
Meeting of October 20, 2020
GBS Gallagher**

Board Members Present:

Doug Willardson
Matthew Wojcik
Rich Mathieu
Tim Bell
MaryEllen Cerbone

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

Others Present:

Anthony Lively
Emmilie Roach
Chris Nunnally

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

The meeting was called to order at 10:33AM.

Attendance

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

Meting Minutes

Mr. Willardson made a motion to accept the minutes from September 23, 2020. Mr. Wojcik seconded the motion. There was a roll call. The motion passed unanimously.

Financial Report

Mr. Nunnally presented the financial report through August 2020. Mr. Nunnally said we have two months of paid claims for the fiscal year. Mr. Nunnally said as a group we are running at an 83.1% loss ratio overall including pharmacy rebates. Mr. Nunnally said the HPI PPO Low Deductible plan is running at a 111.5% cost vs. funding with a deficit of \$20,474 year-to-date. The HPI EPO low deductible plan is running at 86.0% cost vs. funding and has received \$14,312 in reinsurance reimbursements. Mr. Nunnally said the HPI PPO High Deductible is running at a 54.1% cost vs. funding and the HPI EPO High Deductible is running at a 71.5% cost vs. funding. Mr. Nunnally said the HPI PPO plan was running at a 38.7% cost vs. funding and the HPI EPO plan at 85.6% cost vs. funding. Lastly, Mr. Nunnally said the HPI EPO with HSA plan is running at a 13.9% cost vs. funding.

Mr. Nunnally said the group has received \$251,604 in stop loss reimbursements. Mr. Nunnally said four members have termed off the high cost claims list and we will continue to watch and report on the other members who are 50% of the specific of \$150,000.

Medicare Plan

Mr. Nunnally said we are working with Aetna to put together a potential 2023 rate cap for Mass Strategic Health Group (MSHG) and rate reductions as we add more lives onto the Medicare Advantage Plan.

Mr. Nunnally said the Town of Stoughton is interested in joining the MSHG Medicare Advantage Plan. Mr. Nunnally explained their Medicare population would be rated individually. Mr. Nunnally said The Town of Stoughton would have the advantage of the extra year rate cap if they joined MSHG. Mr. Nunnally noted Stoughton would not have voting rights on the board.

Mr. Bell asked if The Town of Stoughton joining MSHG Medicare Advantage Plan would lead to the active population also joining MSHG. Mr. Nunnally said there is currently a lot of high cost claims within the town and we will continue to watch, but for now the concern is that their claims could negatively affect us as a group.

Mr. Wojcik made a motion to authorize The Town of Stoughton's Medicare population joining Mass Strategic Health Group. Mr. Willardson seconded the motion. There was a roll call. The motion passed unanimously.

Municipal Health Insurance Discussion

Mr. Nunnally presented the power point for the Municipal Health Insurance event MSHG is hosting on November 20. Mr. Nunnally explained the board would give an overall view of what being a part of the MSHG has been like. Mr. Nunnally asked the group to be prepared to discuss any challenges of joining and being part of MSHG along with the effect on their individual budgets that joining MSHG had. Mr. Nunnally said he will be sending out the specific questions prior to the meeting.

Other Business

There was no other business.

Next Meeting

Mr. Willardson made a motion to end the meeting at 11:05AM. 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*