

**MAYFLOWER MUNICIPAL HEALTH GROUP
DRAFT MINUTES OF GENERAL MEETING
November 19, 2018 9:00 A.M.
Monponsett Inn
550 Monponsett Street
Halifax, Massachusetts**

Attendees:

Michael Levy, Chairman of General Board -Town of Bridgewater
Ray Ledoux, Brockton Area Transit
Scott Alfonse, Greater New Bedford RRMD
Charles Seelig, Town of Halifax
Pamela Adduci, Town of Halifax
Lincoln Heineman, Town of Hanover
Jeanne Sullivan, Town of Hanson
Michael Buckley, Town of Hull
Tina Betti, Town of Kingston
Ken Stevens, Town of Kingston
Michael Maresco, Town of Marshfield
Danielle Kerrigan, Town of Marshfield
Frank Hegarty, Norfolk County
Michelle Labadini, Norfolk County
Marcine Fernandes, Onset Fire District
Mary McCoy, Onset Fire District
Kathleen McCarthy, Town of Pembroke
Frank Basler, Plymouth County
Sandra Wright, Plymouth County
Bill Farmer, Plymouth County Retirement Association
Cindy Mello, Town of Rochester
Rick Reino, South Shore Educational Collaborative
Wendy Lemieux, Wareham Fire District
Frank Lynam, Town of Whitman
Mary Beth Carter, Town of Whitman
Christine Suckow, Whitman-Hanson Regional School District
Lisa Green, Town of Whitman
Joseph McCarthy, Charter Management
Kevin Powell, Plymouth County Retiree
Thomas J. O'Brien, MMHG Treasurer
Sheila Avery, MMHG
Kelly Morse Perez, MMHG
Kate Sharry, Group Benefits Strategies
Tanya Chakmakian, Blue Cross Blue Shield of Massachusetts
Bill Hickey, Harvard Pilgrim Health Care
John Sciara, Professional Fire Fighters of Massachusetts
Joyce Lewis, MMHG
Linda Cole, Town of Halifax

The Chairman called the meeting to order at 9:00 a.m. with a quorum present.

1. **Accept Meeting Minutes**

MOTION: Lynam made a motion to accept the June 21, 2018 meeting minutes.

SECOND: Maresco

VOTE: Unanimous

2. **MMHG Wellness Review**

Avery stated MMHG Wellness had 17 workshops and seminars this fall. She said the Health Benefits of Tea seminar was recorded and will be available to view online shortly. She stated we have 2 webinars coming up and encouraged attendance. She stated we have 48 exercise classes scheduled including Yoga and Zumba. She stated they are focusing on prediabetes and have a pilot program coming up in Marshfield. She said we have 9 member units hosting at least one event to coincide with the vast geographical area of our members. She encouraged more member units to host events. She stated the fall walking challenge had 321 registered participants from 23 member units and they walked over 27,000 miles.

Avery said we have a challenge coming up called “Pumpkin Pies to Candy Canes” with a focus on tracking physical activity, and logging meals to earn points. She said we have a mindful eating seminar coming up this month as well.

Avery reminded everyone to reach out if they don’t know what to offer their employees. She said they are available to give ideas and encouraged every member unit to participate.

3. **Treasurer’s Report & Update**

Treasurer O’Brien referenced his Operating Statement handout stating we have net revenue of \$912,577.60. He said the stock market has been down this past month but he does expect our revenues will continue to exceed our expenses. He said we have very low administrative costs. He referenced his Statement of Net Assets handout and stated our fund balance is \$15,451,772.91 after IBNR. He said the auditors are done with their field work and we should have a draft audit in December. He reminded the Board the financial statements are posted on our website and updated regularly.

4. **GBS update- Funding Analysis, HIRD Form Requirements, etc.**

Sharry reviewed her handout Loss Ratio Analysis through October, 2018. She stated we are running at 88.9% loss ratio with \$3.2 million funding surplus for the active plans compared to 91.1% loss ratio at this time last year. She stated the senior plans are at 86% loss ratio with \$320,763 funding surplus compared to 104.5% loss ratio at this time last year. She stated the full report is emailed to all members on a monthly basis and to contact her with any questions.

Sharry said the HIRD form is back and due November 30, 2018. She stated information was sent to all member units earlier this month and asked members to contact her if they are having any issues. She explained the form is an attempt to track how employers offer insurance to their employees and how many employees enroll.

5. **Member Unit Outreach**

Sharry stated Troy Clarkson was unable to attend the meeting this morning. She explained MMHG has a contract with Clarkson Consulting to showcase MMHG which includes press releases to highlight MMHG. She said the internal team will work together with him to meet with current member units. She reminded everyone that we are available to meet with insurance advisory committees, selectmen, school committees and employees.

6. **Managers' meeting follow up and GBS update**

Sharry said the managers' meeting focus was on the qualified high deductible plans with health savings account. She stated Avery sent out a follow up survey to see what the interest is in offering this type of plan in your member unit. She suggested reaching out to Avery as soon as possible if you will be offering the plan so there is enough time for employee communication. She said we are not taking away other plans and this will be an additional offering.

Sharry stated she sold her company to Arthur J. Gallagher and explained they are a very large insurance firm. She said they are based out of Chicago and have 22, 000 employees. She said this is in the best interest of her clients, employees and her family. She said they will be providing the same services and staying in the same location. She said she is excited about enhancing services to her clients.

7. **Joint Purchase Agreement Amendment**

Chairman Levy referenced the Joint Purchase Agreement Amendment handout and stated it will be on the agenda for a vote at the next General Board meeting. He said it allows us to fill vacancies on the Steering and Finance Committees in a timely manner until the next election. He asked if there were any questions and no questions were received.

8. **Any other business**

Chairman Levy asked if there was any other business and nothing was brought forward.

Lynam motioned to adjourn at 9:35 a.m., seconded by Maresco and voted unanimously.

Respectfully submitted,

Sheila Avery

Reference documents for this meeting:

- 1) GBS Funding Rate Analysis Loss Ratio Analysis page 2 , dated November 16, 2018
- 2) MMHG Treasurer Net Asset/Operating Expenses through September 30, 2018
- 3) MMHG Joint Purchase Agreement Proposed Amendment, dated November 19, 2018