

**MAYFLOWER MUNICIPAL HEALTH GROUP
MINUTES OF GENERAL MEETING
March 7, 2024 9:00 A.M.
Meadowbrook Family Restaurant
1486 Main Street
Hanson, MA. 02341**

Board Attendance:

Michael W. Levy, Chairman of General Board -Town of Bridgewater
Ray Ledoux, Brockton Area Transit
Anthony Novelli, Greater New Bedford Regional Refuse Management District
Mary Ellen DeFrias, Greater Attleboro Taunton Regional Transit Authority
Dan Burgess, Greater Attleboro Taunton Regional Transit Authority
Chelsea Stevens, Town of Hanover
Lisa Clark, Town of Hanson
Michael Buckley, Town of Hull
Keith Hickey, Town of Kingston
Michael A. Maresco, Town of Marshfield
Danielle Kerrigan, Town of Marshfield
Michelle Labadini, Norfolk County
Kelli O'Brien McKinnon, North River Collaborative
Kathleen McCarthy, Town of Pembroke
Jared Valanzola, Plymouth County
Padraic Lydon, Plymouth County Retirement Association
Ashling McLoughlin, Town of Rochester
Erin Holder, South Shore Educational Collaborative
Kristen Sniezek, Southeastern Regional Transit Authority
Thomas Hickey, South Shore Regional Vocational Technical High School
Derek Sullivan, Town of Wareham
Wendy Lemieux, Wareham Fire District
Maureen Adams, Town of West Bridgewater
Scott Golder, Town of West Bridgewater
Mary Beth Carter, Town of Whitman
Ken Lytle, Town of Whitman
Erika Sherman, Whitman-Hanson Regional School District

Guests:

Thomas J. O'Brien, MMHG Treasurer
Sheila Avery, MMHG
Kelly Morse Perez, MMHG
Kevin Feeley, MMHG Legal Counsel
Jenn Grasso, Town of Pembroke
Frank Lynam, Town of Whitman
Marianna Gil, Gallagher Benefits Solutions
Helga DaRosa, Blue Cross Blue Shield of Massachusetts
Mike Hurley, Point 32 Health/HPHC
Matt Hanley, Plymouth County
John Sciara, Professional Fire Fighters of Mass
Sarah Sacchetti, MMHG
Kevin Powell, Plymouth County Retiree

Chairman Levy called the meeting to order at 9:30 a.m. with a quorum present. He announced the meeting is being recorded for meeting minute purposes.

1. **Accept Meeting Minutes**

MOTION: Maresco made a motion to accept the June 21, 2023, meeting minutes.

SECOND: Sullivan

VOTE: motion passed unanimously

2. **MMHG Wellness Review**

Avery reviewed her presentation showing on the screen. She reviewed MMHG's Wellness mission statement. She stated we have \$90,000 in total funding and gave the following breakdown; \$30,000 BCBS, \$10,000 Harvard Pilgrim, and \$50,000 Steering Committee commitment. She stated the Wellness Committee meets on a quarterly basis.

Avery said last year she challenged all members to participate in a wellness program. She stated we have 88% of member units participating in the Wellness program which is fantastic news. She said our program focuses on the four pillars of health including Financial, Emotional, Nutritional, Physical.

Avery reviewed the core programs including Wellable, Savory Living, Learn to Live as well as quarterly newsletters, grants and insurance carrier resources.

Avery reviewed a few statistics including 88 live webinars, 273 exercise classes, 117 mindfulness sessions, 9 online challenges, and 30 wellness grants.

Avery reviewed upcoming programs for FY24 and reminded members of Telehealth, Smart Shopper incentive, and the CanaRX prescription drug program.

Avery thanked Maureen Adams, Wellness Committee Chair, for all her work on the program. She thanked the Steering Committee, General Board, Chairman, Treasurer, and her team for supporting wellness initiatives.

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

Treasurer O'Brien reviewed his financial reports including the FY24 Operating Statement and Statement of Net Assets, dated January 31, 2024. He stated we have a net revenue of \$544,740.56 and net assets are \$31,787,506.13. He said the IBNR increased \$500,000 and is now \$8 million.

Treasurer O'Brien stated we put \$5,150,000 at risk for FY24 and we have not had to use any through January 31, 2024. He said he does expect to use some of this by the end of the fiscal year.

Treasurer O'Brien said we are in excellent financial shape. He said our goal is to stabilize rates for the next 5-7 years with modest increases.

Treasurer O'Brien thanked the Finance Committee.

Treasurer O'Brien said we are currently reviewing the FY23 draft audit and will have the final audit emailed to all member units and posted on the website.

Treasurer O'Brien stated we have an administration office and the work we complete saves money and time. He said we were able to reduce our FY25 BCBS admin increase due to the continued efforts of Sheila Avery. He recognized and thanked her.

4. **Gallagher update-Funding Analysis**

Gil reviewed her funding analysis showing on the presentation screen. She said the funding analysis reflects claims paid through January 31, 2024. She said three plans are running in a surplus and the rest of the plans are in a deficit. She said MMHG active plan funding ratio is 103%. She stated the unbundled pharmacy rebates are new this year and totaled \$1.9 million in credits. She said this brings the funding ratio to 99.6%. She said the Medex II funding ratio is 97.4% through January 31, 2024.

