

**MAYFLOWER MUNICIPAL HEALTH GROUP STEERING COMMITTEE**  
**MINUTES OF MEETING**  
**January 20, 2026, 9:00a.m.**  
**Mayflower Municipal Health Group**  
**65 Cordage Park Circle,**  
**Suite 110, Plymouth, MA. 02360**

**Attendance Steering Committee members:**

Maureen Adams, Town of West Bridgewater  
Jim Boudreau, Scituate  
Mary Beth Carter, Town of Whitman  
Ray Ledoux, Brockton Area Transit (BAT)  
Kevin Powell, Retiree  
Derek Sullivan, Town of Wareham

**Guests:**

Helga DaRosa, BCBSMA  
Pat Haraden, Lockton  
Sheila Avery, MMHG  
Mike Hurley, HPHC  
Tara Lyons, Lockton  
Kelly Morse Perez, MMHG  
Thomas J. O'Brien, Treasurer MMHG  
Jackie Scherer, Lockton  
Summer Steegstra, Lockton  
Marc Shapiro, PBIRX  
Jon Reynard, SSEC  
Angela Medeiros, PBIRX  
Jack Lally, Plymouth County  
Bob Kademian, PBIRX  
Matt Hanley, Plymouth County  
Kevin Feeley, MMHG Attorney

Vice-Chairman Sullivan announced Chairman Levy could not attend and he will be running the meeting.

Vice-Chairman Sullivan called the meeting to order at 9:00 a.m. with a quorum present. He announced the meeting will be recorded for meeting minute purposes.

1. **Accept meeting minutes**

MOTION: Boudreau made a motion to accept the December 3, 2025, meeting minutes.

SECOND: Powell

VOTE: motion passed unanimously

2. **Treasurer's Report-vote**

Treasurer O'Brien stated Matt Hanley is retiring and introduced Jack Lally as his replacement.

The Treasurer thanked Matt Hanley for all his help over the past five years. The Steering Committee congratulated and acknowledged Matt Hanley on his retirement.

Treasurer O'Brien distributed his draft financial statements dated November 30, 2025. He said we are seeing positive trends but doesn't think it will continue in the new year. He reviewed his draft financial statements and stated the net assets are \$29,497,511.56.

MOTION: Ledoux made a motion to accept and approve the Treasurer's draft Operating Statement and Statement of Net Assets dated November 30, 2025.

SECOND: Boudreau

VOTE: motion passed unanimously

3. **Lockton claims update (data through November, 2025)**

Scherer passed out her report and reviewed page 2 showing the overall loss ratio is 97.7%. She stated at this time last year the loss ratio was 104.1%.

Scherer reviewed page 3 of her report showing detailed experience by month. She stated November 2025 came in with higher expenses versus funding and has a loss ratio of 110.7%. She stated at this time last year the loss ratio was 124.4%.

Scherer reviewed the high-cost claimants stating two members have exceeded the deductible.

Ledoux asked if they would look at the impact of the GLP-1s when they forecast for FY27. Haraden said they look at a few sources including PBIRX, insurance carrier, and their own data through December 2025. Haraden said they will provide the increase including and excluding GLP-1s for weight loss.

4. **Lockton FY27 preliminary projection**

Scherer stated they check their underwriting against the insurance carriers underwriting. She said they now have the Harvard Pilgrim information and the BCBS information is expected this week. She said the Lockton projection at this time shows a 14.2% increase excluding coverage for weight loss GLP-1s and a 25% increase including weight loss GLP-1 coverage.

Haraden said the GIC is currently with VIDA for weight loss GLP-1s and is recommending eliminating coverage for July 1, 2026. He said the trend is increasing to not cover the GLP-1s for weight loss due to cost.

5. **Lockton- MMHG interested group updates**

Scherer said they reviewed Carver, Lakeville, Old Rochester Regional School District, Norwell, and Dartmouth. She stated they've completed their assessments and determined three groups are a positive fit to recommend joining the MMHG. She said Dartmouth, Lakeville, and

Norwell seem to be a good fit financially and administratively. She said Carver is not recommended at this time as it would be a liability for MMHG. She said Old Rochester Regional School District would be a cost neutral financial impact to MMHG and we can schedule a call to determine if they are a good fit administratively.

Treasurer O'Brien stated that we should proceed with Old Rochester Regional School District, Norwell, Dartmouth and Lakeville. Avery agreed and said we will schedule the meeting with Old Rochester Regional School District.

Ledoux asked how many subscribers for all of the groups and Haraden said around 1,200.

Ledoux asked about plan offerings and Avery stated the traditional plans are not available.

MOTION: Boudreau made a motion to continue discussions with the Town of Norwell, Town of Dartmouth, Town of Lakeville, and Old Rochester Regional School District.

SECOND: Ledoux

VOTE: Unanimous

#### 6. **PBIRX GLP-1 presentation/updates**

Shapiro passed out his presentation and reviewed the options on page 3. He stated they recommend excluding obesity drugs due to the cost. He said MMHG pays twice the amount for the drug versus members directly purchasing from the manufacturer. He said the market has changed daily and rapidly since November 2025. He reviewed safe options for member direct purchase.

Shapiro reviewed the Abacus and Virta programs as third party carve out options as shown in their presentation.

Shapiro reviewed page 9 showing market trends and what other municipalities are doing in terms of coverage for the GLP-1 weight loss drugs.

Shapiro reviewed page 4 and stated the 12 month rolling cost data shows net cost for weight loss GLP-1s was \$5,387,589. He said this period showed an 80% increase in utilization and is the basis for their future projection. He stated they project costs for 2026 coverage of weight loss GLP-1s to be \$9,428,281.

