

MAYFLOWER MUNICIPAL HEALTH GROUP STEERING COMMITTEE
MINUTES OF MEETING
December 7, 2022
Mayflower Municipal Health Group
65 Cordage Park Circle,
Suite 110, Plymouth, MA. 02360

Attendance Steering Committee members:

Michael Levy, Town of Bridgewater
Michael Buckley, Town of Hull
Michael Maresco, Town of Marshfield
Derek Sullivan, Town of Wareham
Kevin Powell, retiree
John Sciara, Professional Fire Fighters of Massachusetts

Guests:

Thomas O'Brien, Treasurer MMHG
Sheila Avery, MMHG
Danielle Chaplick, Gallagher Benefit Insurance Services
Diane Laflash, Gallagher Benefit Insurance Services
Mike Hurley, Point 32 Health

Chairman Levy called the meeting to order at 9:07 a.m. He announced the meeting will be recorded for meeting minute purposes.

1. **Accept meeting minutes**

MOTION: Maresco made a motion to approve the October 12, 2022 meeting minutes.

SECOND: Buckley

VOTE: motion passed unanimously

2. **Treasurer's report**

Treasurer O'Brien reviewed his financial reports dated October 31, 2022. He stated the Operating Statement shows our claims revenue and claims expenses are almost identical. He stated our other revenue are tracking a little bit behind due to investment performance. He said we are down \$1,455,750.33 through October 31, 2022. He reviewed the Statement of Net Assets and said the fund balance is \$33,241,429.72. He said MMHG voted to put \$6.6 million at risk for this fiscal year and we are tracking significantly better versus projections. He stated he is optimistic that we won't have to use all of the \$6.6 million.

MOTION: Maresco made a motion to accept the October 31, 2022 financial reports as presented by the Treasurer.

SECOND: Buckley

VOTE: motion passed unanimously

3. **Gallagher's MMHG Funding Analysis-October, 2022**

Chaplick reviewed her presentation on the Funding Analysis, dated December 7, 2022. She reviewed page 3 and stated claims are running high. She said 7 active plans are in a deficit due to high cost claimants and 2 plans are in a surplus. She reviewed the cost funding ratios and said we are doing better versus the previous month. She explained we are at a 102.2% loss ratio with a deficit of \$665,000 through October, 2022.

Chaplick reviewed the retiree plan performance and stated we are at a 95.1% funding ratio with a surplus of \$123,000. She also reviewed the stop loss summary pages for FY22 and FY23.

4. **MMHG Attorney update-opioid lawsuit**

Chairman Levy explained that the MMHG attorney, Kevin Feeley, was unexpectedly unable to attend and asked Avery to provide an update on the opioid lawsuit.

Avery said we have to file an abatement form by December 13, 2022 and are working with the insurance carriers to get the data. She said the data is significant and the insurance carriers are aware. She stated HP informed MMHG they are filing claims on our behalf and this was the first time we became aware of this. She said we are working through this and will file by the deadline. She said there will be updated information at the next meeting from our legal counsel.

5. **BCBS PPO Blue Freedom Medicare Advantage plan update**

Chaplick stated our BCBS representative was unexpectedly unable to attend the meeting this morning.

Chaplick said she reviewed the call-in phone data and heard only positive responses on BCBS's resourcefulness. She said she hasn't heard of any member issues at this point. She said enrollments have gone very smoothly.

Avery stated we had very good attendance at the informational meetings and the call-in lines received around 85 calls. She said the BCBS reps were very knowledgeable and followed up with all member specific questions. She said to date we received 170 applications to transfer to the new plan and the deadline to submit applications was extended. She said MMHG received a lot of calls and were able to help members get the information they needed in order to make their decision. She explained one of the concerns was the timing to introduce a new plan but due to the potential cost savings and plan design it was time for MMHG to offer another senior plan option. She said we will continue to monitor this and inform the Committee.

Powell asked if December 7th was the deadline to enroll. Avery stated the deadline is typically December 1st as there needs to be enough time to process everything and members to receive their ID cards. She stated a few of the member units information went out later than expected and there were some member questions that still needed to be answered. MMHG checked with BCBS on the timing and extended the deadline as appropriate to accommodate.

Treasurer O'Brien stated he received some feedback on the challenges of getting information but once they were put in touch with the correct person it was fine. He stated the challenge on the timing of the plan may explain the lower enrollment at this time. He said everything else he heard was positive.

Chaplick said the uptick will most likely happen next year. She said we will have more feedback and time to plan ahead for open enrollment.

6. **Schedule next Steering Committee meeting**

Steering Committee Meeting-January 26, 2023 at 1: 00 p.m.

7. **Any other Business**

Avery said we did receive a request to have online or hybrid meetings. There was a brief discussion and it was decided to check with MMHG counsel.

8. **Adjourn**

Maresco motioned to adjourn the meeting at 9:26 a.m., seconded by Buckley and voted unanimously.

Respectfully submitted,
Sheila Avery

Reference Documents for this Meeting:

Treasurer's draft financial reports (October 31, 2022)

Gallagher's funding analysis presentation (October 31, 2022)