

**MAYFLOWER MUNICIPAL HEALTH GROUP  
DRAFT MINUTES OF GENERAL MEETING  
June 9, 2021 2:00 P.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  
Chelsea Stevens, Town of Hanover  
Lisa Green, Town of Hanson  
Tina Calisto-Betti, Town of Kingston  
Michael Buckley, Town of Hull  
Michael Maresco, Town of Marshfield  
Mary McCoy, Onset Fire District  
William Chenard, Town of Pembroke  
Kathleen McCarthy, Town of Pembroke  
Jared Valanzola, Plymouth County  
Frank Basler, Plymouth County  
Suzanne Szyndlar, Town of Rochester  
Christine Healy, Silver Lake Regional  
Eric Hart, Southfield Redevelopment Authority  
Kristen Sniezek, Southeastern Regional Transit Authority  
Thomas Hickey, South Shore Vocational Technical High School  
Wendy Lemieux, Wareham Fire District  
Scott Golder, Town of West Bridgewater  
Lincoln Heineman, Town of Whitman  
Mary Beth Carter, Town of Whitman

**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  
Shana Sacks, Napoli Shkolnik PLLC  
Jennifer Grasso, Town of Pembroke  
Diane Baiardi, South Shore Educational Collaborative

Chairman Levy called the meeting to order at 2:10 p.m. with a quorum present.  
Avery gave a roll call for attendees and reminded everyone the meeting is being recorded.

1. **Accept Meeting Minutes**

MOTION: Maresco made a motion to accept the March 4,2021 meeting minutes.

SECOND: Ledoux

Roll Call VOTE: motion passed= 17 in favor, 3 abstained

(Levy=Yes, Ledoux=Yes, Alfonse=Yes, Sousa=Yes, Seelig=Yes, Stevens=Abstain, Green=Abstain, Buckley=Yes, Maresco=Yes, McCoy=Abstain, Chenard=Yes, Valanzola=Yes, Szyndlar=Yes, Healy=Yes, Hart=Yes, Sniezek=Yes, Hickey=Yes, Lemieux=Yes, Golder=Yes, Heineman=Yes)

2. **Treasurer’s Update**

Treasurer O’Brien reviewed his FY21 operating statement. He stated the other revenue which is primarily comprised of investment income and interest is around \$2.6 million. He said the claims revenue is covering claim expenses and the other revenue is covering other expenses. He stated we have just over \$5 million in net revenue through April 20, 2021.

Treasurer O’Brien reviewed his FY21 statement of net assets as of April 30, 2021. He said we have \$39,789,500 fund balance. He said he projects this will only change slightly for the remainder of FY21. He said the Incurred but not reported (IBNR) is an estimate of outstanding claims and is reviewed quarterly based on lag reports. He stated we are in a good position for the next 3-5 years and hoping to keep rate increases lower versus national average.

Treasurer O’Brien asked if there were any questions and there were none.

Treasurer O’Brien requested taking the elections out of order as he has another commitment.

Chairman Levy granted his request.

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

Chairman Levy said we sent out an email notice to all Board members asking if there was interest in running for these positions. He said a follow up email with the ballot below was sent to all Board members. Avery showed the ballot on the screen.

<b><i>FY22 Steering Committee members (6)</i></b>
Michael Buckley, Hull Town Accountant
Lincoln Heineman, Town of Whitman Representative
Ray Ledoux, Brockton Area Transit Authority Representative (Candidate for re-election)
Michael Levy, Town of Bridgewater Representative (Candidate for re-election)
Michael A. Maresco, Marshfield Town Administrator (Candidate for re-election)
Derek Sullivan, Wareham Town Administrator (Candidate for re-election)
<b><i>FY22 Finance Committee members (3)</i></b>
Maureen Adams, West Bridgewater Assistant Treasurer
Wendy Lemieux, Wareham Fire District Treasurer
Chelsea Stevens, Hanover Town Finance Director
<b><i>FY22 MMHG Chairman (1)</i></b>
Michael W. Levy
<b><i>FY22 Treasurer (1)</i></b>
Thomas J. O’Brien

MOTION: Maresco made a motion to nominate and elect the above-named Steering Committee for FY22.

