

**MAYFLOWER MUNICIPAL HEALTH GROUP STEERING COMMITTEE
MINUTES OF MEETING
November 18, 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
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
Danielle Chaplick, Gallagher Benefit Insurance Services
Diane Laflash, Gallagher Benefit Insurance Services
Bob Knowles, Blue Cross Blue Shield of Massachusetts
Bill Hickey, Harvard Pilgrim Health Care
Frank Basler, Plymouth County
Matthew Hanley, Plymouth County
Lisa Green, Town of Hanson
Michelle Labadini, Norfolk County
Rick Reino, South Shore Educational Collaborative
Kory, Lydon, Town of Rochester
Jennifer Grasso, Town of Pembroke

Chairman Levy called the meeting to order at 9:02 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: Ledoux made a motion to approve the September 29, 2021 meeting minutes.

SECOND: Heineman

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

2. **Covid update- insurance carriers**

Hickey stated the Harvard Pilgrim system is in transition and he will have a report at the next meeting. He reminded the Committee that insurance company data is based on claims and does not include testing/vaccines invoiced to other parties. He says they don't expect any significant changes in the trajectory. He said we continue to see increased risk for covid related expenses.

Knowles shared and reviewed his presentation for covid claims summary dashboard. He stated it is for the most recent 13 months of data. He reviewed covid confirmed cases and suspected cases by age band. He stated December 2020 and January 2021 is the peak of cases for MMHG and dropped significantly as vaccines became available. He said MMHG had 18 inpatient covid admissions in the past 13 months. He reviewed telehealth visits stating utilization spiked in December 2020 and as in person visits resumed it dropped off significantly. He reviewed his vaccine report which is based on claims received. He stated Commonwealth Health and Medical has not submitted claims for any of their mass vaccination clinics. He said MMHG spent a total of \$292,000 on vaccinations.

Ledoux asked if the carriers expect to see an audit or review by the Commonwealth to potentially assign to our group costs for vaccines. He stated he would like to know how long providers have to submit claims as we need to know our exposure to potential claims to account for it properly. Knowles said providers have two years to submit the claims and they have been pressing Commonwealth to submit the claims. Hickey stated we have filing limits as well and we can't be assigned claims that are not specifically for an individual member.

Ledoux asked if it would be prudent to estimate the number of expected potential vaccination claims based on the number already vaccinated to account for this. Hickey stated we aren't going to know the true number of members vaccinated because they may have received their vaccine without going through the insurance. Hickey said he doesn't expect to see a wave of claims based on inoculation.

Ledoux asked about booster shot recommendations and if it will be included in the definition as being fully vaccinated. Hickey stated the CDC has to change their definition of fully vaccinated to include boosters but they have not done that. Knowles said we could estimate costs of booster vaccinations based on the current reports.

3. **MMHG FY22 Wellness update**

Avery stated second quarter highlights include 251 participants from 24 member units walking 41,445 miles in the fall walking challenge. She stated we have 26 unique webinars scheduled and 101 live virtual exercise classes. She said we are looking to have a December Learn to Live postcard incentive mailing. She stated we want to make sure all members realize the program exists and to help during this difficult time. She said the Healthy Holidays challenge is now underway and we also have a Healthy Holiday bingo challenge coming up.

Avery gave an update on member unit grants. She said Wareham received a grant to provide employees with stress balls including a post card as a way to promote the Learn to Live program. She stated Marshfield had three live webinars and a recorded Learn to Live webinar during professional development day. She stated Halifax had a brain health webinar that was

successful. She stated the member units are incorporating wellness into their day and reinforcing their commitment to the health and wellness of their employees.

Avery stated we are looking to schedule regional programs starting in 2022 and bringing back some in person programs. She said the in-person Zumba will be returning in the future and virtual classes have also been added.

Avery concluded by stating we have a lot of exciting programs coming up and encouraged members to reinforce wellness programs at the worksite.

4. **Treasurer's Report**

Treasurer O'Brien reviewed his operating statement and statement of net assets, dated October 31, 2021, showing on the presentation screen. He stated we are in excellent financial shape and noted we put \$3,938,932 at risk for FY22 but the trend is not in that direction. He said he is confident we are in a position to cover costs we may have not expected. He stated our revenue is covering our claims costs. He stated our other revenue is covering our other expenses as shown on the operating statement. He stated our net revenue is \$1,415,892.61 and fund balance is \$39,269,843.33.

MOTION: Ledoux made a motion to approve the Treasurer's financial reports, dated October 31, 2021.

SECOND: Sullivan

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

Treasurer O'Brien said the FY21 audit is ongoing with field work and he expects to have the audit in December or January.

5. **Attorney's update**

Attorney Feeley gave an update on the opioid litigation stating New York and Ohio national trials will most likely have rulings in early 2022. He stated there are a few negative rulings in Oklahoma and California where the question was how public entities are entitled to collect to the degree they were duped by deceptive advertising by the opioid manufacturers.

Attorney Feeley stated we have been monitoring since December, 2020, the significant changes proposed by Health and Human services to the HIPAA regulations. He said the changes relate to people having easy access to their HIPAA information and to make it easier in a health crisis to share information. He said the final ruling has not happened yet. He said we will need to modify our agreements to reflect the changes.

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

Laflash reviewed the funding analysis stating active plans are 95.3%. She said two Blue Care Elect plans are running at a deficit but cautioned not to get hung up on this. She said these plans

have small memberships so a few claims can cause noticeable fluctuations. She stated we do have two claimants that are on these plans that are high cost claimants and are over 50% on our stop loss report. She noted that 3 claimants account for nearly 50% of the October claims paid for Blue Care elect. She said MMHG did put at risk trust fund money so we do expect to be running at a deficit overall for FY22. She said we aren't seeing a deficit so we are in good shape. She said the Medex is running at a 103.9% loss ratio. She explained the Medex is in a deficit and we expected to be in a deficit as money was put at risk for this plan.

Laflesh reviewed the FY22 stop loss page stating we have 3 claimants over the 50% deductible. She stated last year at this time we had 1 claimant hitting 50% of the deductible. She reviewed the FY21 stop loss page and stated we are in the run-out phase with claims being reprocessed.

7. **Any other business**

Chairman Levy asked if there was any other business.

Heineman said he has a question on the new OSHA mandate regarding vaccination. He said he is in favor of the mandate and not for weekly testing. He asked if the weekly testing, if allowed, is covered by MMHG.

Ledoux stated in his experience the testing is at the employee's expense.

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

8. **Adjourn**

Sullivan motioned to adjourn the meeting at 9:47 a.m., seconded by Ledoux and voted unanimously by roll call vote.

Roll call vote: Levy=yes, Ledoux=yes, Buckley=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 October 31, 2021

MMHG Statement of Net Assets and Operating Statement, dated October 31, 2020