



# Mass Strategic Health Group (MSHG) Board Meeting

**Tuesday, December 19<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
Karen Bratt	Town of Franklin
Michael Boynton	Town of Medway
Jamie Kelley	Town of Acushnet
James Ryan	Town of Salisbury
Joanne Frederick	Town of Oxford
Even Brassard	Town of Grafton
Daniel Haynes	Tri-County RSD
Arthur Scott	CES
Adam Gaudette	Town of Northbridge
Rich Mathieu	Dudley Charlton RSD

### Guests in Attendance:

Tim Bell	Town of Webster
Courtney Friedland	Town of Webster
Allison Potter	Town of Medway
Jessica Sinclair	Town of Medway
Jeanne Lovett	Town of Douglas
Ken Lombardi	NFP
Kevin Paicos	NFP
William Short	NFP
Marianna Gil	Arthur J. Gallagher
Lucy MacCallum	Arthur J. Gallagher
Emmilie Roach	Arthur J. Gallagher
John Scholl	Arthur J. Gallagher
Patricia Joyce	Abacus
Rusti Greis	OptiMed
Richard Bienvenue	Treasurer

The meeting was called to order at 1:01 p.m.

### Delegate / Alternate Delegate Attendance

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



**Meeting Minutes – November 15<sup>th</sup>, 2023 – Votes Possible**

Mr. Boynton made a motion to approve the meeting minutes from November 15<sup>th</sup>, 2023. Mr. Wojcik seconded the motion.

Motion

There was a roll call vote.

- Town of Acushnet – Yes
- CES – 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
- Tri-County RSD – Yes
- Town of Webster – Yes

The motion passed unanimously.

**Discussion: Gallagher Contracts**

Mr. Lafond said he wants to discuss two specific items. Mr. LaFond said first is the consulting agreement from 2019, which was signed by the Chair of MSHG at the time but was not countersigned by anyone at Gallagher. Mr. LaFond believes MSHG needs to clarify and confirm our relationship with Gallagher regarding this agreement.

Mr. LaFond said the second item is the request for MSHG to sign a third amendment to the administrative services agreement with HPI. Mr. LaFond said there was an original agreement when the group was established, and two subsequent agreements were signed six months and one year later. However, Mr. Lafond has spoken to Gallagher about this and explains that the delay in signing these agreements was due to them not being generated promptly for signature.

Mr. Lafond plans to work with MSHG’s council, Leo Peloquin, to discuss the original contract's legality, MSHG’s standing with Gallagher, and the appropriateness of concern about retroactive agreements.

Mr. Wojcik suggested that we post a discussion of our contacts for review at the next meeting. Mr. Wojcik emphasized that the board had a fiduciary responsibility as a Board to evaluate all vendors in place, including consulting relationship with Gallagher.

**Treasurer's Report**

Mr. Beinvenue presented the treasurer's report and explained the group had \$9 million in disbursement last month. Mr. Beinvenue explained the disbursement is a combination of the monthly warrants Gallagher puts



together that are processed and paid, as well as weekly claims withdrawals by HPI and Express Scripts versus \$7.8 million of cash collections.

Mr. Beinvenue said many of the invoices billed to communities are consistently processing their payments right at the end of the month and that's ideal, but some groups will go several months without paying. Mr. Beinvenue encouraged each group to take a look at their account statement to see if their activity is up to date. Mr. Wojcik recommended a formal discussion on this topic if it does not improve.

**Gallagher Financial Report**

Ms. Gil presented the financial report and mentioned that the formatting would be updated next month for a different look and feel. Ms. Gil also informed that as of November, claims for most groups were in a good financial position five months into the plan year. Ms. Gil highlighted that Dudley Charlton RSD retains a high claimant and is continuing to grow, and it will hit stop loss, so the reimbursements will be monitored closely. Ms. Gil added that the group received over \$900,000 in pharmacy rebates in October. Ms. Gil pointed out that many communities requested a preliminary budget, and Gallagher is working with the groups that brought forward the request. Ms. Gil also mentioned that if any other group is seeking that ahead of budget season, they should let Gallagher know. Gallagher's underwriters will work through that process and provide a preliminary underwriting.

