

MAYFLOWER MUNICIPAL HEALTH GROUP

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Steering Committee

Michael W. Levy, Chairman
Derek Sullivan, Vice-Chairman
Maureen Adams James Boudreau
Reinald G. Ledoux, Jr. Wendy Lemieux
Jason Leto Kevin H. Powell
James Reidy

Mayflower Municipal Health Group Overview

The Mayflower Municipal Health Group (MMHG) is a self-insured joint purchase group that was established on July 1, 2008, pursuant to M.G.L. Chapter 32B, Section 12. All current members have signed the "MMHG Agreement for Joint Negotiation and Purchase of Medical, Health, Dental and Life coverage(s)" herein referred to as the Joint Purchase Agreement. The economies of scale and other benefits derived through joint negotiation and purchase constitute the purpose of the agreement. Large joint purchase groups are better equipped to provide rate stabilization by attaining lower insurance carrier administration fees and lower stop loss insurance premiums.

The MMHG has **35 governmental units** that participate in the health insurance program with over **9,000 subscribers** and over **15,200 members**. The MMHG also offers dental, life, and vision insurance, to its participating governmental units.

The **General Board** governs the MMHG and is comprised of representatives from each of the 35 governmental units with each unit having one vote. They have the authority to approve a new member joining the MMHG, vote on the final active rates every year, and the voted recommendations made by other Committees.

MMHG has a nine-member **Steering Committee** with six members that are elected by the General Board. The remaining three members of the Steering Committee are appointed and include one from the Massachusetts Teachers Association, one from the Professional Firefighters and one retiree appointed from the Plymouth County Retirement Board. MMHG is the first and only joint purchase group to have organized labor representation on a Steering Committee. The Steering Committee is empowered to review annual rate renewals, negotiate health coverage renewal contracts, negotiate funding, and other financial arrangements.

The General Board elects a 3 member **Finance Committee** who are authorized to perform duties such as bank Selection, create/review fund balance policy, and review investment portfolio.

MMHG has an elected Massachusetts certified **Treasurer** who provides quarterly financial reports and attends Steering Committee meetings to give monthly updates on the financial status of the group. Audited Financial Statements and quarterly reports are available on our website **www.MMHG.org**.

The MMHG utilizes the services of a **professional consultant**, Lockton, and they are compensated based on contracted fee, not commission. Lockton provides consulting services such as renewals/rate setting, strategic planning, COBRA administration, claims auditing, plan funding analysis, and help navigate federal/state regulations.

MMHG has a **centralized administration** office for processing all enrollment applications, invoicing/collecting premiums, maintaining financial information, providing wellness programs, tracking members turning age 65, benefit admin training/support, filing all joint purchase group mandated reporting, and other administrative functions.

MMHG's award winning **wellness program** has quarterly **Wellness Committee** meetings to discuss program offerings that include member-based interaction with a focus on members' individual responsibility for their own health and well-being.

MMHG offers high quality plans with low premiums and is the premier joint purchase group option for public health insurance in Southeastern Massachusetts.

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~MMHG Rate History~

MMHG yearly average health insurance premium increases
FY22 = 2.25%
FY23 = 3%
FY24 = 4.5%
FY25 = 4%
FY26 = 6.75%
FY27 = 10%
Six-year average= 5%

~Insurance Plan offerings~

Active employees/non-medicare retiree members: MMHG offers 8 Blue Cross Blue Shield of Massachusetts plans and 4 Harvard Pilgrim Health Care plans that have four levels of coverage including "Traditional" plans, "Rate Saver" plans, "Benchmark" plans, and "High Deductible Health Plan=HDHP" with Health Savings Account=HSA plans. Each level has a different member out of pocket cost and premium rate. Current member units choose which MMHG plan offerings they offer to their members based on their individual needs.
Medicare supplement plan and Medicare Advantage plan(retirees only): MMHG offers Blue Cross Blue Shield of Massachusetts Medex 2 with Blue Medicare RX prescription drug plan. MMHG began offering a Medicare Advantage group plan, Medicare PPO Blue FreedomRX, effective January 1, 2023.

What makes the MMHG different?

- ✓ General Board elects Steering Committee and Finance Committee from its members
- ✓ Professional consultant compensated based on contracted fee, not commission
- ✓ Excellent administrative support that saves you on personnel costs
- ✓ Expanded plan offerings that include Health, Dental, Life, and Vision Insurance
- ✓ Organized labor and retiree representation on Steering Committee which helps involve all stakeholders
- ✓ Protects employee benefits with comprehensive plan design options and low premiums
- ✓ No administrative fee (all expenses are included in the rates)
- ✓ Award winning highly utilized Wellness program
- ✓ Detailed electronic subscriber invoices that are easy to understand
- ✓ Comprehensive website that provides transparency and includes audited financial statements, quarterly financial information, meeting minutes, wellness information, benefit analysis, and more

Visit our website www.MMHG.org to view detailed plan summaries, plan comparisons, rate history by plan, subscriber certificates, Joint Purchase Agreement, Audited Financial statements, quarterly financial reports, meeting minutes, wellness information and calendar, and much more.

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