

**MAYFLOWER MUNICIPAL HEALTH GROUP STEERING COMMITTEE  
MINUTES OF MEETING  
March 4, 2021  
Mayflower Municipal Health Group  
VIRTUAL ONLINE MEETING**

**Attendance Roll Call Steering Committee members:**

Michael Levy, Town of Bridgewater  
Ray Ledoux, Brockton Area Transit  
John Sciara, Professional Fire Fighters of Massachusetts  
Kevin Powell, Retiree  
Michael Maresco, Town of Marshfield

**Guests:**

Kevin Feeley, Attorney, MMHG  
Thomas O'Brien, Treasurer MMHG  
Sheila Avery, Insurance Group Administrator, MMHG  
Kate Sharry, Gallagher Benefit Insurance Services  
Diane Laflash, Gallagher Benefit Insurance Services  
Tanya Chakmakian, Blue Cross Blue Shield of Massachusetts  
Bill Hickey, Harvard Pilgrim Health Care  
Kelly Morse Perez, MMHG  
Michelle Labadini, Norfolk County  
Michael Buckley, Town of Hull  
Charlie Seelig, Town of Halifax  
Frank Basler, Plymouth County

Chairman Levy called the meeting to order at 9:08 a.m. He announced the meeting will be recorded and asked if there were any objections. Hearing and seeing none. He 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.

1. **Accept meeting minutes (January 28, 2021)**

MOTION: Maresco made a motion to accept the January 28, 2021 meeting minutes.

SECOND: Ledoux

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

2. **Delta Dental FY22 renewal premium rate vote**

Avery reviewed her handout showing on the screen. She said we met with Delta Dental for the FY22 premium rates and they proposed no increase and no benefit changes. She said the Town of Plympton will join the program on May 1, 2021. She reviewed the Delta Dental rate/plan

history and stated our 10-year average increase is 1.2%. She said Delta Dental has a unique offering of a rate stabilization fund (RSF) to help stabilize rates long term. She said our claims have been low due to the pandemic and are beginning to return to normal as members go for services. She said Delta Dental gave around \$135,000 in credits due to the reduced claims and the credits were given to the member units. She said our plan is a fully insured plan and has to be funded according to their calculations.

Treasurer O'Brien stated the RSF is a fund held and managed by Delta Dental.

MOTION: Powell made a motion to accept the Delta Dental premium rates for FY22 as presented with no increase.

SECOND: Maresco

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

### 3. **Treasurer's Report**

Treasurer O'Brien said we saw a dip in revenue for January as utilization is starting to increase. He said we did rebound in February slightly. He said the Finance Committee met this week and voted unanimously to support the 2.25% composite FY22 rate increase. He said they also voted to move \$5 million from Rockland Trust to the investment portfolio. He said we have an excellent audit report and it was emailed to all Steering Committee members. He referenced the audit showing on the screen stating our net position on June 30, 2020 was \$34,702,817.

Treasurer O'Brien referenced his financial reports as of December 31, 2020 that were emailed to all Steering Committee members.

MOTION: Maresco made a motion to accept the FY20 Audit report.

SECOND: Ledoux

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

MOTION: Maresco made a motion to accept the Treasurer's financial reports as of December 31, 2020.

SECOND: Powell

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

### 4. **Gallagher Updates-funding analysis**

Sharry reviewed the funding analysis with claims paid through January, 2021 showing on the screen. She said the overall loss ratio for the active plans is 97.9% with a funding surplus of \$1,093,633. She said last year at this time we were running at \$2.9 million funding surplus. Sharry said the Medex II plan is running at 87.4% loss ratio. She said total funding surplus is \$1,619,282 through January, 2021. She reviewed performance by plan including the three plans running a deficit.

Sharry reviewed the FY21 stop loss page stating only one member has exceed the stop loss deductible of \$300,000. She said we have 13 new members hitting 50% of the deductible for this month and it is in line with where we were last year.

5. **Steering Committee vacancy**

Chairman Levy said we have a vacancy on the Steering Committee and do we want to fill it now or wait until elections.

Ledoux asked if anyone expressed interest and Chairman Levy said Michael Buckley has expressed interest. Buckley said he is the Hull Finance Director and Pembroke Town Accountant and is interested in serving on the Steering Committee. Ledoux said he supports the appointment and asked for a letter from his appointing authority as follow up. Buckley agreed to forward the letter.

MOTION: Ledoux made a motion to appoint Michael Buckley (Hull Finance Director/Pembroke Town Accountant) once we receive the letter from his appointing authority.

SECOND: Maresco

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

Treasurer O'Brien said Buckley has served on the Finance Committee for quite a few years and will be moving to the Steering Committee. He stated this will create a vacancy on the Finance Committee and to let him know if anyone is interested.

Chairman Levy recessed the meeting at 9:38 a.m.

Chairman Levy called the meeting back to order at 10:58 a.m.

6. **Any other business**

Next Steering Committee Meeting: May 13, 2021, at 9:00 a.m.

Chairman Levy thanked the Steering Committee for all of their hard work.

7. **Adjourn**

Maresco motioned to adjourn the meeting at 11:00 a.m., seconded by Ledoux and voted unanimously by roll call vote.

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

Respectfully submitted,  
Sheila Avery

**Reference Documents for this Meeting:**

MMHG Gallagher Funding Analysis-claims paid through January 31, 2021

MMHG Statement of Net Assets, dated December 31, 2020

MMHG Operating Statement, dated December 31, 2020

MMHG FY20 Audit report

FY22 Delta Dental fully insured premium renewal summary