



Mass Strategic Health Group (MSHG) Board Meeting

Thursday, March 30th, 2023 at 1:00 PM

Health Plans Inc. Headquarters and Meeting by Virtual Participation

Meeting Minutes

Board and Alternate Board Members in Attendance:

Matthew Wojcik, Board Chair	Town of Douglas
Rich Mathieu	Dudley Charlton Regional School District
Rick LaFond	Town of Webster
Karen Bratt	Town of Franklin
Joanne Frederick	Town of Oxford
Alison Potter	Town of Medway
Adam Gaudette	Town of Northbridge

Guests in Attendance:

Cheryl Vaidya	Town of Douglas
Jeanne Lovett	Town of Douglas
Courtney Friedland	Town of Webster
Tim Bell	Town of Webster
Jessica Sinclair	Town of Medway
Richard Bienvenue	MSHG Treasurer
John Webber	Health Plans Inc.
Nancy Souder	Health Plans Inc.
Heidi Dagnese	Health Plans Inc.
William Short	NFP
Ken Lombardi	NFP
Doug Morse	Health Joy
Marianna Gil	Arthur J. Gallagher
Anthony Lively	Arthur J. Gallagher
Chris Nunnally	Arthur J. Gallagher
Emmilie Roach	Arthur J. Gallagher

The meeting was called to order at 1:02 PM.

Delegate / Alternate Delegate Attendance

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



Meeting Minutes – February 16, 2023 – Votes Possible

Ms. Potter made a motion to update the meeting minutes from February 16, 2023 with one amendment. Mr. LaFond seconded the motion. There was a roll call vote. Mr. Mathieu abstained. The motion passed.

Motion

Ms. Potter made a motion to accept the meeting minutes from February 16, 2023. Mr. LaFond seconded the motion. There was a roll call vote. The motion passed unanimously.

Motion

Ms. Roach said she would update the meeting minutes with the corrected amendment and post the final copy to the website.

Report of the Subcommittee on the Participation Agreement and Legal Representation Recommending that the Board Retain the Firm of Feeley & Brown as General Counsel for the MSHG Board – Votes Possible

Mr. Wojcik said he has had contact with Mark Terry from Mirick O’Connell, who has been assigned to work with the subcommittee on the Joint Purchase Group Agreement (JPG). Mr. Wojcik said that on April 7, 2023 the subcommittee would meet with Mr. Terry for an information meeting on the expectations of the draft agreement.

Mr. Wojcik said the subcommittee met with Mr. Kevin Feeley from Feeley and Brown. Mr. Wojcik said it is the recommendation of the subcommittee Feely and Brown be retained as the general counsel for the board, with Mr. Feeley being the primary attorney. Mr. Wojcik said the subcommittee was extremely impressed by Mr. Feeley’s knowledge of Chapters 32B and 150E. Mr. Wojcik said that once Mirick O’Connell drafts the JPG, Mr. Feeley will review it before being presented to the full board.

Mr. LaFond made a motion to retain Feeley and Brown as MSHG’s legal counsel. Mr. Mathieu seconded the motion. There was a roll call vote. The motion passed unanimously.

Motion

Gallagher Financial Report – February 2023

Mr. Nunnally presented the financial report through February 2023. Mr. Nunnally said we have 8 months of data, which allows us to start seeing trends and where the group will end up. Mr. Nunnally said as of February the group is running at a funding ratio of 86.4% with a surplus of \$6.3 million for fiscal year 2023. Mr. Nunnally said we are due \$1.8 million in stop loss reimbursements and have received \$423,000. Mr. Nunnally explained two stop loss members would no longer impact the plan since enrolling in the Aetna plan through Medicare migration.

