

**MAYFLOWER MUNICIPAL HEALTH GROUP
MINUTES OF GENERAL MEETING
September 4, 2014, 9:00 A.M.
Halifax Country Club
100 Country Club Lane
Halifax, Massachusetts**

Attendees:

Dori Jamieson, Town of Abington
Rick LaFond, Town of Abington
Michael Levy, Chairman of General Board -Town of Bridgewater
Dianne Leroux, Bristol County
Linda Sacchetti, Brockton Area Transit Authority
Linda Cole, Town of Halifax
Troy B. G. Clarkson, Town of Hanover
Ronald San Angelo, Town of Hanson
Ted Alexiades, Town of Hingham
Michael Buckley, Town of Hull
Robert Fennessy, Jr., Town of Kingston
Ken Stevens, Town of Kingston
Rocco Longo, Town of Marshfield
Dan Matthews, Norfolk County
Michael Laliberte, North River Collaborative
Jim Boudreau, Town of Norwell
Darleen Sullivan, Town of Norwell
Marcine Fernandes, Onset Fire District
Mary McCoy, Onset Fire District
Henry Burbine, Massachusetts Teachers Association
Ed Thorne, Town of Pembroke
Sandra Wright, Plymouth County
Bill Farmer, Plymouth County Retirement Association
Colleen Thompson, Town of Plympton
Cindy Mello, Town of Rochester
Michael McCue, Town of Rochester
Allan Chiocca, Town of Rockland
Patricia Vinchesi, Town of Scituate
Pamela Avitabile, Town of Scituate
John Tuffy, Silver Lake Regional School District
Rick Reino, South Shore Educational Collaborative
Maureen Shirkus, South Shore Emergency Communication Center
Kristen Sniezek, Southeastern Regional Transit Authority
Wendy Lemieux, Wareham Fire District
Richard England, Wareham Fire District
John Duggan, Town of West Bridgewater
Paul Golder, Town of West Bridgewater
Frank Lynam, Town of Whitman
Mary Beth Carter, Town of Whitman
Christine Suckow, Whitman- Hanson Regional School District
John Sciara, Professional Fire Fighters of Massachusetts
Thomas J. O'Brien, MMHG Treasurer
Sheila Avery, MMHG
Kelly Morse Perez, MMHG
Jack Sharry, Group Benefits Strategies
Joseph McCarthy, Group Benefits Strategies

Kate Sharry, Group Benefits Strategies
Scott Alfonso, Greater New Bedford Regional Refuse Management District
Brendan Sharkey, Massachusetts Teachers Association
Derek Sullivan, Town of Wareham
Jeff Welch, Plymouth County
Bryan Adams, Harvard Pilgrim Health Care
Tanya Chakmakian, Blue Cross Blue Shield

The meeting was called to order by the Chairman at 9:08 a.m. with a quorum present.

1. **Accept Meeting Minutes**

MOTION: Lynam made a motion to accept the June 18, 2014 meeting minutes.

SECOND: Farmer

VOTE: Unanimous, motion passed

2. **Town of Wareham/Greater New Bedford Regional Refuse Management District(GNBRRMD) petition to join**

Vice Chairman Clarkson reviewed his presentation including a brief overview of MMHG, Rate history, Net asset growth, strategic planning and group expansion process. He stated the Steering Committee will create sub-committees to look at how/if/why we should expand and the administrative structure of group. He explained the group expansion process and read the mission of MMHG:

“The Mayflower Municipal Health Group offers quality prices and is the premier option for public health insurance in Southeastern Massachusetts.”

Vinchesi thanked Clarkson, O’Brien and Levy for all the information that they provided to her. She stated she would not be supporting Wareham or GNBRRMD to join MMHG because she feels that the member units that switched plans are subsidizing those that haven’t made plan design changes. She said she is concerned about Wareham claims history and having claimants with claims in excess of \$100,000. She stated that having more members in the group isn’t necessarily better.

Lynam said that MMHG stop loss deductible is \$300,000 which is a different tier level and would have to look at that comparison. He said the Steering Committee has spent an inordinate amount of time discussing plans. He stated the potential new members are offering to their members the plans that match closest to what they currently offer. He said the MMHG wants to spread the risk by having more members in the group. He welcomed all Board members to attend the Steering Committees.

Sharry said that Wareham has a low specific for Stop loss and reviewed the past four years of data. He explained that Wareham had 28 claims over \$100,000 and one claim over \$300,000. He said MMHG experience has paralleled Wareham’s claim experience. He introduced Derek Sullivan and announced that the Public Employee Committee endorsed moving to MMHG. He said they also accepted that their co-pays will increase by joining MMHG. He stated that he feels they are a good fit for MMHG and gave his recommendation.

