

**MAYFLOWER MUNICIPAL HEALTH GROUP
DRAFT MINUTES OF GENERAL MEETING
June 22, 2022 10:00 A.M.
Virtual**

Attendance by Roll Call:

Michael Levy, Chairman of General Board -Town of Bridgewater
Ray Ledoux, Brockton Area Transit
Tom King, Greater New Bedford RRMD
Jane Callahan, Greater Attleboro Taunton Regional Transit Authority
Chelsea Stevens, Town of Hanover
Tina Betti, Town of Kingston
Michael Buckley, Town of Hull
Michael Maresco, Town of Marshfield
Kelli O'Brien-Mckinnon, North River Collaborative
Mary McCoy, Onset Fire District
William Chenard, Town of Pembroke
Kathleen McCarthy, Town of Pembroke
Frank Basler, Plymouth County
Rick Reino, South Shore Educational Collaborative
Erik Rousseau, SRTA
Derek Sullivan, Town of Wareham
Richard England, Wareham Fire District
Wendy Lemieux, Wareham Fire District
Maureen Adams, Town of West Bridgewater
Scott Golder, Town of West Bridgewater
Lincoln Heineman, Town of Whitman
Mary Beth Carter, Town of Whitman
Erika Sherman, Whitman-Hanson Regional School District

Guests:

Thomas J. O'Brien, MMHG Treasurer
Sheila Avery, MMHG
Kelly Morse Perez, MMHG
Danielle Chaplick, Gallagher Benefits Solutions
Diane Laflash, Gallagher Benefits Solutions
Helga DaRosa, Blue Cross Blue Shield of Massachusetts
Bob Lazar, Point 32 Health/HPHC
Mike Hurley, Point 32 Health/HPHC
Sean Haney, Point 32 Health/HPHC
John Sciara, Professional Fire Fighters of Massachusetts
Kevin Feeley, MMHG Legal Counsel
Bob Jordan, Gallagher Benefits Solutions
Matt Hanley, Plymouth County

Chairman Levy called the meeting to order at 10:08 a.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 3,2022 meeting minutes.

SECOND: Heineman

Roll Call VOTE: motion passed= 18 in favor,

(Levy=Yes, Ledoux=Yes, King=Yes, Callahan=Yes, Stevens=Yes, Buckley=Yes, Betti=Yes, Maresco=Yes, O'Brien-Mckinnon=Yes, McCoy=Yes, Chenard=Yes, Basler=Yes, Rousseau=Yes, Sullivan=Yes, England=Yes, Golder=Yes, Heineman=Yes, Sherman=Yes)

2. **MMHG Wellness Review**

Avery reviewed her FY22 wellness presentation showing on the screen. She stated our core programs include member unit grants, Savory Living, Learn to Live, Wellable, Health focused Webinars, Exercise classes, mindfulness, and Cooking demos. She said we had our end of year Wellness Committee meeting and recognized the following member units and Wellness Committee members for their commitment to wellness: Meg Herbert (Greater New Bedford RRMD) for participating in all grant of the quarter programs; Wendy Lemieux (Wareham Fire District) for the group that stepped it up the most; Donna Marcela (Marshfield) and Barbara Marcosa (Town of Wareham) for best wellness participation; Glenn Geiler (BAT) for continued year round excellent employee wellness; Mary Beth Carter (Whitman) and Mary Butler (Whitman) for best custom grant; Amanda Baptiste (Rochester) and Kory Lydon (Rochester) for best new Coordinators. She recognized Kelly Morse Perez (MMHG) for all her work with the Wellness program. She also recognized Wellness Chair Maureen Adams (West Bridgewater) and Vice Chair Nicole Bonomi (PC Retirement) for their dedication and commitment to MMHG Wellness program.

Avery said we've had great participation in our 9 challenges with over 950 participants from 24 member units.

Avery reviewed the insurance carrier program offerings and the MMHG smart consumer programs including Telehealth, CanaRx, and Smart Shopper.

Avery stated the Steering Committee voted to allocate \$50,000 to our wellness program and this is in addition to the insurance carriers' financial commitments. She reviewed program offerings for FY23 including Wellable, Learn to Live, Savory Living, Challenges, Webinars, Ex program, and returning to regional classes/seminars. She also stated we will continue with the live fitness virtual exercise classes as they are very popular.

Avery stated we are focusing on the 4 pillars of wellness, as expressed at the March meeting. She said these include Financial, Emotional, Nutritional, Physical and designing our grants around these pillars.

Avery said the Wellness participation agreements will be sent out and asked they be returned by July 7th.

Avery stated MMHG has developed a number of programs and measures to control plan costs for members and help members navigate through plan services. She said MMHG implements strategies to promote employee wellness, reduce absenteeism and increase productivity. She stated the member units have really stepped it up this year and thanked the Steering committee and the General Board for supporting MMHG Wellness initiatives. She challenged the member units to provide wellness initiatives during professional development days.

Maresco said they appreciate the wellness programs offered by MMHG as they make a difference in keeping employees healthy. He stated it is important for other member units to embrace wellness in their community.

3. **Treasurer's Report and update**

Treasurer O'Brien recognized the three MMHG employees and thanked them for their work.

Treasurer O'Brien said we received our FY21 final audit with no material weaknesses and thanked his team including Matt Hanley and Mary Dundas.