SECOND: Hart

Roll Call Vote: Motion passed unanimously.

(Levy=Yes, Ledoux=Yes, Alfonse=Yes, Sousa=Yes, Seelig=Yes, Stevens=Yes, Green=Yes, Buckley=Yes, Betti=Yes, Maresco=Yes, McCoy=Yes, Chenard=Yes, Valanzola=Yes, Szyndlar=Yes, Healy=Yes, Hart=Yes, Sniezek=Yes, Hickey=Yes, Lemieux=Yes, Golder=Yes, Heineman=Yes)

MOTION: Maresco made a motion to nominate and elect the above-named Finance Committee for FY22.

SECOND: Hart

Roll Call Vote: Motion passed unanimously.

(Levy=Yes, Ledoux=Yes, Alfonse=Yes, Sousa=Yes, Seelig=Yes, Stevens=Yes, Green=Yes, Buckley=Yes, Betti=Yes, Maresco=Yes, McCoy=Yes, Chenard=Yes, Valanzola=Yes, Szyndlar=Yes, Healy=Yes, Hart=Yes, Sniezek=Yes, Hickey=Yes, Lemieux=Yes, Golder=Yes, Heineman=Yes)

MOTION: Maresco made a motion to nominate and elect Michael W. Levy as Chairman of the Mayflower Municipal Health Group for FY22.

SECOND: Hart

Roll Call Vote: Motion passed unanimously.

(Levy=Yes, Ledoux=Yes, Alfonse=Yes, Sousa=Yes, Seelig=Yes, Stevens=Yes, Green=Yes, Buckley=Yes, Betti=Yes, Maresco=Yes, McCoy=Yes, Chenard=Yes, Valanzola=Yes, Szyndlar=Yes, Healy=Yes, Hart=Yes, Sniezek=Yes, Hickey=Yes, Lemieux=Yes, Golder=Yes, Heineman=Yes)

MOTION: Heineman made a motion to nominate and elect Thomas J. O'Brien as Treasurer of the Mayflower Municipal Health Group for FY22.

SECOND: Hart

Roll Call Vote: Motion passed unanimously.

(Levy=Yes, Ledoux=Yes, Alfonse=Yes, Sousa=Yes, Seelig=Yes, Stevens=Yes, Green=Yes, Buckley=Yes, Betti=Yes, Maresco=Yes, McCoy=Yes, Chenard=Yes, Valanzola=Yes, Szyndlar=Yes, Healy=Yes, Hart=Yes, Sniezek=Yes, Hickey=Yes, Lemieux=Yes, Golder=Yes, Heineman=Yes)

#### 4. **MMHG Wellness Review**

Avery reviewed the FY21 wellness slides showing on the screen. She stated MMHG had a great FY21 wellness program with all of our programs being virtual due to the pandemic. She read the Wellness mission statement as shown on the screen. She said it is about small changes that can be made to increase health awareness. She reviewed the MMHG Wellness website page and stated all members should be receiving wellness update emails.

Avery reviewed FY21 programs including on demand fitness classes, Savory Living program, Calm app, quarterly newsletters, grants, and the Learn to Live program. She stated the Savory Living program was partially funded by Harvard Pilgrim and there are still some free program slots. She said the Savory Living webinars are great and to check them out as there is some great content. She said the Learn to Live program started February 1<sup>st</sup> and we've had 146 assessments and 79 program enrollments in the first three months. She stated

MMHG has 63 virtual exercise classes scheduled through June 30<sup>th</sup>. She reviewed the statistics for the 8 challenges that took place in FY21. She stated we have smart consumer programs including telehealth, smartshopper, and Canarx. She said the insurance carriers have many covid 19 resources as well as a lot of wellness resources on their websites.

