

**Mass Strategic Health Group
Meeting Minutes
Meeting of January 27, 2022
GBS Gallagher**

Board Members Present:

Tina Landry
Matthew Wojcik
Rich Mathieu
MaryEllen Cerbone
Tim Bell

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

Others Present:

Emmilie Roach
Chris Nunnally
Taylor Whitcomb
Richard Bienvenue
Anthony Lively
Chip Morel
Todd Wilkinson
James Fitzpatrick
Patricia Joyce
Amy Bickford

Arthur J. Gallagher
Arthur J. Gallagher
Arthur J. Gallagher
Treasurer
Alera Group
Health Care Bluebook
Health Care Bluebook
Brightline
Abacus
Abacus

The meeting was called to order at 1:05PM

Attendance

There was a roll call of attendees participating via Microsoft Teams.

Meeting Minutes – December 14, 2021

Ms. Landry made a motion to accept the meeting minutes from December 14, 2021. Mr. Mathieu seconded the motion. There was a roll call vote. The motion passed unanimously.

Financial Report

Mr. Nunnally presented the financial report through December 2021. Mr. Nunnally said the group is currently at an 89.8% overall loss ratio and an overall surplus of \$4,236,107 including rebates. Mr. Nunnally went through the specifics of all plans and explained any deficits are due to high cost claimants enrolled in that plan. Mr. Nunnally explained there are three high cost claimants and there is a balance due back to Massachusetts Strategic Health Group (MSHG) of \$98,399. Mr. Nunnally added there are two individuals at the 50% spec and we will continue to monitor their claims.

Mr. Bienvenue presented the treasurers report through December 2021. Mr. Bienvenue showed the income statement broken down by member and said there was a total cash and cash equivalents of \$4,874,799 that matches up closely with the Gallagher financial report which means the group is in a good place. The group discussed the potential of making investments with their trust fund money. Mr. Nunnally said we would have to make changes to the trust fund agreement, and once the group gets through the renewal period it would be something the board could look at implementing.

Healthcare Bluebook Presentation “Votes Possible”

Mr. Morel presented his second Healthcare Bluebook presentation to the board. Mr. Morel explained a high overview analysis with a ROI guarantee. Mr. Morel showed a slide of common procedures and costs in the Boston market. Mr. Morel said the prices vary drastically within the same network, in the same city finding that less than 20% of the members navigating to the best quality facility at the best cost. Mr. Morel said healthcare Bluebook found those members navigating are getting poorer quality care or overpaying for care, which leads to 15% in medical waste. Mr. Morel explained their strategy gives employees direction to the best providers for the best pricing. Attached is the full presentation from Mr. Morel.

Mr. Wojcik asked when the program would start if the board decided to move forward. Mr. Nunnally said July 1, 2022 but is open to another date if the board liked. Mr. Mathieu said he believes this program is fully formed over other programs the board has looked at and from his perspective; it is a value add to the plan.

Mr. Mathieu made a motion to engage with Healthcare Bluebook as presented with a start date at Gallagher and Health Plans Inc.’s discretion. Mr. Wojcik seconded the motion. There was a roll call vote. The motion passed unanimously.

Brightline Presentation “Votes Possible”

Mr. Nunnally explained at the beginning of the transition to MSHG there we employees who lost access to child psychologists who were out of the new network. Mr. Nunnally said he has been looking for a solution that has been built and ready to go. Mr. Fitzpatrick from Brightline presented an overview on the program. Mr. Fitzpatrick said this program is claims driven activity and it would go through Health Plans Inc. as an in network provider. Please see the attached presentation for the Brightline program.

The board has further discussion. Mr. Mathieu said he would like time to talk to his IAC’s and do some outreach before making a decision.

Ms. Landry made a motion to put Brightline on the agenda for next month. Mr. Mathieu seconded the motion. There was a roll call vote. The motion passed unanimously.

Oxford Conversation “Votes Possible”

Mr. Nunnally said the Town of Oxford unanimously decided they wanted to participate in MSHG. Mr. Nunnally said he found a reinsurance carrier that handles smaller groups to own the entire risk minus their administrative fee. There was further discussion amongst the board.

Mr. Mathieu made a motion to invite the Town of Oxford into MSHG with the hope there will be a reinsurance carrier to with no risk to MSHG but with the understanding, there may be slight exposure based on where reinsurance ends up. Ms. Landry seconded the motion. There was a roll call vote. The motion passed unanimously.

COVID-19 Home Test Kits Discussion

Mr. Wojcik opened the discussion by explaining the results of the bid he received from CMRPC along with the timeline. Mr. Mathieu said he was waiting on sending out information to employees to let them know the over-the-counter solution created by Express Scripts to address the federal requirement and what Dudley Charlton Regional School District has done internally.

Mr. Nunnally explained this program offered by Express Scripts offers a solution to meet the Biden Administrations requirements that “plan sponsors cover the cost of at-home over-the-counter COVID-19 tests at \$0 co pay for members”. Mr. Nunnally said the cost of the Express Scripts handling this program through their pharmacy benefit manager is \$2,500.

Mr. Mathieu made a motion to move forward with Express Scripts program for \$2500. Ms. Landry seconded the motion. There was a roll call vote. The motion passed unanimously.

Open Session for Topics Not Reasonable Anticipated 48 Hours In Advance Of the Meeting

Mr. Nunnally said Gallagher has received about 8-10 requests for proposals (RFP’s). Mr. Nunnally said he met with the Town of Medway who is very interested in MSHG; Mr. Nunnally explained the Gallagher underwriter came in with a rate below what they are currently paying for their insurance on the active plan. Mr. Nunnally said the Gallagher underwriter would be on the next board meeting to go over the several RFP’s we received.

Mr. Nunnally said the dental RFP results would be presented next meeting.

Mr. Wojcik asked for the website presence to be reviewed and put on the agenda to discuss next meeting. Mr. Wojcik also requested the meeting packets be sent out to the board for review 48 hours before each upcoming meeting.

Next Meeting

The next meeting was already scheduled for February 24, 2022 at 1:00PM.

Mr. Mathieu made a motion to end the meeting at 2:57 PM. Ms. Landry seconded the motion. There was a roll call. The motion passed unanimously.

*Submitted by,
Emmilie Roach
Gallagher Benefit Services*