

**MAYFLOWER MUNICIPAL HEALTH GROUP STEERING COMMITTEE**  
**MINUTES OF MEETING**  
**September 29, 2021**  
**Mayflower Municipal Health Group**  
**VIRTUAL ONLINE MEETING**

**Attendance Roll Call Steering Committee members:**

Michael Levy, Town of Bridgewater  
Ray Ledoux, Brockton Area Transit  
Michael Buckley, Town of Hull  
Michael Maresco, Town of Marshfield  
Jason Leto, Massachusetts Teachers' Association  
Lincoln Heineman, Town of Whitman  
Kevin Powell, Retiree  
John Sciara, Professional Fire Fighters of Massachusetts  
Derek Sullivan, Town of Wareham

**Guests:**

Kevin Feeley, MMHG Attorney  
Thomas O'Brien, Treasurer MMHG  
Sheila Avery, MMHG  
Kelly Morse Perez, MMHG  
Kate Sharry, Gallagher Benefit Insurance Services  
Diane Laflash, Gallagher Benefit Insurance Services  
Helga DaRosa, Blue Cross Blue Shield of Massachusetts  
Bill Hickey, Harvard Pilgrim Health Care  
Frank Basler, Plymouth County  
Matthew Hanley, Plymouth County  
Charles Seelig, Town of Halifax

Chairman Levy called the meeting to order at 9:05 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**

MOTION: Maresco made a motion to approve the May 13, 2021 meeting minutes.

SECOND: Ledoux

Roll call vote: Levy=yes, Ledoux=yes, Buckley=yes, Maresco=yes, Leto=yes,  
Heineman=abstain, Powell=yes, Sciara=yes, Sullivan=yes  
motion passed 8 in favor, 1 abstain

MOTION: Maresco made a motion to approve the June 9, 2021 meeting minutes.

SECOND: Ledoux

Roll call vote: Levy=yes, Ledoux=yes, Buckley=yes, Maresco=yes, Leto=yes, Heineman=yes, Powell=yes, Sciara=yes, Sullivan=yes  
motion passed unanimously.

2. **Covid update- insurance carriers**

Hickey gave an update through July 2021, stating the total cost for MMHG is \$364,036. He stated 611 members are fully vaccinated and 80 have received at least one vaccination shot. He cautioned the group that covid reporting is based on claims and wouldn't include any member accessing services through providers that don't bill the insurance carriers.

Ledoux asked what the cost to administer the vaccine and Hickey said about \$73 per shot.

Avery stated our Blue Cross Blue Shield Account Executive, Tanya Chakmakian, has retired effective August 31, 2021. She recognized Tanya for her many years of service working with MMHG. She stated Helga DaRosa is our new Account Executive and will be attending MMHG meetings.

DaRosa said the MMHG 2021 total year to date claims related to covid are \$1.9 million with about 2,526 claimants. She said 2020 claims were \$1.3 million. She said these figures include testing, treatment, etc. She said the total vaccination claims received for the most recent period are \$60,000 with 837 claimants.

Ledoux asked what is the cost to administer the vaccine and DaRosa said about \$72 per shot.

3. **Treasurer's Report**

Treasurer O'Brien reviewed his operating statement and statement of net assets, dated June 30, 2021, showing on the presentation screen. He said at the last meeting he projected MMHG would have around \$5 million at fiscal year end. He said we had high utilization during the months of May and June which reduced his net revenue projection. He stated we ended FY21 with around \$3 million and net assets are \$37,853,950.72. He said this is a draft report until we receive the final FY21 audit.

Treasurer O'Brien requested to have US Bank present at a future Steering Committee meeting.

4. **MMHG FY22 Wellness update**

Avery stated the FY22 wellness program is more definitive as we look towards bringing back in person wellness offerings. She said the Wellness Committee met last week and the insurance carriers announced they will begin offering in person services. She said we are cautiously optimistic and plan to return to in person regional wellness programs in January, 2022.

Avery reviewed the wellness program statistics including 34 unique webinars. She highlighted some of our offerings including live virtual classes, on demand fitness and mindfulness, Wellable health content, and prerecorded wellness seminars. She stated member units are looking to complete a Learn to Live postcard/magnet mailing to reinforce their commitment to mental health. She said the Savory Living program is running well and we recently received some more positive feedback from our members. She stated the Savory Living program is an individually based eating program and they also offer informative quarterly webinars.

