

**MAYFLOWER MUNICIPAL HEALTH GROUP
MINUTES OF GENERAL MEETING
October 19, 2022 10:00 A.M.
Lakeside Villa, 550 Monponsett Street, Halifax, MA. 02338**

Board Attendance:

Michael Levy, Chairman of General Board -Town of Bridgewater
Ray Ledoux, Brockton Area Transit
Tom King, Greater New Bedford RRMD
Mary Ellen DeFrias, Greater Attleboro Taunton Regional Transit Authority
Jane Callahan, Greater Attleboro Taunton Regional Transit Authority
Linda McCarthy, Town of Halifax
Sandra Nolan, Town of Halifax
Chelsea Stevens, Town of Hanover
Lisa Green, Town of Hanson
Keith Hickey, Town of Kingston
Michael Buckley, Town of Hull
Michael Maresco, Town of Marshfield
Danielle Kerrigan, Town of Marshfield
Michelle Labadini, Norfolk County
Kelli O'Brien-McKinnon, North River Collaborative
Kathleen McCarthy, Town of Pembroke
Jared Valanzola, Plymouth County
Frank Basler, Plymouth County
Kory Lydon, Town of Rochester
Rick Reino, South Shore Educational Collaborative
Richard England, Wareham Fire District
Wendy Lemieux, Wareham Fire District
Maureen Adams, Town of West Bridgewater
Scott Golder, Town of West Bridgewater
Frank Lynam, Town of Whitman
Erika Sherman, Whitman-Hanson Regional School District

Guests:

Thomas J. O'Brien, MMHG Treasurer
Sheila Avery, MMHG
Joyce Lewis, MMHG
Nicole Sciara, MMHG Wellness Committee Vice-Chair
Danielle Chaplick, Gallagher Benefits Solutions
Helga DaRosa, Blue Cross Blue Shield of Massachusetts
Mike Hurley, Point 32 Health/HPHC
Matt Hanley, Plymouth County
Jennifer Grasso, Town of Pembroke
Jim Riley, CanaRX

Chairman Levy called the meeting to order at 10:18 a.m. with a quorum present.
He announced the meeting is being recorded for meeting minute purposes.

1. **Mindful Moment- Nicole Bonomi (MMHG Wellness Committee Vice-Chair)**
Nicole gave a mindful moment meditation.

2. **Accept Meeting Minutes**

MOTION: Maresco made a motion to accept the June 22, 2022 meeting minutes.

SECOND: Lynam

VOTE: motion passed unanimously

3. **MMHG Wellness Review**

Avery stated we have the Learn to Live presentation on the agenda however the presenter had a family emergency and was unable to attend this morning.

Avery gave a brief updated on how Learn to Live is expanding their program to include pain management, resiliency, post-traumatic stress disorder. She stated Learn to Live will be at the next General Board meeting.

Avery reviewed her FY23 wellness presentation handout. She reviewed the core programs including Wellable on demand fitness, Savory Living, Learn to Live, Ex program, Wellness Quarterly newsletters, grant programs and the insurance carriers' wellness websites.

Avery stated our first grant of the quarter focused on Financial well-being. We had 173 participants from 24 member units that traveled 20,549 miles and completed 148 financial health exercises during the challenge. She said this is great participation for a summer program.

Avery reviewed the postcard mailings for the Savory Living program and A Healthy me incentive.

Avery stated we have 16 webinars scheduled in October including a specific webinar for first responders and teachers. She said we have the Healthy Holidays challenge coming up in November.

Avery reviewed the smart consumer programs for members including telehealth, Smartshopper and CanaRX. She stated Jim Riley will present on the CanaRX program and there is savings for the member and also MMHG.

Avery thanked the Chairman, member units, Treasurer, and the team for all their support and hard work with MMHG Wellness initiatives.

Avery introduced Jim Riley to present on CanaRX program.

4. **CanaRX program review- Jim Riley**

Riley said CanaRX is a voluntary international mail order prescription program offered to all non-Medicare eligible members. He said this is for non-narcotic brand named medications that are factory sealed and delivered to members with no cost share. He stated they work with certified pharmacies in Canada, UK, and Australia. He said prescriptions with CanaRX are 75%-80% less expensive. He said they have a great customer service department and really provide great support to members.

Riley reviewed his presentation on the CanaRX forms and procedures to enroll in the program.

Riley stated MMHG has 7.7% participation and is projected to save over \$136,000 for calendar year 2022. He said our potential savings is \$1.6 million if we can increase participation in the program.

Riley reviewed marketing campaigns to increase participation. He said they also do targeted mailings to members and they have switched to postcard campaigns as they are easier to read.

Riley explained the cost saving goals and stated another group is saving over \$3 million per year on medication costs.

Riley asked if there were any questions and they were none. He concluded by asking member units to promote CanaRX and make sure to let members know this is a legitimate program.

5. Treasurer's Report and update

Treasurer O'Brien recognized the MMHG team, Finance Committee, and his financial team for all their hard work.

Treasurer O'Brien said we had a Finance Committee in June and they voted to change our asset allocation from 40% equity/60% fixed to 30% equity/70% fixed. He said this was a good move as it saved us money. He said it has been a very difficult market as everyone is aware.