Treasurer O'Brien thanked the Finance Committee including Maureen Adams, Wendy Lemieux and Chelsea Stevens. He stated we have a conservative investment portfolio with 40% equity and 60% fixed income which is expected to return around 4% annually. He said they voted to change the allocation to 30% equity and 70% fixed based on expected continuing volatility in the market. He said the Steering Committee suggested divesting in Russia and the Finance Committee voted to fully divest by September 30, 2022.

Treasurer O'Brien reviewed his financial statements, dated May 31, 2022. He reviewed the revenue and expenses listed on the Operating statement. He said we are tracking better versus expected with a net decrease of \$1,549,740.33. He said this is below the FY22 amount put at risk of \$3,938,932 when the rates were set. He reviewed the Statement of net assets stating we have \$36,886,218.08 and are in good financial shape. He said the financial statements were approved by the Steering Committee and will be posted on our website.

4. **Gallagher -FY23 Actuarial Certificate**

Jordan introduced himself as a senior actuary at Gallagher. He said the certification is specifically Gallagher commenting on the assumptions and methodology that the underwriting team used to make their recommendations. He said they look for any variations in the data. He said they added 2% for volatility and the total was an increase of 8.5%. He stated this is in line with the carriers' information in the renewals. He reviewed his report showing on the screen. He said the report states they felt everything that was done was reasonable and made sense. He concluded by stating the actuaries do not expect the 3% increase will require using as much of the reserve as they first anticipated.

5. **Gallagher update- Funding Analysis- five year trend**

Chaplick stated she has been involved in wellness for about 15 years with different communities and it is incredible difficult to get employee/retiree engagement. She recognized the MMHG Wellness program and stated it is a qualitative addition to the group.

Chaplick reviewed her funding analysis showing on the screen with paid claims through May 31, 2022. She said we have 3 plans in surplus and 6 plans in deficit. She said the funding ratio is 100.5% with a \$399,000 deficit compared with last year funding ratio of 98.4%. She stated the Medex plan is running at 107.1% funding ratio. She also reviewed the stop loss reimbursements.

Chaplick reviewed MMHG's 5 year healthcare trend showing on the screen. She stated the group has been consistently under the MA healthcare trend for the past 5 years.

6. **Harvard Pilgrim presentation on merger-Point 32 Health**

Lazar introduced Sean Haney and Michael Hurley. He said because MMHG is on the HP platform there will be minimal changes. He stated Hurley will be replacing Hickey as MMHG's new Account Executive. Hurley gave a brief introduction and explained his background and experience.

Haney said we are 18 months into the merger and explained the structure of the new leadership team. He said we have new team members as well as a mix of Harvard Pilgrim and Tufts employees.

Haney said Harvard Pilgrim will continue to be branded in the market and Point 32 Health is a behind the scenes umbrella organization. He said MMHG members will continue to recognize Harvard Pilgrim as their provider.

Haney reviewed the details for the Pharmacy Benefit Manager (PBM), National Network, Behavioral Health, and the claims platform. He stated the PBM will continue to be Optum and all specialty medications will switch from CVS to Optum effective January 1, 2023.

Haney said any member living outside of the network will be using United network and it will not change at this time.

Lazar reviewed the Behavioral health model slide. He stated an insourced and integrated Behavioral Health model provides substantial value. He said this model really focuses on the overall member as it integrates the medical as well as the behavioral health of the member.

Lazar concluded by thanking the Board.

7. **Elections-Steering Committee, Finance Committee, Treasurer, Chairman**

Chairman Levy stated the ballot was sent to all Board members and he would like to see one vote for the ballot. Avery read the ballot information as stated below and showing on the presentation screen:

<i>FY22 Steering Committee members seeking re-election</i>
Michael Buckley, Hull Town Accountant (Candidate for re-election)
Lincoln Heineman, Town of Whitman Representative(Candidate for re-election)
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)
<i>FY22 Finance Committee members seeking re-election</i>
Maureen Adams, West Bridgewater Assistant Treasurer (Candidate for re-election)
Wendy Lemieux, Wareham Fire District Treasurer (Candidate for re-election)
Chelsea Stevens, Hanover Town Finance Director (Candidate for re-election)
<i>FY22 MMHG Chairman seeking re-election</i>
Michael W. Levy (Candidate for re-election)
<i>FY22 Treasurer seeking re-election</i>
Thomas J. O'Brien (Candidate for re-election)

MOTION: Maresco made a motion to elect the ballot as read and presented.
 SECOND: Heineman

Roll Call VOTE: motion passed= 16 in favor (Levy=Yes, Ledoux=Yes, King=Yes, Buckley=Yes, Betti=Yes, Maresco=Yes, O'Brien-Mckinnon=Yes, McCoy=Yes, Chenard=Yes, Basler=Yes, Reino=Yes, Rousseau=Yes, England=Yes, Golder=Yes, Heineman=Yes, Sherman=Yes)

8. **Any other business**

None

9. **Adjourn**

Maresco motioned to adjourn at 11:23 a.m., seconded by Basler and voted unanimously.

Respectfully submitted,

Sheila Avery

Reference documents for this meeting:

- 1) Gallagher's funding analysis presentation, (claims paid through May, 2022)
- 2) Treasurer's Operating Statement and Statement of New Assets, dated May 31, 2022
- 3) Gallagher's Actuarial Certificate
- 4) FY23 Election Ballot
- 5) MMHG Wellness presentation
- 6) HP/Tufts Merger presentation