The board requested to identify if actual rebate payments could be allocated to each entity and that a determination should be made should this be feasible. Ms. Gil promised to investigate if this request can be fulfilled.

**Update on Abacus Diabetes Program and Discussion and Possible Vote to Adopt Healthy Weight Program Introduction**

Mr. Doak and Ms. Joyce introduced themselves from Abacus. Ms. Joyce explained that they were there to discuss the Good Health Gateway Diabetes Care Rewards program, which has been in place for three years. Ms. Joyce said the program provides support to members and enriches their benefits by ensuring that they adhere to the care guidelines set by the American Diabetes Association. Ms. Joyce explained the care guidelines are meant to be completed along with their current physical, which provides an incentive of \$0 co-pays. Mr. Doak said as of right now, 37% of people aren't inherent with their medication regimen, 450 members have access to the program, and 76 members are currently active and receiving guidance.

Mr. Doak explained the Health Weight Program's primary objective is to engage with members to control their weight and prevent them from driving up healthcare costs. Mr. Doak also mentioned that chronic conditions like hypertension, diabetes, and cardiovascular diseases often follow obesity. Mr. Doak said the majority of members who attempt to lose weight tend to gain it back unless they receive the guidance and support of a coach or mentor throughout their weight loss journey.

Mr. Boynton made a motion to adopt the Healthy Weight Program effective July 1, 2024.  
Mr. Haynes seconded the motion.

Motion

There was a roll call vote.

Town of Acushnet – Yes  
CES – Yes



- Town of Douglas – No
- 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
- Tri-County RSD – Yes
- Town of Webster – Yes

The motion passed.

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

Mr. LaFond said he was looking for three volunteers to participate in a membership committee and a strategic planning committee. Mr. Scott said he would volunteer for the strategic planning committee.

Mr. Boynton made a motion to appoint a representative from the Town of Grafton and the Town of Franklin to the membership advisory committee. Mr. Wojcik seconded the motion.

Motion

- Town of Acushnet – Yes
- CES – 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
- Tri-County RSD – Yes
- Town of Webster – Yes

The motion passed unanimously.

Mr. LaFond said until we are able to round out the volunteers from other communities, we will hold off on any more formal appointments.

**Update on MSHG Approved Goals**



Mr. LaFond gave an update on the MSHG goals by saying the participation agreements have been signed and returned from every group. Mr. LaFond said we have spoken to our legal counsel about drafting a formal contract with our treasurer regarding his position. Mr. LaFond said once we have all of our subcommittees in place, it will be easier to have more internal controls.

Ms. Gil said she has reconnected with Gallagher's communication team regarding the website and benefit guides. Ms. Gil said she intends to meet with them after the holidays to discuss the website layout, but the Town of Franklin benefits guide is already 99% complete.

**Consideration and Possible Vote to Approve Town of Plainville Application to Join MSHG Aetna Retiree Plan Effective March 1, 2024**

Mr. LaFond said the Town of Plainville has formally applied in writing to join the MSHG Aetna Medicare Plan as of March 1, 2024. Mr. LaFond said the larger we grow the Medicare Advantage Plan, the more we will hit the enrollment threshold for additional premium credits.

Mr. Wojcik made a motion to accept the Town of Plainville into the Aetna Medicare Advantage Plan effective March 1, 2024. Mr. Haynes seconded the motion.

Motion

- Town of Acushnet – Yes
- CES – 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
- 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 3:03 p.m. Mr. Boynton seconded the motion.

Motion

There was a roll call vote.

- Town of Acushnet – Yes
- CES – Yes



**Gallagher**

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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  
Tri-County RSD – Yes  
Town of Webster – Yes

The motion passed unanimously.

The next meeting was scheduled for January 16<sup>th</sup> at 1 p.m.

*Submitted by,  
Emmilie Roach  
Gallagher Benefit Services*