



Mass Strategic Health Group (MSHG) Board Meeting

Wednesday, November 15th, 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
Karen Bratt	Town of Franklin
Jessica Sinclair	Town of Medway
Lindsay Grasso	Town of Abington
James Ryan	Town of Salisbury
Joanne Frederick	Town of Oxford
Evan Brassard	Town of Grafton
Daniel Haynes	Tri-County RSD
Arthur Scott	CES

Guests in Attendance:

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
Brett Bussell	ACA Prime
Patricia Joyce	Abacus
Rusti Greis	OptiMed
Richard Beinvenue	Treasurer

The meeting was called to order at 1:02 p.m.

Delegate / Alternate Delegate Attendance

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

Meeting Minutes – October 17, 2023 – Votes Possible

Mr. Wojcik made a motion to approve the meeting minutes from October 17, 2023. Mr. Haynes seconded the motion.

Motion

There was a roll call vote.



Town of Abington – Yes
CES – Yes
Town of Douglas – Yes
Town of Franklin – Yes
Town of Grafton – Yes
Town of Medway – Yes
Town of Oxford – Yes
Town of Salisbury – Yes
Tri-County RSD – Yes
Town of Webster – Yes

The motion passed unanimously.

Treasurer's Report

Mr. Beinvenue presented the treasurer's report for the period ending on June 30, 2023. Mr. Beinvenue shared the group's financial statement and drew the board's attention to the member participant equity calculation. Mr. Beinvenue also highlighted that he would like the board to focus on this calculation in the upcoming months as it provides a detailed analysis of the cumulative equity results since the inception of their participation. Mr. Beinvenue explained that we have members with positive and negative equity and unallocated funds, which are prescription rebates. Mr. Beinvenue said as of September 30, 2023, the total group surplus is \$7.9 million, but each participant's share could be positive or negative.

Gallagher Report

Mr. Nunnally discussed the Gallagher financial report, emphasizing the summary page and stop loss reporting. Mr. Nunnally pointed out that the fiscal years 2023 and 2024 have been merged due to an incident in which Harvard Pilgrim health care was hacked between March and May of last year, resulting in no claims being paid during that time. Mr. Nunnally explained all claims for those months are being billed this year. Mr. Nunnally said the underwriter will evaluate the claims incurred when reviewing projections. Mr. Nunnally said the data will be assigned to the corresponding year when projections are made. Mr. Nunnally explained that the underwriter will blend the experience from the first quarter of this year to the last quarter of the previous fiscal year to accurately represent where the claims stand.

Mr. Nunnally noted that the group is due \$256,000 in stop-loss reimbursements and we anticipate this number to increase as run-out claims continue.

Discussion and Possible Vote to Establish a Financial Advisory Subcommittee, Membership Subcommittee, and Strategic Planning Sub-Committee

Mr. LaFond said he received notes regarding the creation of subcommittees, specifically for the financial subcommittee. Mr. LaFond said the financial subcommittee would monitor transactions, review financial reporting mechanisms, conduct quarterly claims reviews, and provide recommendations on internal controls, fallacies, and procedures. Mr. LaFond explained this committee will be used as both an oversight and education committee.

Mr. Wojcik made a motion to establish a finance committee with 3 members. Mr. Scott seconded the motion.

Motion



There was a roll call vote.

- Town of Abington – Yes
- CES – Yes
- Town of Douglas – Yes
- Town of Franklin – Yes
- Town of Grafton – Yes
- Town of Medway – Yes
- Town of Oxford – Yes
- Town of Salisbury – Yes
- Tri-County RSD – Yes
- Town of Webster – Yes

The motion passed unanimously.

Mr. Scott made a motion to appoint Mr. Ryan, Mr. Wojcik, and Ms. Laurie as the finance committee members. Mr. Wojcik seconded the motion.

Motion

There was a roll call vote.

- Town of Abington – Yes
- CES – Yes
- Town of Douglas – Yes
- Town of Franklin – Yes
- Town of Grafton – Yes
- Town of Medway – Yes
- Town of Oxford – Yes
- Town of Salisbury – Yes
- Tri-County RSD – Yes
- Town of Webster – Yes

The motion passed unanimously.

Mr. LaFond has suggested that a membership advisory committee be formed to review and make recommendations on applications for both full and limited participation. Mr. LaFond said the committee would also consider the overall size of the group, the geographic location of applicants, and their financial compatibility. Mr. Lafond announced that the membership advisory committee and the strategic planning sub-committee will be added to the agenda to establish formally.

Status of Executed Participation Agreements

Mr. LaFond said one outstanding participation agreement needs to be signed. Mr. Lively said he would follow up with the group.



Update on MSHG Approved Goals

Mr. LaFond discussed how the role of the treasurer has been revised to align with Mr. Beinvenue’s current compensation and position description. Mr. Lafond also mentioned that the financial advisory committee is working towards achieving the 2024 goals, and there is a level of trust placed in the subcommittees regarding the central repository of membership agreements. Mr. LaFond said to ensure the safety of these agreements, it was suggested that the chair hold the files, and the attorney, Leo Peloquin, is willing to hold copies as well. Mr. LaFond said additionally Gallagher will provide Mr. Beinvenue with files to keep additional copies of records.

