



# Mass Strategic Health Group (MSHG) Board Meeting

**Tuesday, October 17<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:**

Rick LaFond, Board Chair	Town of Webster
Matthew Wojcik	Town of Douglas
Rich Mathieu	Dudley Charlton Regional School District
Karen Bratt	Town of Franklin
Michael Boynton	Town of Medway
Adam Gaudette	Town of Northbridge
Lindsay Grasso	Town of Abington
Jamie Kelley	Town of Acushnet
James Ryan	Town of Salisbury
Joanne Frederick	Town of Oxford
Mary Lauria	Town of Grafton

**Guests in Attendance:**

Jessica Sinclair	Town of Medway
Courtney Friedland	Town of Webster
Tim Bell	Town of Webster
Ken Lombardi	NFP
Kevin Paicos	NFP
William Short	NFP
Anthony Lively	Arthur J. Gallagher
Chris Nunnally	Arthur J. Gallagher
Emmilie Roach	Arthur J. Gallagher
Sheila Kaye	Arthur J. Gallagher
Patricia Joyce	Abacus
Richard Beinvenue	Treasurer

The meeting was called to order at 1:06 p.m.

**Delegate / Alternate Delegate Attendance**

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

**Meeting Minutes – August 29, 2023 – Votes Possible**

Mr. Ryan made a motion to approve the meeting minutes from August 29, 2023 Mr. Boynton seconded the motion.

Motion



There was a roll call vote.

- Town of Abington – Yes
- Town of Acushnet – Yes
- Town of Douglas – Yes
- Dudley Charlton RSD – Yes
- Town of Franklin – Yes
- Town of Grafton – Yes
- Town of Medway – Yes
- Town of Northbridge – Yes
- Town of Oxford – Abstain
- Town of Salisbury – Yes
- Town of Webster – Yes

The motion passed.

**Meeting Minutes – September 13, 2023 – Votes Possible**

Mr. Boyton made a motion to approve the meeting minutes from August 29, 2023 Mr. Ryan seconded the motion.

Motion

There was a roll call vote.

- Town of Abington – Yes
- Town of Acushnet – Yes
- Town of Douglas – Yes
- Dudley Charlton RSD – Yes
- Town of Franklin – Yes
- Town of Grafton – Yes
- Town of Medway – Yes
- Town of Northbridge – Yes
- Town of Oxford – Yes
- Town of Salisbury – Yes
- Town of Webster – Yes

The motion passed unanimously.

**Treasurer's Report**

Mr. Beinvenue presented the treasurer's report through June 30, 2023. Mr. Beinvenue said he would e-mail the monthly transaction report to the board that shows three key items, cash balance, bank summary, and transaction updates. Mr. Beinvenue said transactions are reconciled every month and are generally available at the end of each month. Mr. Beinvenue stated that he receives a monthly warrant from Gallagher, which he uses to pay the monthly invoices for each entity. Mr. Beinvenue said he records these invoices in our accounting system as receivables and this report displays outstanding items by month and number. Mr. Beinvenue said the group does



not have a lot of payables, the bills are paid monthly but there could be timing issues with when Health Plans Inc. (HPI) reports claims payments for when they are incurring.

The board discussed creating an investment policy and designating a backup for Mr. Beinvenue. Mr. LaFond mentioned later in the agenda that we will be discussing a finance subcommittee, and he believes that many of the issues raised regarding fiscal policies and investment policies would be relevant and appropriate for such a committee.

**Gallagher Report**

Mr. Nunnally discussed the fiscal year end 2023 report and compared it to where are currently. Mr. Nunnally explained that Harvard Pilgrim faced difficulty in paying claims at the end of March, April, and May, but in June they started paying some claims. Mr. Nunnally mentioned that fiscal year 2024 has higher claims costs, but the stop loss reimbursements have started to come in, and Harvard Pilgrim is now catching up with their claims. Mr. Nunnally also noted that all renewals were calculated before the delay in claims.

