

**MAYFLOWER MUNICIPAL HEALTH GROUP
DRAFT MINUTES OF GENERAL MEETING
June 18, 2020 9:00 A.M.
Virtual**

Attendance by Roll Call:

Michael Levy, Chairman of General Board -Town of Bridgewater
Ray Ledoux, Brockton Area Transit
Scott Alfonse, Greater New Bedford RRMD
Mark Sousa, Greater Attleboro Taunton Regional Transit Authority
Charlie Seelig, Town of Halifax (joined 12:30p.m.)
Jeanne Sullivan, Town of Hanson
Michael Buckley, Town of Hull
Michael Maresco, Town of Marshfield
Michelle Labadini, Norfolk County
Michael Laliberte, North River Collaborative
William Chenard, Town of Pembroke
David Sullivan, Plymouth County Retirement Association
Frank Basler, Plymouth County
Cynthia Mello, Town of Rochester
Christine Healy, Silver Lake Regional
Rick Reino, South Shore Educational Collaborative
Thomas Hickey, South Shore Vocational Technical
Derek Sullivan, Town of Wareham
Richard England, Wareham Fire District
Frank Lynam, Town of Whitman
Mary Jo Lipson, Whitman-Hanson Regional School District

Guests:

Kevin Powell, Plymouth County Retiree
Thomas J. O'Brien, MMHG Treasurer
Sheila Avery, MMHG
Kelly Morse Perez, MMHG
Kate Sharry, Gallagher Benefits Solutions
Diane Laflash, Gallagher Benefits Solutions
Tanya Chakmakian, Blue Cross Blue Shield of Massachusetts
Bill Hickey, Harvard Pilgrim Health Care
John Sciara, Professional Fire Fighters of Massachusetts
Kevin Feeley, MMHG Legal Counsel
Nicole Bonomi, Vice-Chair, MMHG Wellness Committee

Chairman Levy called the meeting to order at 12:08 p.m. with a quorum present.
He gave a roll call for attendees and reminded everyone the meeting is being recorded.

1. **Mindful Moment with Nicole Bonomi**
Bonomi gave a guided 5-minute meditation.
2. **Accept Meeting Minutes**

MOTION: Maresco made a motion to accept the March 11, 2020 meeting minutes.

SECOND: Basler

Roll Call VOTE: Unanimous (Levy=Yes, Ledoux=Yes, Alfonse=Yes, Sousa=Yes, Jeanne Sullivan=Yes, Buckley=Yes, Maresco=Yes, Labadini=Yes, Laliberte=Yes, Chenard=Yes, Basler=Yes, David Sullivan=Yes, Mello=Yes, Healy=Yes, Reino=Yes, Hickey=Yes, Derek Sullivan=Yes, England=Yes, Lynam=Yes, Lipson=Yes)

3. **MMHG Wellness Review**

Avery reviewed the FY20 wellness presentation showing on the screen. She stated we added a smoking cessation program and hope to increase awareness and participation. She said we did manage to have 51 grants, 24 lunch and learns, 8 regional wellness seminars, and 6 online healthy challenges before the pandemic. She said the last quarter had a lot of changes due to covid-19 as we had to cancel all in-person programs. She stated we filled this void by adding webinars, challenges, and programs including the Wellable Live online exercise programs, and Harvard Pilgrim Living Well virtual classes. She stated the insurance carriers have been excellent about offering free programs that can help people right now in dealing with the pandemic.

Avery said we are looking to FY21 and will continue to offer more online exercise with Wellable Live. She said we will be offering a program called Savory Living that is based on food as medicine and aligns with our wellness goals. She reviewed the Savory Living program details including FSA/HSA eligibility and Blue Cross Blue Shield weight loss reimbursement qualification. She said Harvard Pilgrim has agreed for us to use some of our allotted wellness money towards the program and we are working out the details. She said she will follow up with an email to the Board members with more information about the Savory Living program.

Avery said we are also looking at another program offered through Blue Cross Blue Shield called Learn to Live. She said it is an online cognitive behavior therapy program. She explained the program provides personalized clinician coaching programs that cover depression, stress, insomnia, anxiety, and substance abuse. She said there are good statistics on engagement and it is completely confidential. She said more information will follow if we move forward with the program.

Avery said FY21 will include a lot of online programs and we will continue to monitor this on a quarterly basis as we see what happens with the pandemic.

Avery reviewed the current programs available from the insurance carriers including weight loss reimbursement, fitness reimbursement, Blue care line phone number, free webinars, and corona virus resources.

Avery reviewed the smart consumer programs including telehealth, Smartshopper, CanaRx, and Shields Simply save program.