Gil reviewed the stop loss FY24 policy period and stated we have \$47,933 in pending reimbursements for 3 claimants that exceeded the \$325,000 deductible.

Gil asked if there were any questions and there were none.

5. **FY25 Renewal information and rate recommendation**

Gil reviewed the active plan FY25 Health Insurance Renewal handout. She reviewed the carriers' expected projected increases as well as Gallagher's projection. She stated the HP Rx rebate will move from 70% to 100%.

Gil recapped FY24 carrier projections and voted increase.

Gil gave a review of the marketplace and other municipal rate increases.

Gil stated the FY25 carrier projections are 13.4% with no surplus at risk. She reviewed the different renewal options and stated that the Steering Committee voted to recommend alternative #3. She stated alternative #3 is a 4% increase putting \$4.5 million at risk from the trust fund.

6. **Vote- FY25 Health Insurance rates**

Chairman Levy stated the Steering Committee voted to recommend a 4% increase putting \$4.5 million at risk from the trust fund.

MOTION: Maresco made a motion to have a 4% increase for all active health insurance plans putting \$4,500,000 of reserves at risk from the trust fund.

SECOND: Valanzola

VOTE: motion passed unanimously

7. **Harvard Pilgrim updates**

Hurley reviewed his presentation to review HP updates including updated wellness reimbursement program, insourced behavioral health, proactive savings alert, and childbirth class reimbursement.

Hurley stated the fitness reimbursement is now the wellness reimbursement with added eligibility for cardiovascular and strength training equipment, athletic fees, classes, and online apps.

Hurley said it can be hard to find a mental health provider and HP has a navigation team to help members. He stated the team will help members find providers and help them through their journey.

Hurley reviewed the Medication savings program with proactive saving alerts. He said the program helps members explore generics, switch to Optum home delivery or switch to a lower cost pharmacy.

Hurley explained HP now has reimbursement for childbirth education classes effective July 1, 2024.

Hurley reviewed family health and wellness Ovia Health mobile apps.

8. **BCBS Updates**

DaRosa reviewed her BCBS presentation showing on the screen. She stated the ABC Act is an act addressing barriers to care to improve mental health care across Massachusetts. She said BCBS will cover the annual preventative exam as part of the annual PCP visit or a standalone visit with a licensed mental health professional. She said this will be effective on March 31, 2024.

DaRosa reviewed the \$300 fitness reimbursement, \$300 mind and body reimbursement, and \$150 weight loss reimbursement. She stated bicycles, bicycle helmets, athletic shoes, and sports activity fees are included in the fitness reimbursement effective July 1, 2024. She explained the process for reimbursement.

DaRosa reviewed the Blue365 discount website available for all members.

DaRosa reviewed the high deductible health plans (HDHP) plus health savings account (HSA). She said the affordability threshold keeps decreasing and it would be a good idea to look at these options to avoid future penalties. She stated BCBS offers the HMO and PPO options for the HDHP. She reviewed the plans with deductibles and stated all preventative services are covered with no cost share. She said the HSA, offered by Health Equity, can be used for all out of pocket costs associated with the deductibles. She stated BCBS is available to educate member units and members on the HDHP with HSA.

DaRosa gave a review of the options to contact BCBS including the Nurse Line, video doctor visits, and sending secure messages. She thanked everyone for their time.

Chairman Levy reminded the Board that open enrollment is April 15th – May 15th.

9. **FY25 Elections- Steering Committee, Finance Committee, Treasurer, Chairman**

Chairman Levy asked the Board if anyone else is interested in running for any of the positions and no response was received.

He read the names for the Steering Committee members to be elected.

<i>Steering Committee members</i>
Maureen Adams, West Bridgewater Assistant Treasurer
Mary Beth Carter, Whitman Town Administrator (Candidate for re-election)
Ray Ledoux, Brockton Area Transit Authority Representative (Candidate for re-election)
Michael W. 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)

MOTION: Maresco made a motion to elect the above-named members to the FY25 Steering Committee.

SECOND: Sullivan

VOTE: Unanimous

Chairman Levy read the Finance Committee members to be elected.

<i>Finance Committee members</i>
Michael Buckley, Hull Town Accountant
Wendy Lemieux, Wareham Fire District Treasurer (Candidate for re-election)
Chelsea Stevens, Hanover Town Finance Director (Candidate for re-election)

MOTION: Maresco made a motion to elect the above-named members to the FY25 Finance Committee.

SECOND: Sullivan

VOTE: Unanimous

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

SECOND: Sullivan

VOTE: Unanimous

MOTION: Maresco made a motion to elect Thomas J. O'Brien as Treasurer of the Mayflower Municipal Health Group.

SECOND: Sullivan

VOTE: Unanimous

10. **Any other business**

None

11. **Adjourn**

Maresco motioned to adjourn at 10:36 a.m., seconded by Derek Sullivan and voted unanimously.

Respectfully submitted,

Sheila Avery

Reference documents for this meeting:

Treasurer's FY24 financial reports (January 31, 2024)

Gallagher's FY24 Funding Analysis presentation, date (claims paid through January 2024)

Gallagher's FY25 renewal handout

MMHG Wellness presentation

Harvard Pilgrim presentation

BCBS presentation