**Discussion and Possible Vote to Approve Proposed 2023-2024 Priorities**

Mr. LaFond said he had a chance to distribute the spreadsheet of priorities before the original meeting packet. Mr. LaFond recommended a subcommittee for many priorities, such as financial management into internal controls. Mr. LaFond said from the feedback received from the board these goals should be appropriate for the upcoming year and asked the board for any questions.

Mr. Ryan proposed the idea of creating a central repository for trust members where all the necessary agreements can be signed. Mr. Wojcik suggested that the completion of the MSHG website should be a priority and that an organized document repository should be added to the website for the convenience of the board members. Mr. Ryan added that, apart from having a document repository, there are other ways to access the records stored by the group, besides Gallagher. Another suggestion was made to identify what our vendors are doing to help mitigate costs associated with high claims and trends in the industry.

The board discussed providing Mr. Beinvenue with additional access to the group's records. Mr. Beinvenue agreed, and Mr. Nunnally stated that Gallagher would send over all the MSHG records on file.

Mr. Ryan made a motion to accept Mr. Beinvenue as the group's additional keeper of the records. Mr. Wojcik seconded the motion.

Motion

There was a roll call vote.

- Town of Abington – Yes
- Town of Acushnet – Yes
- Town of Douglas – Yes
- Dudley Charlton RSD – Yes
- Town of Franklin – Yes
- Town of Grafton – Yes
- Town of Medway – Yes
- Town of Northbridge – Yes



Town of Oxford – Yes  
Town of Salisbury – Yes  
Town of Webster – Yes

The motion passed unanimously.

Mr. Boynton made a motion to accept the proposed 2023-2023 priorities as presented plus the completion of the MSHG website. Mr. Ryan seconded the motion.

Motion

There was a roll call vote.

Town of Abington – Yes  
Town of Acushnet – Yes  
Town of Douglas – Yes  
Dudley Charlton RSD – Yes  
Town of Franklin – Yes  
Town of Grafton – Yes  
Town of Medway – Yes  
Town of Northbridge – Yes  
Town of Oxford – Yes  
Town of Salisbury – Yes  
Town of Webster – Yes

### **General Discussion Regarding Creation of Subcommittee**

Mr. Mathieu said now that the group has established specific priorities and goals, to carve out some of the work it would be logical to form a couple of subcommittees. Mr. Mathieu suggested a finance subcommittee to work on renewals and approval for new groups who may be interested in joining and a committee with members who are in tune with the marketplace to bring the best vendors to the board for presentations. Mr. LaFond asked Mr. Mathieu and anyone else to please e-mail over any suggestions regarding subcommittees and we will put it on the agenda for discussion and possible vote at the next board meeting.

### **Discussion and Possible Vote to Establish a Permanent Finance Subcommittee**

Mr. LaFond said over the last year or so the board started an informal group with Mr. Wojcik, Mr. Bell, and Mr. Mathieu and a lot has come out of it. Mr. Lafond said the number one thing that has come out of this group is the need for a finance subcommittee. Mr. Mathieu said this group has discussed the financial subcommittee being in charge of transactional monitoring, financial reporting mechanisms, how we want to account for prescription drug rebates, and reviewing quarterly member equity calculations. Mr. Mathieu said ultimately we want to make sure this information gets audited. Mr. LaFond said his thoughts are to have 5 members plus the treasurer for this committee. Mr. LaFond asked Mr. Beinvenue to draft a charge he would feel comfortable with and send it to him. Mr. LaFond said it will be listed as an agenda item at the next board meeting.

### **Updates – Status of Executed Participation Agreement**



Mr. LaFond said he has not received the finalized signed copy of the participation agreement from several members. Mr. LaFond asked all members to get the agreement signed as soon as possible.

**Discussion and Possible Vote to Approve Proposed AETNA Medicare Renewal Rates for 2024**

Mr. Nunnally said the Aetna rates for fiscal year 2024 will be increasing by \$7 per subscriber per month with our current rate cap at \$10.00. Mr. Nunnally noted as of January 1, 2024, Nations Hearing is being added to all plans which will allow members to purchase hearing aids with substantial savings.

