

**MAYFLOWER MUNICIPAL HEALTH GROUP STEERING COMMITTEE**  
**MINUTES OF MEETING**  
**September 14, 2020**  
**Mayflower Municipal Health Group**  
**VIRTUAL ONLINE MEETING**

**Attendance Roll Call Steering Committee members:**

Ray Ledoux, Brockton Area Transit  
John Sciara, Professional Fire Fighters of Massachusetts  
Kevin Powell, Retiree  
Derek Sullivan, Town of Wareham  
Frank Lynam, Town of Whitman  
Michael Maresco, Town of Marshfield  
Jason Leto, Mass Teachers Association

**Guests:**

Thomas O'Brien, Treasurer MMHG  
Sheila Avery, Insurance Group Administrator MMHG  
Diane Laflash, Gallagher Benefit Insurance Services  
Tanya Chakmakian, Blue Cross Blue Shield of Massachusetts  
Kelly Morse Perez, MMHG  
Kathleen McCarthy, Town of Pembroke  
Bill Hickey, Harvard Pilgrim Health Care  
Michelle Labadini, Norfolk County  
Mike Buckley, Town of Hull, Town of Pembroke  
Pat Haraden, Gallagher Benefit Insurance Services  
Scott Alfonse, Greater New Bedford Regional Refuse Management District  
Holly Day, Learn to Live presenter

Avery announced the Chairman was unable to attend the meeting this morning. She announced the meeting will be recorded and asked if there were any objections. Hearing and seeing none. She asked all participants to state their name before speaking and making motions for meeting minute purposes.

Avery completed a roll call of Steering Committee members and guests.

MOTION: Lynam made a motion to nominate Michael Maresco as meeting Chairman.

SECOND: Powell

Roll call vote: Maresco=yes, Leto=yes, Powell=yes, Sciara=yes, Sullivan=yes, Lynam=yes, motion passed unanimously

MOTION: Maresco made a motion to open the meeting at 9:03a.m.

SECOND: Lynam

Roll call vote: Maresco=yes, Leto=yes, Powell=yes, Sciara=yes, Sullivan=yes, Lynam=yes, motion passed unanimously

Ledoux joined the meeting at 9:13a.m.

1. **Accept meeting minutes (May 28, 2020 & June 18, 2020)**

MOTION: Powell made a motion to accept the May 28, 2020 and June 18, 2020 meeting minutes.

SECOND: Lynam

Roll call vote: Ledoux=yes, Maresco=yes, Leto=yes, Powell=yes, Sciara=yes, Sullivan=yes, Lynam=yes, motion passed unanimously

2. **MMHG Wellness FY21 update**

Avery stated we have converted our programs to online and gave a review of upcoming programs including Ahealthy me workshop incentive, walking challenges, Wellable on demand fitness classes, and Harvard Pilgrim living well at home virtual fitness classes. She said we have also engaged a local instructor to provide online, via Zoom, Zumba classes. She gave an update on the Savory Living program stating 18 members have claimed the free program out of 50 spots. She explained our website has all of the upcoming programs listed and asked if anyone had any questions.

3. **Treasurer's Update**

Treasurer O'Brien said we will have our first meeting with the auditors concerning the FY20 audit on September 24, 2020. He stated the Finance Committee will meet on October 6, 2020. He said we will have our FY21 first quarter financial report at the October meeting. He stated the stock market has been volatile but we did end up positive at the end of FY20. He concluded by saying we continue to trend in the positive.

Powell asked what our balance is and Treasurer O'Brien stated it is approximately \$28 million.

4. **Gallagher Updates**

Laflash said the Funding analysis with claims paid through July was emailed to all members and is on the presentation screen. She stated we are starting to see claims coming back to what we expect to see with elective surgeries, therapies, and office visits starting again. She said the overall loss ratio for the active plans is 94.5%. She reviewed the individual plan performance and highlighted a few of the July high claims paid. She stated the Medex II plan is running at 91.3% loss ratio.

Laflash said she does not have the Medex 2/Blue Medicare Rx senior plan renewal at this time and it is expected any day. She said Blue Cross is adding around 5% in their renewals to account for the rebound of claims due to covid-19.

Laflash reviewed page 10 FY20 stop loss data and said we have 7 claimants reaching the \$300,000 deductible.

Laflash stated the FY19 stop loss paid period is now over as it includes claims paid through June 30, 2020.

Ledoux asked about cost and utilization between telehealth visits versus traditional office visits as well as telehealth visits versus phone call visit. Laflash said the claims are included and the insurance carriers are going to give an update on covid-19 and can speak to the cost/utilization.

