



# Mass Strategic Health Group (MSHG) Board Meeting

**Thursday, June 15<sup>th</sup>, 2023 at 1:00 PM**  
*Town of Medway Town Hall and 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
Michael Boynton	Town of Medway
Adam Gaudette	Town of Northbridge
Lindsay Grasso	Town of Abington

**Guests in Attendance:**

Jessica Sinclair	Town of Medway
MaryEllen Cerbone	Dudley Charlton Regional School District
Richard Bienvenue	MSHG Treasurer
William Short	NFP
Ken Lombardi	NFP
Anthony Lively	Arthur J. Gallagher
Chris Nunnally	Arthur J. Gallagher
Emmilie Roach	Arthur J. Gallagher
Mark McCarron	Arthur J. Gallagher

The meeting was called to order at 1:07 PM.

**Delegate / Alternate Delegate Attendance**

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

**Meeting Minutes – April 27, 2023 – Votes Possible**

Mr. Boynton made a motion to update the meeting minutes from April 15, 2023, with one amendment. Mr. Gaudette seconded the motion. There was a roll call vote. The motion passed.

Motion



**Gallagher Financial Report – March 2023**

Mr. Nunnally presented the financial report through April 2023. Mr. Nunnally said we're running at a funding ratio of 83.5% and beginning to receive stop-loss reimbursements for this fiscal year. Mr. Nunnally said we are due back \$540,000 in stop-loss reimbursement and have already been paid \$2.2 million. Mr. Nunnally said we are sitting in a great financial position with \$8 million in our trust fund.

**Review and Possible Firefighter/Police Benefit, Sigma First Responder – Votes Possible**

Mr. Nunnally said Sigma is a program that provides medical testing for first responders. Mr. Nunnally said Sigma has had a lot of success in stopping large claims and getting ahead of problems so that first responders can get in touch with providers to help them immediately, if necessary.

Dr. Stone, the CEO of Sigma explained he has been working in public safety buildings for the last 30 years to diagnose early onset heart disease and public safety. Dr. Stone said the life expectancy in public safety is 57 years old, typically on the fire and law enforcement side of things. Dr. Stone explained many heart attacks we're seeing below the age of 45 are in public safety agencies. Dr. Stone said these diseases don't start at 43, these patterns develop in patients early 20's. Dr. Stone said it is difficult for our first responders to have the required testing done to catch these diseases because healthcare providers do not believe it is necessary at younger ages, so providers are not going to cover testing. Dr. Stone explained what happens to the heart and vessels during early onset heart diseases and why if you're not testing for the right things, these symptoms can be missed or not caught at all. Dr. Stone said Sigma provides a comprehensive look at blood panels and within the blood can see predisposed inflammation. Dr. Stone said the testing cost is per utilizer and Sigma does testing on sight in public safety buildings to keep costs lower. Dr. Stone said all testing is totally confidential.

Mr. Boynton made a motion to move forward with adding Sigma immediately. Mr. LaFond seconded the motion. There was a roll call vote. The motion passed unanimously.

Motion

**Review and Possible Vote to Adjust Treasurer Compensation – Votes Possible**

Mr. Wojcik explained the complexity and innovation that flows through to the financial record keeping of MSHG. Mr. Wojcik said the individual rating and tracking results in substantially more work than a traditional Joint Purchase Group with a single product.

Mr. Bienvenue said because MSHG is growing he has asked for an increase in salary as of July 1, 2022, from \$1,400 to \$3,200 a month. Mr. Bienvenue said again because of the growth he is asking for an increase in salary as of July 1, 2023, from \$3,200 to \$3,900 a month.

Mr. Boynton made a motion to approve the new treasury fee of \$4,000 month for the fiscal year 2024. Mr. LaFond seconded the motion. There was a roll call vote. The motion passed unanimously.

Motion

The board agreed to review the treasurer fee annually.

**Review and Possible Vote to add Collaborative for Educational Services**

Mr. Nunnally said Collaborative for Educational Services started looking at MSHG back in February because they were looking at a large increase of above 20% from Harvard Pilgrim. Mr. Nunnally said Mr. McCarron believes they are fit for the group and came 8% below what their increase would have been with Harvard Pilgrim.



Mr. Boynton made a motion to move forward and allow Collaborative for Education Services in MSHG as of July 1, 2023. Mr. LaFond seconded the motion. There was a roll call vote. The motion passed unanimously.

Motion

**Participation Agreement Conversation**

Mr. Wojcik said Marc Terry has finished the participation agreement and it has been circulated into the subcommittee. Mr. Wojcik said no suggestions were in any way disruptive to the main flow of the document, so it has been sent for final review to Mr. Kevin Feeley. Mr. Wojcik said once the agreement has been fully vetted the board will have plenty of time to review the final copy before it is put up for a vote. Mr. Wojcik said this participation agreement will be on the agenda as a votable item at the next MSHG board meeting.

**Review and Possible Vote to Accept the Stop Loss Renewal FY2024 – Votes Possible**

Mr. Nunnally said Gallagher runs a New England stop-loss block in which MSHG participates. Mr. Nunnally said we have several groups within that block and well over 100,000 members with \$30 million in premiums. Mr. Nunnally explained we're growing a rather large block and because of that we received a lot of guarantees. Mr. Nunnally said every 3 years Gallagher goes out to the market with the entire block and we did that this year. Mr. Nunnally said we had bids come from stop-loss carriers but nothing that could compete with Gerbers/RTMS.

Mr. LaFond made a motion to stay with Gerber/RTMS for fiscal year 2024. Mr. Mathieu seconded the motion. There was a roll call vote. The motion passed unanimously.

Motion

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

There were no topics not reasonably anticipated 48 hours in advance of the meeting.

Mr. Boynton made a motion to adjourn the meeting at 2:44 PM. Mr. Mathieu seconded the motion. There was a roll call vote. The motion passed unanimously.

Motion

**Next Meeting**

Mr. Nunnally said he would send out a poll for the next meeting to make sure all existing and new members of MSHG can attend.

*Submitted by,  
Emmilie Roach  
Gallagher Benefit Services*