Discussion Regarding OptiMed Program Status – Votes Possible

Mr. Nunnally reminded the members that OptiMed is a program that allows patients to receive select infusions at their homes rather than at medical facilities. Mr. Nunnally mentioned that OptiMed will no longer be available as a voluntary program after January 1, 2024, and if we want to continue offering this program, we will have to make it mandatory.

Ms. Greis mentioned that OptiMed collaborates with affected members to manage their care with their specialists. Ms. Greis discussed the introduction of high-cost treatments in the market that have curative properties. Ms. Greis also mentioned that specialty medications are being reviewed through the FDA process, approved, and made available in the market leading to significant growth for self-funded plan sponsors. Ms. Greis explained that many medications require professional administration, such as infusion or injection, and are therefore considered a medical benefit. Ms. Gries said OptiMed is currently working with Health Plans, Inc. (HPI) to create a fully integrated approach by 2024. Ms. Greis explained that HPI will support proactive member communication to those impacted and fold them into the program in advance of going mandatory. Ms. Greis also explained that OptiMed offers programs that provide direct discounts on these medications, as well as site-of-care optimization and conveniences like weekend and evening appointments. Ms. Greis added this is seen as a benefit advancement when launching to the populations because they have a reduction or no cost share associated with their therapies.

Mr. Haynes made a motion to move forward with the OptiMed mandatory program as of January 1, 2024. Mr. Wojcik seconded the motion.

Motion

There was a roll call vote.

- Town of Abington – Yes
- CES – Abstain
- Town of Douglas – Yes
- Town of Franklin – Abstain
- Town of Medway – Yes
- Town of Oxford – Abstain
- Town of Salisbury – Yes
- Tri-County RSD – Yes
- Town of Webster – Yes



The motion passed.

Discussion to Adopt Express Scripts Price Assured Program for Generic Medications – Votes Possible

Mr. Lively said there is a program called GoodRx, which offers discounts on medications by providing the lowest price for a specific medication at a particular facility. Mr. Lively explained when a member can get a lower cost on a generic medication, it does not go through the health insurance plan. Mr. Lively said the Express Scripts price assured program integrates the GoodRx program and allows the savings on generic drugs to also flow through the health plan. Mr. Lively said the yearly savings is \$40,000.

Mr. Wojcik made a motion to adopt the Express Scripts price assurance program for generic medications. Mr. Haynes seconded the motion.

Motion

There was a roll call vote.

- Town of Abington – Yes
- CES – Yes
- Town of Douglas – Yes
- Town of Franklin – Yes
- Town of Grafton – Yes
- Town of Medway – Yes
- Town of Oxford – Yes
- Town of Salisbury – Yes
- Tri-County RSD – Yes
- Town of Webster – Yes

The motion passed unanimously.

Presentations and Discussion Regarding ACA Prime Services – Votes Possible

Mr. Nunnally explained that some member communities are not accustomed to handling the Affordable Care Act (ACA) reporting independently. Mr. Nunnally explained that HPI has partnered with ACA Prime to ease the burden off of benefits administrators. Mr. Nunnally assured the group that if ACA Prime takes over, they will bear no responsibility for the reporting. Mr. Bussell said ACA Prime has never had a mistake happen, but if something went wrong and the group received a penalty, it would be covered. Mr. Bussell said the cost is \$2,500 per group, and there is also late filing and penalty review assistance available. Mr. Nunnally said HPI would run the charge of ACA Prime right through their processing as an expense of health insurance. Mr. Nunnally said this program is voluntary, but any groups who plan on using it should get the data in by January 15, 2024.

Mr. Wojcik made a motion to move forward with ACA Prime as a voluntary option. Mr. Haynes seconded the motion.

Motion

There was a roll call vote.



Town of Abington – Yes
 Town of Douglas – Yes
 Town of Franklin – Yes
 Town of Grafton – Yes
 Town of Medway – Yes
 Town of Oxford – Yes
 Town of Salisbury – Yes
 Tri-County RSD – Yes
 Town of Webster – Yes

The motion passed unanimously.

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

There was no open session for topics not reasonably anticipated 48 hours in advance of the meeting.

Next Meeting

Mr. Wojcik made a motion to adjourn the meeting at 2:49 p.m. Mr. Haynes seconded the motion.

Motion

There was a roll call vote.

Town of Abington – Yes
 CES – Yes
 Town of Douglas – Yes
 Town of Franklin – Yes
 Town of Grafton – Yes
 Town of Medway – Yes
 Town of Oxford – Yes
 Town of Salisbury – Yes
 Tri-County RSD – Yes
 Town of Webster – Yes

The motion passed unanimously.

The next meeting was scheduled for December 19th at 1 p.m.

*Submitted by,
 Emmilie Roach
 Gallagher Benefit Services*