Mr. Boynton made a motion to approve the fiscal year 2024 rate increase of \$7 with Aetna. Mr. Ryan seconded the motion.

Motion

There was a roll call vote.

- Town of Abington – Yes
- Town of Acushnet – Yes
- Town of Douglas – Yes
- Dudley Charlton RSD – Yes
- Town of Franklin – Yes
- Town of Grafton – Yes
- Town of Medway – Yes
- Town of Northbridge – Yes
- Town of Oxford – Yes
- Town of Salisbury – Yes
- Town of Webster – Yes

The motion passed unanimously.

**Discussion and Possible Vote to Add Participants in the AETNA Medicare Plan**

Mr. Nunnally said there are a little over 2,000 subscribers who are waiting to join the MSHG Medicare plan. Mr. Nunnally said the Town of Southborough, the Town of Boxborough, and the Southeastern Massachusetts Health Group (SMHG) have formally asked to join. Mr. Nunnally explained the more groups we add to our pool, the more premium discount we get.

Mr. Wocjik made a motion to add the Town of Southborough, the Town of Boxborough, and SMHG to the MSHG for the Aetna Medicare Advantage Plan for January 1, 2024. Mr. Kelley seconded the motion.

There was a roll call vote.

- Town of Abington – Yes
- Town of Acushnet – Yes
- Town of Douglas – Yes
- Dudley Charlton RSD – Yes
- Town of Franklin – Yes
- Town of Grafton – Yes
- Town of Medway – Yes



Town of Northbridge – Yes  
Town of Oxford – Yes  
Town of Salisbury – Yes  
Town of Webster – Yes

The motion passed unanimously.

**Discussion and Possible Vote to Approve the September 14, 2023 Legal Bill from Norris, Murray & Peloquin, LLC**

Mr. Wojcik made a motion to approve the legal bills from Norris, Murray & Peloquin for August and October 2023 in the amount totaling \$5,865. Mr. Boynton seconded the motion.

Motion

There was a roll call vote.

Town of Abington – Yes  
Town of Acushnet – Yes  
Town of Douglas – Yes  
Dudley Charlton RSD – Yes  
Town of Franklin – Yes  
Town of Grafton – Yes  
Town of Medway – Yes  
Town of Northbridge – Yes  
Town of Oxford – Yes  
Town of Salisbury – Yes  
Town of Webster – Yes

The motion passed unanimously

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

Mr. Mathieu suggested investing in a Meeting Owl to improve remote meetings with better sound and video capabilities.

Mr. Boynton made a motion to authorize a payment of 1200 dollars for a meeting owl. Mr. Mathieu seconded the motion.

There was a roll call vote.

Town of Abington – Yes  
Town of Acushnet – Yes  
Town of Douglas – Yes  
Dudley Charlton RSD – Yes  
Town of Franklin – Yes



Town of Grafton – Yes  
Town of Medway – Yes  
Town of Northbridge – Yes  
Town of Oxford – Yes  
Town of Salisbury – Yes  
Town of Webster – Yes

The motion passed unanimously.

**Next Meeting**

Mr. Wojcik made a motion to adjourn the meeting at 2:38 p.m. Mr. Boynton seconded the motion.

Motion

There was a roll call vote.

Town of Abington – Yes  
Town of Acushnet – Yes  
Town of Douglas – Yes  
Dudley Charlton RSD – Yes  
Town of Franklin – Yes  
Town of Grafton – Yes  
Town of Medway – Yes  
Town of Northbridge – Yes  
Town of Oxford – Yes  
Town of Salisbury – Yes  
Town of Webster – Yes

The motion passed unanimously.

The next meeting was scheduled for November 15<sup>th</sup> at 1 p.m.

*Submitted by,  
Emmilie Roach  
Gallagher Benefit Services*