5. **BCBS – Learn to Live program presentation**

Chakmakian introduced Holly Day for the Learn to Live (LTL) program presentation.

Day reviewed her presentation on the screen and said cognitive behavioral therapy has been around for about 60 years and is the most common form of therapy. She stated the LTL program digitalizes cognitive behavioral therapy. She said 3 out of 4 people will not seek in person therapy. She stated LTL was created to help members receive care that normally wouldn't seek care due to social stigma, out of pocket costs, geographic limitations or if they have to wait 3-6 months for an appointment.

Day explained the LTL program is available 24/7 and has 3 digital components including comprehensive clinical assessments, personalized coaching, and digital application programs for depression, stress/worry/anxiety, social anxiety, insomnia, and substance abuse. She reviewed the psychometric improvements included in her presentation.

Day said 15% of members use the personalized coaching and the same coach is assigned to a member so the experience is consistent.

Day stated the LTL program is targeting the mild to moderate acuity and typically is 54% of the population. She reviewed reach, engagement and proven outcomes and said LTL typically sees 20% utilization and has a 90% user satisfaction rating.

Avery asked about privacy concerns for our members using the program. Day said LTL is not connected to the health plan as no claim is submitted. Day stated access is provided with a unique access code and LTL does not share data back to the plan/company.

Powell asked how the program is paid for and Day stated it is through Blue Cross Blue Shield. Chakmakian said it is a preferred price with Blue Cross Blue Shield and is \$ .99 cents per employee per month and can be offered to all employees and dependents.

Lynam asked about availability to retirees and Day stated retirees are high utilizers and it can be offered to them.

6. **Covid-19 update**

Hickey reviewed his report showing on the presentation screen. He explained the reports are based on codes related to covid-19. He stated we have 22 confirmed cases, 168 potential, and 151 negative tests. He reviewed total covid-19 related costs and the average treatment cost of \$2,478. He said the telehealth visits have risen from 5 in April, 2019 to 418 in April, 2020 and reviewed month to month data. He said the member cost share is removed for all telehealth services until October 1, 2020. He said in person office visits costs vary significantly and the average telehealth visit is \$150.

Chakmakian said claims through July show MMHG has 63 confirmed cases of covid-19 and 748 cases that were suspected of covid-19. She said the utilization for telehealth is 176

telehealth visits for confirmed and suspected cases of covid-19 and all other telehealth visits are 7,406. She said there is 160 times increase in telephonic office visits including telehealth overall for Blue Cross Blue Shield. She stated the reporting is evolving and we will have more information in the future.

Ledoux asked if telehealth is less expensive versus telephonic office visits. Chakmakian said most likely the telehealth is less expensive due to providers not having labs ordered and general telehealth is less expensive overall.

Sullivan left the meeting at 9:51a.m.

7. **Any other business**

Avery asked the Chairman about the Learn to Live program and gauging the interest of the Steering Committee and possible vote. Chairman Maresco said we can put a vote on the agenda for the next meeting. Ledoux requested opinion from staff on the program for the next meeting. Chairman asked Laflash for any comments on the program and she stated they do not have any other clients offering the program at this time.

Powell asked the insurance carriers to give an outline of services we already provide with the health plan versus the LTL program. Chakmakian stated the LTL program is a digital platform using cognitive behavioral therapy with 24/7 personalized help. She said if someone is seeking therapy in person or on the phone it is very different experience. Hickey stated Harvard Pilgrim provides behavioral health but LTL seems to bridge the gap for members that won't seek in person care or telephonic care.

Powell stated at past Steering Committee meetings it was discussed about enhancing the Medex 2 plan such as adding hearing aid coverage and eye glass coverage. Chairman Maresco stated this will be added to the next Steering Committee meeting agenda.

Steering Committee meeting scheduled October 15, 2020, at 9:00 a.m.

Leto left the meeting at 10:07a.m

8. **Adjourn**

Lynam motioned to adjourn the meeting at 10:20 a.m., seconded by Powell and voted unanimously by roll call vote.

Roll call vote: Ledoux=yes, Maresco=yes, Powell=yes, Sciara=yes,  
Lynam=yes, motion passed unanimously

Respectfully submitted,  
Sheila Avery

**Reference Documents for this Meeting:**

MMHG Gallagher Funding Analysis-claims paid through July, 2020  
Harvard Pilgrim covid-19 report  
BCBS Learn to Live presentation