Treasurer O'Brien reviewed his financial statements, dated September 30, 2022. He reviewed the revenue and expenses listed on the Operating statement. He said we are down around \$1 million in investments but we are not down as much as we could be due to the conservative investment portfolio. He said the last few days of the market have been good and we are hoping it continues. He said we have a loss of \$1.1 million as reflected on the operating statement. He said this is where we expected to be and are in a very good financial position.

Treasurer O'Brien reviewed his statement of net assets. He reminded the Board of the incurred but not reported (IBNR) amount and explained this is for all outstanding claims that have not been paid yet. He said we have \$33,577,109.22 fund balance and are in good financial shape. He said the financial statements were approved by the Steering Committee and will be posted on our website.

Treasurer O'Brien said later in the meeting we are proposing using some of the net assets to offset the Medex 2 rate and he fully supports this.

6. Gallagher update-Funding Analysis, New Senior plan option overview

Chaplick reviewed her FY23 funding summary report presentation handout. She stated the claims are through August, 2022. She stated two plans are running at a surplus and the rest of the plans are in a deficit due to high cost claimant activity. She reviewed the funding loss ratio of 109.2% for all active plans and stated last year at this time we were at a surplus funding loss ratio of 96.8%. She said claims for all of her clients are seeing an uptick due to services being reinstated after covid.

Chaplick stated the senior plan is running at 95.3% loss ratio with a \$58,197 surplus and last year at this time we had a \$97,000 deficit. She also reviewed the stop loss summary pages for FY21 and FY22.

Chaplick reviewed her handout for the 2023 calendar year senior plan renewal. She explained the timing is tough as we rely on the carriers for information and the carriers have to wait for information from the Federal government. She stated it has been the goal of MMHG to look at other senior plan options. She reviewed the five year lookback for the Medex plan with a

rate hold for the past 4 years. She stated the Steering Committee voted unanimously to increase the Medex/PDP rate for CY23 by 1.1% with a new rate of \$382.00 and estimated risk to trust fund of \$260,000.

Chaplick said members are heavily solicited by non group Medicare Advantage plans and we wanted to see what we can offer on a group basis. She said they requested quotes and recommend the BCBS Medicare Advantage FreedomRX PPO option. She stated the calendar year rate is \$324.00 per month. She explained the Steering Committee did vote to recommend this plan be included as an additional MMHG senior plan offering. She said this would be offered in addition to the Medex 2 plan. She reviewed the comparison of the senior plans and stated there are added benefits for members including hearing aids and routine vision exams. She stated BCBS will provide a dedicated phone number for questions, in person meetings, and provide education to members which is really important as it is very late in the year.

DaRosa reviewed the fully insured BCBS Medicare Advantage FreedomRX PPO option. She said BCBS introduced the plan last year. She said this is a PPO plan and members can see providers that are in network as well as seeing providers that are not contracted with BCBS. She said it doesn't matter if members see in or out of network providers as there still will be zero cost share for most services except the vision and dental as noted on the summary. She said the pharmacy is imbedded in the plan and will be under BCBS so members will have one ID card. She said members still need to have Medicare parts A&B. She said the plan has fitness and weight loss reimbursement, routine vision, hearing, and dental exams. She said the \$324.00 monthly rate is book rated and not specific to MMHG.

Reino asked if the plan would work out of state. DaRosa stated it is a PPO nationwide plan.

Nolan asked if there is any disruption for members switching from Medex to the Medicare Advantage plan. DaRosa said there is no provider disruptions and there are a few disruptions on the pharmacy benefits due to having a different formulary.

Reino asked if we will be invoiced from MMHG and Avery confirmed we will bill the member units.

DaRosa stated members would have to stay enrolled for the entire 2023 calendar year but could switch back to Medex during 2024 open enrollment.

Chaplick said we are having several education sessions as well as providing a dedicated phone line for questions. She said BCBS will look up medications for members to advise on any impact. She said most retirees are aware of the Medicare Advantage plans with the added benefits.

Chairman Levy said we really need to have the applications at MMHG for processing on December 1st or shortly thereafter. He stated this is in order to process the applications in time to have everything in place for January 1st and to make sure members have their ID cards.

DaRosa said we don't expect a lot of members to migrate for 2023 and will work on continued education to increase future participation.

Avery asked if Brainshark presentation will be available and DaRosa confirmed they will have it.

Adams asked about the routine dental plan coverage. DaRosa said it is a zero copay when seeing an in network provider and a \$45 copay for out of network provider.

Chairman Levy said the Steering Committee voted to recommend offering the new BCBS Medicare Advantage plan. He said they also voted to increase the Medex 2 plan by \$4.00 per month for a total monthly rate of \$382.00.

MOTION: Maresco made a motion to offer the BCBS Medicare Advantage plan “Medicare FreedomRX PPO” to Medicare A& B enrolled retirees, beginning January 1, 2023.

SECOND: Reino

VOTE: motion passed unanimously

7. **Any other business**

None

8. **Adjourn**

Maresco motioned to adjourn at 11:22 a.m., seconded by Basler and voted unanimously.

Respectfully submitted,

Sheila Avery

Reference documents for this meeting:

Treasurer’s FY23 financial reports (September 30, 2022)

Gallagher’s FY23 Funding Analysis presentation, dated October 19, 2022 (claims paid through August, 2022)

Gallagher’s FY23 Funding Analysis, August 31, 2022

Gallagher’s CY23 Senior plan renewal and new plan offering handout

BCBS Medicare FreedomRX PPO plan summary

CanaRX handout

CanaRX slideshow pdf

MMHG Wellness slideshow pdf