

**Mass Strategic Health Group
Meeting Minutes
Meeting of September 12, 2022
GBS Gallagher**

Board Members Present:

Matthew Wojcik	Douglas Town Administrator Board Chair
Rich Mathieu	Dudley Charlton RSD Finance and Operations Manager
Rick LaFond	Webster Town Administrator
Michael Boynton	Medway Town Administrator
Julie Harris	Town of Northbridge
Jamie Hellen	Franklin Town Administrator
Jennifer Callahan	Oxford Town Administrator

Others Present:

Emmilie Roach	Arthur J. Gallagher
Chris Nunnally	Arthur J. Gallagher
Tina Landry	Town of Webster
Courtney Friedland	Town of Webster
Tim Bell	Town of Webster
Jeanne Lovett	Town of Douglas
Cheryl Vaidya	Town of Douglas
Katherine Bird	Town of Medway
Allison Potter	Town of Medway
Karen Bratt	Town of Franklin
Joanne Frederick	Town of Oxford
Rich Bienvenue	Treasurer
Patricia Joyce	Abacus
Jeffrey Beane	SwiftMD
James Fitzpatrick	Brightline
Nancy Souder	Health Plans Inc.
John Webber	Health Plans Inc.
Kevin Paicos	NFP Brokerage
Ken Lombardo	NFP Brokerage

The meeting was called to order at 10:01AM

Attendance

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

Board Introductions

The board introduced themselves. Mr. Wojcik gave an overview of what the Massachusetts Strategic Health Group (MSHG) has accomplished since its inception. Mr. Wojcik identified

specific resources the plan offers and walked the board through the savings the Town of Douglas has had through MSHG.

Vendor Introductions

Mr. Nunnally introduced the vendors, Health Plans Inc. (HPI) the health insurance carrier for the group, Brightline a pediatric company for employees to get access to behavioral health services for children up to the age of 18 within 72 hours, Abacus a diabetes care management program and SwiftMD a free telehealth program. Mr. Wojcik explained the importance of these programs is to give members better services and identify things that give us the capacity to help.

Meeting Minutes – April 28, 2022 – June 30, 2022

The board decided to table the outstanding meeting minutes until the next board meeting.

Financial Report

Mr. Nunnally presented the fiscal year 2023 financial report through August 2022. Mr. Nunnally explained the Town of Douglas has a surplus of \$110,947, Dudley Charlton Regional School District has a deficit of \$300,021 and the Town of Webster has a surplus of \$314,219. Mr. Nunnally explained the new entities do not have claims for the month of July but would send out the financial reports monthly and go over the details when the claims come in.

Mr. Nunnally explained each group is rated individually and pooled at the stop loss level of \$150,000. MSHG stop loss includes no new lasers, 50% rate caps, and that MSHG is reimbursed for any claim beyond the specific. Mr. Nunnally said the stop loss contracts are incurred in 12 months and paid in 24 months. The fixed cost is a total of 3% for stop loss and the larger the group grows the relative costs go down.

MSHG Review

Mr. Nunnally spoke to the general timing of rates for the group being February but we are able to delay if the groups need more claims data. Mr. Nunnally said the underwriter gives a claim projection and groups are able to subsidize their rates. Mr. Nunnally said our Medicare plan with Aetna and Retiree First is considered a national account with a rate guarantee through 2025.

In addition, Mr. Nunnally discussed the flow of funds through MSHG. Mr. Nunnally said pharmacy rebates, working rates, and rebates are our main sources of revenue.

MSHG Goals

Mr. Nunnally informed the group Gallagher will be hosting a benefit administrator meeting which each vendor of MSHG will attend to work with benefit administrators so we can better inform employees about the tools MSHG offers to help members. Mr. Nunnally said we are also working on benefit guides that detail all vendors and will be accessible on the new MSHG website.

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

Mr. Nunnally said he would send out a survey with multiple dates that work best for the next meeting.

Mr. LaFond made a motion to end the meeting at 11:08 AM. Mr. Mathieu seconded the motion. There was a roll call vote. The motion passed unanimously.

*Submitted by,
Emmilie Roach
Gallagher Benefit Services*