

**MAYFLOWER MUNICIPAL HEALTH GROUP STEERING COMMITTEE  
MINUTES OF MEETING  
October 12, 2023, 9:00a.m.  
Mayflower Municipal Health Group  
65 Cordage Park Circle,  
Suite 110, Plymouth, MA. 02360**

**Attendance Steering Committee members:**

Michael Levy, Town of Bridgewater  
Ray Ledoux, Brockton Area Transit (BAT)  
Michael Buckley, Town of Hull  
Michael Maresco, Town of Marshfield  
Kevin Powell, Retiree  
John Sciara, Professional Fire Fighters of Mass  
Derek Sullivan, Town of Wareham  
Mary Beth Carter, Town of Whitman

**Guests:**

Marianna Gil, Gallagher Benefit Insurance Services  
Diane Laflash, Gallagher Benefit Insurance Services  
Thomas J. O'Brien, Treasurer MMHG  
Kevin Feeley, MMHG Attorney  
Sheila Avery, MMHG  
Mike Hurley, Point 32 Health  
Helga DaRosa, BCBSMA  
Matthew Hanley, Plymouth County  
Bob Kademian, PBIRX

Chairman Levy called the meeting to order at 9:01a.m. He announced the meeting will be recorded for meeting minute purposes.

1. **Accept meeting minutes**

MOTION: Maresco made a motion to approve the August 10, 2023 meeting minutes.

SECOND: Sullivan

VOTE: motion passed unanimously

2. **MMHG FY24 Wellness program updates**

Avery stated we have a lot going on with wellness this quarter. She stated MMHG and BCBSMA are offering a webinar titled "Redefining Emotional Wellness-Beyond the stigma". She said this will be facilitated by Dr. Thomas Hawkins from BCBSMA. She said we are really excited to offer this webinar to help with the mental health stigma that prevents some from seeking help.

Avery said the MMHG Beneficial Wellness fall newsletter just came out and all members receive this via email. She said it is also posted on our website. Avery stated we have a fall walking challenge underway as well as BCBS "A Healthy Me" incentive program.

Avery said MMHG is offering a pilot program for Savory Living in the Town of Marshfield. She stated we are excited to partner with Marshfield to provide this program.

Avery stated we have a monthly schedule that is emailed and contains all programs that are available.

3. **Treasurer's report**

Treasurer O'Brien reviewed his financial statements dated August 31, 2023. He said it is early in the FY and claims usually are less. He stated we have a net positive of \$2,357,471.19. He stated September expenses were more in line with projections and we are running even at this point. He said this is great news and reminded the Committee we put \$5,150,000 at risk for FY24. He stated we have net assets of \$34,100,236.76 and are in good financial shape.

Treasurer O'Brien stated the Finance Committee met a few weeks ago and voted to move \$1 million to the investment portfolio. He said we will benefit more long term versus just the normal interest we would receive if left in the money market account.

MOTION: Maresco made a motion to accept the August 31, 2023 Treasurer's Operating Statement and Statement of Net Assets as presented by the Treasurer.

SECOND: Buckley

VOTE: motion passed unanimously

4. **Gallagher's MMHG FY24 Funding Analysis/updates**

Gil reviewed her presentation showing claims paid through August 31, 2023. She reviewed active plan details showing the surpluses and deficits. She stated the HP claims are a little higher than normal due to the security issue they had and the claims were paid later. She said the current funding ratio for the active plans is 99.8% with a \$26,000 surplus. She stated we are running better versus last year.

Gil reviewed the Medex 2 plan and stated the funding ratio is 85.9% with a \$179,000 surplus. She reminded the Committee we put \$260,000 at risk when setting CY23 rates. She stated we are running well and better versus last year.

Gil reviewed the stop loss summary page of her presentation. She stated we have no members in excess of the specific deductible as we are only two months into FY24. She reviewed FY23 stop loss and stated we had \$1.4 million over specific deductible.

5. **CY24 Senior plan renewal/Medex II benefit enhancements discussion-votes**

Laflash passed out and reviewed the CY24 Senior plan renewal. She reviewed Medex II plan performance history for the past 4 fiscal years. She stated the Medex II/Blue Medicare RX renewal came in with a 6% increase. She reviewed carrier projections and five options for CY24 rate and estimated annual amounts to put at risk. She said they recommend the 3.4% increase putting \$356,004 at risk from the trust fund.