Medeiros reviewed page 5 showing some strategies. She said to keep in mind the weight loss GLP-1s were approved in combination with lifestyle modification. She said the drugs do have risks and 30%-50% discontinue taking them due to side effects. She said the manufacturer direct pricing is approximately half the cost of what MMHG pays for the medications.

Shapiro reviewed page 6 and gave an overview of the manufacturer direct costs verses MMHG plan costs.

Medeiros reviewed page 5 project costs and options for plan year 2026. She reviewed the Abacus and Virta programs.

Medeiros said the Abacus program includes the GLP-1s for weight loss with the behavior modification program. She said coverage for the drugs is only for 12 months and lifestyle coaching for 24 months. She said the estimated cost is \$8,265,275 for the drug and program cost.

Medeiros said the Virta program excludes weight loss GLP-1 drug coverage and provides the modification program. She said it is a nutrition-based lifestyle modification program and has strong clinical support with RNs and MDs as coaches. She said members can also be supported if they are purchasing the GLP-1s for weight loss directly from the manufacturer. She said the estimated cost is \$886,970 for the Virta program.

Medeiros said the last option is to exclude the GLP-1s for weight loss and offer no support.

Kademian reviewed his projections for FY27 and stated they project costs to be just under \$18 million after rebates to include coverage for weight loss GLP-1s. He said members were initially told they should only be on the drugs for 6-12 months but that has since changed. He said having members buy the drugs directly from the manufacturer will increase their motivation to participate in the lifestyle modification programs. He stated you do not want members on the drugs long term as it will be detrimental to their long-term health.

7. **Wellness- lifestyle support program/weight loss discussion**

Avery stated we do want to look at adding a lifestyle modification program to our wellness program no matter if the GLP-1s are covered or not. She said we met with the various vendors and reviewed the options available. She said the Virta program stood out to the Wellness team as it focuses on food as medicine as a nutritional component of health. She stated the cost is expensive, however we feel it is worth the investment. She said the team liked Virta as members can take the GLP-1s for weight loss but they do not have to take them.

Morse Perez stated the Virta program also offers a safe way to purchase the weight loss GLP-1 medications directly from the manufacturer and how important this is to consider for our members safety.

Avery said we will meet with Wellness Chair Adams to discuss the various vendor options and the Virta program. She said information will be sent out prior to the next meeting.

Treasurer O'Brien asked about the fees listed and if they are only for participants. Avery confirmed we only pay for the participants that are enrolled in the program.

Treasurer O'Brien asked about the cost estimate. Medeiros stated they accounted for 20% of the members dropping off the medications and this is a conservative cost estimate.

Ledoux asked if Virta will be available for Medicare retirees and if so he would like to see a cost estimate. Avery said PBIRX can research to see if this is an option.

Boudreau asked if the \$886,970 includes coverage for the weight loss GLP-1s and Avery said it does not include coverage.

Ledoux asked about how the program will be monitored in terms of compliance with the program and if they are taken off. Avery said Virta has protocols in place if members are not in compliance with the program.

Boudreau asked about how much staff time it will take to monitor. Avery said MMHG would only be receiving reports on compliance with no member data. She stated Lockton will be monitoring this as well. Avery said we would report to the Steering committee if any issues with the program come up and if any action is needed.

Shapiro said Virta works with about 20% of state governments across the country and has extensive experience.

Vice Chairman Sullivan asked about a 1-year contract. Avery stated we will be looking for a short-term 1-year contract with a 30-day notice clause.

8. **BCBS- Pillar report overview and any other updates**

DaRosa passed out the Pillar Rx report and explained the top drugs as listed. She said there were 384 subscribers in the program and the FY26 savings through October 31, 2025 is \$453,408.19. She pointed out that most members paid zero copay for the medications on the program so the member is also saving money.

Haraden asked for confirmation that the GLP-1 medications aren't included. DaRosa said they are not included as the Pillar program is for specialty medications on their specific eligibility list.

9. **HP- Updates**

Hurley said Humira is coming off the formulary on March 1, 2026 as a biosimilar is available. He said they will reach out to the 4 impacted members to let them know their options.

10. **Any other business**

Haraden said the Governor announced an attempt to make it easier for members to get access to drugs and services. He said the prior authorization is eliminated for some conditions and we are awaiting guidance from DOI. He said prior authorizations are a system limitation with no opt out and the carriers will have to comply. He said they state this is a cost savings for the member however it is important to remember it will increase our cost.

Treasurer O'Brien asked when the GIC is meeting and about copay changes. Haraden said they are meeting on February 12th and copay changes are included in their projections as well as GLP-1 coverage exclusion.

Vice-Chairman Sullivan and Avery thanked Matt Hanley for his service.

11. **Next meeting- Steering**

Steering Committee meeting: February 12, 2026, 9:00a.m., MMHG offices

Steering Committee meeting: March 11, 2026, 8:30a.m., location TBD

12. **Next meeting- General Board**

General Board meeting: March 11, 2026, 9:00a.m. location TBD

13. **Adjourn**

Ledoux motioned to adjourn the meeting at 10:02 a.m., seconded by Powell and voted unanimously.

Respectfully submitted,  
Sheila Avery,  
Executive Director

**Reference Documents for this Meeting:**

Treasurer's Financial draft report dated November 30, 2025

Lockton report dated November 30, 2025

PBIRX GLP-1 presentation

BCBS PillarRx savings report October 31, 2025