Avery reviewed FY22 programs including more exercise classes, new Webinars, physical challenges, and suicide prevention information. She said we are hoping to return to in person classes and webinars.

Avery concluded by thanking everyone for supporting MMHG Wellness.

5. **Gallagher Update (claims paid through April, 2021)**

Sharry reviewed the funding analysis presentation on the screen showing claims paid through April, 2021. She said we have 98.7% loss ratio for the active plans with a funding surplus of \$977,691. She said the Medex is 100.1% loss ratio with a deficit of \$5,000. She stated FY21 rates were voted with projections to use about \$4 million from reserves so we are not seeing the loss we expected and are in good shape for FY21. She said we have three plans that are in a deficit and it is primarily due to high cost claimants. She said she is not concerned at this time and we will continue to monitor.

Sharry reviewed the FY21 stop loss page stating 5 members have exceed the stop loss deductible of \$300,000. She said we have 31 members hitting 50% of the deductible for this month. She stated for the prior policy period there were 8 members exceeding the stop loss specific of \$300,000 and 37 members who have reached 50% of the deductible.

Sharry stated Gallagher is available to meet with member units, Selectmen, members, unions and anyone else. She said MMHG is a very strong group and are in a good position moving forward.

6. **Attorney updates= Class action lawsuit-BCBS**

Feeley said some member units are receiving notices of a BCBS class action lawsuit. He said it has to do with licensing agreements and care across state lines. He said municipalities are exempt but some members have received the notice. He said if any member or group receives a letter it is best to just file the claim. He introduced Shana Sacks for the opioid litigation update.

7. **Opioid Tort lawsuit update**

Sacks gave an overview of the opioid lawsuit litigation progress. She said the pandemic has delayed progression of the cases nationwide with the trials being set back a year. She said MMHG case was filed October, 2019 and the court has been focusing on city and county municipality-based claims. She said the first trial was going forward and a large group of defendants settled the morning of the trial and a new trial date was set. She gave an update on the other trials and are moving forward. She said MMHG case has not moved forward and there is nothing to do at this point. She said to keep tracking anything related to opioids. She stated the MMHG case defendants have filed for bankruptcy and they are working through the bankruptcy court. She said HBO did a documentary that may be of interest to the group. She asked if there were any questions and there were none.

8. **Covid-19 insurance carriers, trends, vaccines**

Chakmakian said MMHG has 485 confirmed cases, 3505 suspected cases, and 17 inpatient claimants. She said MMHG has 1,700 members with at least 1 shot and 2,600 fully vaccinated.

Hickey said we look at financial cost and we do not have all the claims in yet. He stated MMHG has 133 positive cases with a total cost of about \$325,900. He said 450 have been fully vaccinated but this only includes claims we've received and not outside vaccine clinics.

9. **Any other business**

Chairman Levy asked if there was any other business and there was none.

10. **Adjourn**

Maresco motioned to adjourn at 3:00 p.m., seconded by Hart and voted unanimously.

Roll Call Vote:

(Levy=Yes, Ledoux=Yes, Alfonse=Yes, Sousa=Yes, Seelig=Yes, Stevens=Yes, Green=Yes, Buckley=Yes, Betti=Yes, Maresco=Yes, McCoy=Yes, Chenard=Yes, Valanzola=Yes, Szyndlar=Yes, Healy=Yes, Hart=Yes, Sniezek=Yes, Hickey=Yes, Lemieux=Yes, Golder=Yes, Heineman=Yes)

Respectfully submitted,

Sheila Avery

**Reference documents for this meeting:**

- 1) Gallagher's funding analysis, (claims paid through April, 2021)
- 2) Treasurer's Operating Statement and Statement of New Assets, dated April 30, 2021
- 3) MMHG FY22 Election Ballot
- 4) MMHG Wellness presentation