Avery concluded by stating the Wellness Committee works very hard to make sure our programs reach as many members as possible and invited members to attend one of their meetings.

5. **Attorney's update**

Attorney Feeley stated there is some movement in the opioid litigation. He said one of the defendants "Mallinckrodt" declared bankruptcy and now plaintiffs are negotiating with debtors, creditors and bankruptcy court to work out a solution. He said the plan is to have \$1.75 billion in settlement distributed over 5-7 years but they need to work out the details. He said they will continue to finalize the agreement over the next month and then submit to the court. He said he will be watching closely for the settlement agreement and keep the Steering Committee informed.

6. **Gallagher's MMHG Funding Analysis- Claims paid through August, 2021**

Sharry said we ended FY21 with \$1.2 million surplus and the report was emailed to all member units. She reviewed the FY22 funding analysis with claims paid through August, 2021, showing on the screen. She said the overall loss ratio for the active plans is 96.8% with a funding surplus of \$474,000. She said last year at this time we had a \$1.1 million surplus. She said three active plans are running a deficit over carrier projections. She said the Medex II plan is running at 107.9% loss ratio with a \$97,000 funding deficit. She stated last year the Medex II plan was running a \$115,000 surplus.

Sharry reviewed the FY21 stop loss page stating there are 33 claimants hitting 50% of the deductible, 14 hitting the deductible, and \$765,000 in outstanding reimbursements.

7. **CY22 Senior plan renewal options**

Sharry said there was a lot of back and forth with BCBS underwriters and a lot of work was involved with the projections and recommendations. She said an inquiry was made regarding adding a dental rider to Medex. She stated it cannot be added to our plan for January 1, 2022 but she has a few other options to look at including a stand-alone dental plan. She said there will be an expanded fitness benefit for calendar year 2022.

Sharry gave a brief history stating we had a rate hold for this calendar year 2021, putting an estimated \$140,000 at risk. She reviewed her CY22 Senior plan renewal handout showing on the presentation screen and explained two options; a 2.4% increase with a \$22,140 surplus or a 2.0% increase putting \$35,118 at risk. She said they are recommending a small increase for CY22 as the rate was held last year. She reviewed the premiums for the Managed Blue for Seniors plan and the new Medicare PPO Freedom plan.

Sharry stated the fitness benefit will be expanded to include qualified Virtual Fitness Programs and Home Fitness Equipment items such as stationary bikes, weights, exercise bands, treadmills and fitness machines.

Powell asked what the premium is for the Blue Medicare RX and what is the increase. LaFlash said the premium is currently \$185.55 and will reduce by .66% to \$184.33.

Ledoux asked about a 1.5% increase and how much it would put at risk. Sharry said it would put \$104,000 at risk.

Powell asked how much the eyeglass and hearing aid benefits added to the cost. LaFlash said it was about the same as what was anticipated with utilization slightly higher.

Treasurer O'Brien asked about the new Medicare PPO Freedom plan and if we will offer to everyone or just Managed Blue for Senior subscribers. Chairman Levy stated we do not have enough time this year to offer a new plan but we are looking at the Managed Blue for Seniors subscribers to possibly switch.

Treasurer O'Brien said he would be in favor of a smaller increase to help costs for our seniors at this time.

Ledoux said we could put \$104,000 at risk with our reserves.

Powell said Medex has contributed to the reserves in the past.

Chairman Levy asked Sharry what a rate hold would put at risk. Sharry said if we have a rate hold it would put \$320,000 at risk.

Treasurer O'Brien said we have to be cautious but this is a particularly vulnerable portion of our population. He said he is in favor of a rate hold considering our success with our investment portfolio and Medex plan performance the last several years.

MOTION: Sciara made a motion to hold the Medex II/Blue Medicare Rx total rate of \$378.00 for calendar year 2022, potentially putting \$320,000 at risk.

SECOND: Powell

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

8. **Any other business**

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

9. **Adjourn**

Maresco motioned to adjourn the meeting at 9:55 a.m., seconded by Ledoux and voted unanimously by roll call vote.

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

Respectfully submitted,  
Sheila Avery

**Reference Documents for this Meeting:**

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

MMHG Gallagher CY22 Senior Plan Renewal Overview

MMHG Statement of Net Assets and Operating Statement, dated June 30, 2020 (draft)