Health Plans Inc. Renewal Presentation FY2024 – Votes Possible

Mr. Webber presented the Health Plans Inc. (HPI) FY2023 renewal and explained that Health Plans Inc. has charged MSHG \$20.90 per employee per month (PEPM) since the group’s inception in 2019. Mr. Webber said Health Plans Inc. is asking for a \$0.80 increase based on several factors, including the COVID-19 mandates. Mr. Webber said the groups with COBRA through HPI are charged \$1.00 PEPM and for those who do not have COBRA there is no charge. Mr. Webber explained that Gallagher has a broker fee and Health Equity has a fee for members with high deductible plans. Mr. Webber said there is an additional fee of \$0.70 for using the Harvard Pilgrim network and the United Health Care network. Mr. Nunnally said an option is included for the Health Joy program with an offer of \$2.50 PEPM.



Health Joy Presentation on Health Care Concierge Application – Votes Possible

Mr. Nunnally said at our last board meeting we looked through all our vendors and what we saved from each of those vendors. Mr. Nunnally explained how we are losing a lot of opportunity costs by not getting members to utilize our programs effectively. Mr. Nunnally said HPI has partnered with Health Joy, and he believes Health Joy is a good option to drive utilization in our programs.

Mr. Morse, CEO of Health Joy, explained the technology and services they offer and the value the program can provide to MSHG. Mr. Morse said from a consumer point healthcare was incredibly complex and costly to navigate. Mr. Morse said Health Joy saves money, tries to maximize the value through engagement with the benefits offered, and reduces the administrative burden. Mr. Morse said creating awareness will drive members towards these programs and the way to do that is by connecting with them where they are spending a lot of time, which is on their mobile phones. Mr. Morse said he and his team had built this technology to be able to easier connect with people and be able to provide them with the guidance they need. Such as solutions and the ability to navigate the network itself because there are many price differences depending on which provider you choose. Mr. Morse said the concierge team provides a highly personalized white glove experience to every member while doing the research to prevent unnecessary waste for employees and members. Mr. Morse said virtual care is improved due to better access, convenience, cost-effectiveness, and communication.

Mr. Morse presented a demo of the concierge application consumers can access through smartphones. Mr. Morse said members could access all the vendors MSHG offers, their prescriptions, ID cards, deductibles, and invoices. Mr. Morse said they had built connections with HPI to view real-time claims spent along with in and out-of-network benefits. Mr. Morse said members could ask for help looking for providers, primary care physicians, or specialists. Mr. Morse said there would be mailings for members who do not use a smartphone.

Ms. Frederick asked if it could be used for open enrollment. Mr. Morse said open enrollment is being promoted with a notification stating the open enrollment window for each group, which may be a link to a website the group uses to collect information.

The board discussed. Mr. Nunnally said the Health Joy cost is \$2.50 PEPM with no cost to the member as the cost comes directly from the trust.

Mr. Mathieu made a motion to approve Health Plans Inc. FY2024 renewal with the capstone of Health Joy. Ms. Frederick seconded the motion. There was a roll call vote. The motion passed unanimously.

Motion

Firefighter Benefit Enhancement Options – Votes Possible

Mr. Wojcik explained the Town of Douglas is having several complex issues coming together simultaneously involving the cancer presumption and having claims denied. Mr. Wojcik asked Mr. Nunnally if any enhanced insurance product is available to firefighters that may not usually be part of an annual exam. Mr. Wojcik said firefighters who develop lung nodules on their lungs require a CT scan annually. Mr. Wojcik said the Town of Douglas would like to offer this enhanced benefit to watch those cases and help firefighters prepare for filing a claim if they get a diagnosis. Mr. Nunnally said there is no additional cost or design to enhancing the benefit and it takes away the burden of paying for the services away from the town's general fund. The board decided to put this on the upcoming meeting agenda for a vote.



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

Mr. Nunnally said next meeting the board would go over FY24 renewals. Mr. Nunnally said all new groups interested in joining MSHG would be presented to the board at the next meeting.

There was no further topics not reasonably anticipated after 48 hours in advance of the meeting.

Mr. Mathieu made a motion to adjourn the meeting at 2:49 PM. Mr. LaFond seconded the motion. There was a roll call vote. The motion passed unanimously.

Motion

Next Meeting

The next meeting was scheduled for April 27th, 2023 at 1 PM.

*Submitted by,
Emmilie Roach
Gallagher Benefit Services*