Laflash reviewed changes to consider for CY24 including the weight loss benefit reimbursement of \$150. She stated there would be no change to the proposed rates to add this

benefit as the impact is small. She said there is not a lot of utilization for this benefit on the active plans.

Laflash stated we discussed adding dental benefits to the Medex II plan however there is not a BCBS rider available for CY24. She said we can look at this for CY25 renewal.

Laflash said you will notice the history is based on fiscal year as that is how they track it.

Avery asked what the plan performance is for CY23. Gil stated we are running about \$202,000 deficit through August, 2023.

Sullivan stated he is aware of the seniors and the strain it could put on them financially. He stated he is in favor of the 2.1% increase.

Maresco said they have an aging population and he is aware of the challenge seniors face with a fixed income. He said he is in favor of the lowest increase possible without putting the trust at risk in order to not hurt our most vulnerable members.

Treasurer O'Brien said we looked at option C as reasonable and listening to the discussion, option D would also work.

Chairman Levy said we want to look at the dental rider soon even though it can't be added to the plan until CY25.

MOTION: Sullivan made a motion to add the \$150 per year weight loss benefit to the MMHG Medex II plan effective January 1, 2024.

SECOND: Maresco

VOTE: Unanimous

MOTION: Maresco made a motion to increase the monthly rate for Medex II/Blue Medicare RX 2.1%, with a monthly rate of \$390.00, putting an estimated \$542,004 at risk as shown as option D on Gallagher's renewal handout.

SECOND: Sullivan

VOTE: Unanimous

Laflash stated the Medicare Freedom RX PPO Medicare advantage plan is a fully insured plan and will increase 5.6% with a rate of \$342.00. She said there is no negotiation on this as it is a fully insured plan. Laflash stated on page two of her handout it shows a summary comparison of the two senior plan offerings. She noted there is a change as CY24 there will be no catastrophic phase copay for both plans.

DaRosa stated the name of the Medicare advantage plan we have is changing but it is simply a name change. She explained they used a lot of different names when the plan was first introduced but the official name of the plan is Medicare PPO Freedom RX. She stated all benefit correspondence and benefit summaries will have the official name listed.

6. **HPHC updates-fitness/wellness reimbursement program-vote**

Hurley passed out his handout on the new for 2024 wellness reimbursement. He stated HP has offered the fitness reimbursement for many years and now they are expanding their offerings.

He reviewed the new wellness reimbursement program providing up to \$300 per calendar year reimbursement that they are adding to their fully insured plans, effective January 1, 2024. He said it includes mindfulness programs and qualified nutrition programs. He said they estimate the utilization will be low.

Chairman Levy asked about cost as our rates are already set. Hurley said the actuaries made an estimate that it is .10% . Gil stated they are not concerned with this impacting the rates.

Ledoux asked if we can have a soft roll out so we can have time to communicate. Gil said members typically file for reimbursement Jan-March of 2025 for 2024. Hurley stated it does take a bit of time for members to utilize the benefit and communication during open enrollment is important.

Laflash said there is concern with waiting and adding the benefit for July 1, 2024 as members could have already purchased equipment or attended mindfulness classes from January-June, 2024.

Hurley said the earliest a reimbursement could be requested is May, 2024, if benefit is added January 1, 2024.

MOTION: Ledoux made a motion to add the HP wellness reimbursement of \$150 per individual and up to \$300 per family, effective January 1, 2024.

SECOND: Maresco

VOTE: Unanimous

7. **Next meeting-Steering**

Chairman Levy said the next Steering Committee meeting will be held at the MMHG offices, and is scheduled for December 14, 2023, 9:00am.

8. **Any other Business**

none.

9. **Adjourn**

Maresco motioned to adjourn the meeting at 9:52 a.m., seconded by Levy and voted unanimously.

Respectfully submitted,  
Sheila Avery

**Reference Documents for this Meeting:**

Treasurer's FY23 financial reports (August 31, 2023)

Gallagher's FY24 Funding Analysis presentation, (claims paid through August 31, 2023)

Gallagher's MMHG CY24 Senior plan renewal

Harvard Pilgrim flyer and information for the wellness reimbursement