Seelig asked about the claims history and how it compares to MMHG. Sharry said that they almost are identical in claims history.

Laliberte asked how many are in each potential member unit and the buy in figures.

Treasurer O'Brien said that Wareham has 630 subscribers and GNBRRMD has 17 subscribers. He said that the information sheet contained the data and was emailed to all Board members. He said that Wareham agreed to pay 7 ½% over our current rates for the active plans and 5% over our current rates for senior plans. He said in the second year they will pay an additional 5% and the third year an additional 4%. He stated that GNBRRMD will pay 9% over our current rates in the first year, an additional 2 1/2 % in the second year, an additional 2 ½% in the third year. He also said they are both paying a 3% finance charge up front in order to spread the payment over three years.

There was some discussion with the following action taken.

MOTION: Lynam made a motion to accept the Town of Wareham as part of the MMHG effective October 1, 2014.

SECOND: Alexiades

VOTE: Motion passed, 27 affirmative, 3 negative

TOWN OF ABINGTON=YES

TOWN OF BRIDGEWATER= YES

BRISTOL COUNTY=YES

BROCKTON AREA TRANSIT AUTHORITY=YES

TOWN OF HALIFAX= YES

TOWN OF HANOVER=YES

TOWN OF HANSON=YES

TOWN OF HINGHAM=YES

TOWN OF HULL=YES

TOWN OF KINGSTON=YES

TOWN OF MARSHFIELD=NO

NORFOLK COUNTY= YES

NORTH RIVER COLLABORATIVE=YES

TOWN OF NORWELL=YES

ONSET FIRE DISTRICT=YES

TOWN OF PEMBROKE=YES

PLYMOUTH COUNTY=YES

PLYMOUTH COUNTY RETIREMENT ASSOCIATION=YES

TOWN OF PLYMPTON=YES

TOWN OF ROCHESTER=YES

TOWN OF ROCKLAND=NO

TOWN OF SCITUATE=NO

SILVER LAKE REGNL SCHOOL DIST=YES

SOUTH SHORE EDUCATIONAL COLLABORATIVE=YES

SOUTH SHORE EMERGENCY CC=YES

SOUTHEASTERN REGIONAL TRANSIT AUTHORITY=YES

ABINGTON/ROCKLAND JOINT WATERWORKS=YES

TOWN OF WEST BRIDGEWATER=YES

TOWN OF WHITMAN=YES

WHITMAN-HANSON RGNL SCHOOL DIST=YES

MOTION: Alexiades made a motion to accept Greater New Bedford Regional Refuse Disposal Management District as part of the Mayflower Municipal Health Group effective October 1, 2014.

SECOND: Lynam

VOTE: Motion passed, 26 affirmative, 4 negative

TOWN OF ABINGTON=YES
TOWN OF BRIDGEWATER= YES
BRISTOL COUNTY=YES
BROCKTON AREA TRANSIT AUTHORITY=YES
TOWN OF HALIFAX= YES
TOWN OF HANOVER=YES
TOWN OF HANSON=YES
TOWN OF HINGHAM=YES
TOWN OF HULL=YES
TOWN OF KINGSTON=YES
TOWN OF MARSHFIELD=NO
NORFOLK COUNTY= YES
NORTH RIVER COLLABORATIVE=NO
TOWN OF NORWELL=YES
ONSET FIRE DISTRICT=YES
TOWN OF PEMBROKE=YES
PLYMOUTH COUNTY=YES
PLYMOUTH COUNTY RETIREMENT ASSOCIATION=YES
TOWN OF PLYMPTON=YES
TOWN OF ROCHESTER=YES
TOWN OF ROCKLAND=NO
TOWN OF SCITUATE=NO
SILVER LAKE REGNL SCHOOL DIST=YES
SOUTH SHORE EDUCATIONAL COLLABORATIVE=YES
SOUTH SHORE EMERGENCY CC=YES
SOUTHEASTERN REGIONAL TRANSIT AUTHORITY=YES
ABINGTON/ROCKLAND JOINT WATERWORKS=YES
TOWN OF WEST BRIDGEWATER=YES
TOWN OF WHITMAN=YES
WHITMAN-HANSON RGNL SCHOOL DIST=YES

Lynam motioned to adjourn at 9:40 a.m., seconded by Farmer and voted unanimously.

Respectfully submitted,

Sheila Avery

Reference documents for this meeting:

- 1) MMHG Group expansion process update (slideshow)