Avery reviewed FY20 wellness goals and explained FY21 goals. She said we have been able to adapt our Wellness program to meet members' needs and will continue to look at new opportunities. She concluded by thanking all of the Board members, Benefit Administrators, Wellness committee, Steering Committee, and insurance carriers for their continued support of the wellness program. She said it is a collaborative effort and has an impact on our members. She said we have gone from wellness as an option to making wellness a priority.

Maresco expressed gratitude for the wellness program and said they are taking advantage of the programs and use them as a motivational tool.

4. **Treasurer's Update**

Treasurer O'Brien reviewed his financial reports showing on the screen. He said we are in great financial shape and we have to be in the top 5%, in terms of financial health, of all the

other groups he has looked at. He said this is a credit to the Board, Finance Committee, and Steering Committee and the decisions made over the past five years. He stated we have \$4,492,615.36 in net revenue for FY20, through May 31, 2020. He said this is almost entirely due to reduced claims as members have not been going to the hospital for the past couple of months. He said although we are in good financial shape we need to be careful as we are not sure what putting off these services will mean in the future but it is good to know we are in a good position at this time to handle it.

Treasurer O'Brien reviewed the statement of Net Assets stating the fund balance is \$28,140,259.04, as of May 31, 2020. He said we don't know what is coming but we are in good financial shape at this time.

5. **Gallagher Update (claims paid through May, 2020)**

Sharry reviewed the funding analysis presentation on the screen showing claims paid through May, 2020. She said we have 89.8% loss ratio for the active plans. She said the Harvard Pilgrim Benchmark plan is the only plan in a deficit. She said people are delaying elective surgeries at this time.

Sharry reviewed the funding analysis by plan and noted the yellow highlighted numbers indicate carrier projected claims versus actual claims. She said the Network Blue traditional, PPO Rate Saver, and Harvard Pilgrim traditional plans are running over carrier projections.

Sharry said the Medex plan is running 92.6% loss ratio with a funding surplus of \$479,000.

Sharry reviewed the stop loss page for FY20 and said we have 3 members that exceeded the stop loss deductible of \$300,000. She said we have 34 members hitting 50% of the deductible and is in line with where we were last year.

Sharry said we switched from Medex III to Medex II and we no longer qualify to receive the Retiree Drug Subsidy reimbursements. She said we had an outside company do reopenings of certain plans and received \$178,000 in additional reimbursements.

Sharry concluded by saying MMHG is in good financial shape and is the best in the state for joint purchase groups. She said the Steering Committee and Board members are so engaged and dedicated to looking out for the needs of their members. She said we are always looking ahead to see what we can put in place to help members and control claim costs. She said she enjoys working with the group and looks forward to the future.

6. **Election- Steering Committee, Finance Committee, Treasurer, Chairman**

Chairman Levy said we sent out an email notice to all Board members asking if anyone would like to run for any position and did not receive any responses. He read the following current members and asked for one vote in an effort to make the process easier:

<i>Steering Committee members (6)</i>
William Farmer, Plymouth County Retirement Association Representative
Ray Ledoux, Brockton Area Transit Authority Representative

Michael Levy, Town of Bridgewater Representative
Frank Lynam, Whitman Town Administrator
Michael A. Maresco, Marshfield Town Administrator
Derek Sullivan, Wareham Town Administrator
<i>Finance Committee members (3)</i>
Michael Buckley, Hull Town Accountant
Lincoln Heineman, Hanover Town Finance Director
Jeanne Sullivan, Hanson Town Treasurer/Collector
<i>MMHG Chairman (1)</i> Michael W. Levy
<i>Treasurer (1)</i> Thomas J. O'Brien

MOTION: Maresco made a motion to elect the above named current Steering Committee, Finance Committee, MMHG Chairman, and MMHG Treasurer.

SECOND: Lynam

Roll Call VOTE: Unanimous (Levy=Yes, Ledoux=Yes, Alfonse=Yes, Sousa=Yes, Seelig=Yes, Jeanne Sullivan=Yes, Buckley=Yes, Maresco=Yes, Labadini=Yes, Laliberte=Yes, Chenard=Yes, Basler=Yes, David Sullivan=Yes, Mello=Yes, Healy=Yes, Reino=Yes, Hickey=Yes, Derek Sullivan=Yes, England=Yes, Lynam=Yes, Lipson=Yes)

Lynam motioned to adjourn at 1:00 p.m., seconded by Maresco and voted unanimously.

Respectfully submitted,

Sheila Avery

Reference documents for this meeting:

- 1) Gallagher's funding analysis, (claims paid through May 31, 2020)
- 2) Treasurer's Operating Statement and Statement of New Assets, dated May 31, 2020
- 3) MMHG Wellness presentation