

## PROFILE OF WEST SUBURBAN HEALTH GROUP (WSHG)

April 2014

The West Suburban Health Group (WSHG) is a municipal joint purchase group organized under Mass. General Laws Chapter 32B, §12. The WSHG became operational on July 1, 1990 for the joint negotiation and purchase of health benefits for employees, retirees, and their families.

The WSHG's joint purchase agreement has been signed by sixteen (16) participating governmental employers (Participating Governmental Units) located in the metrowest area (area west and south of Boston).

The Participating Governmental Units of the WSHG are

Towns of Dedham	Town of Wellesley
Town of Dover	Town of Westwood
Town of Holliston	Town of Wrentham
Town of Natick	Dover Sherborn Regional School District
Town of Needham	ACCEPT Education Collaborative
Town of Sherborn	The Education Cooperative
Town of Wayland	Town of Ashland
Town of Walpole	Town of Shrewsbury
South Middlesex Regional School District	

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Each Participating Governmental Unit has signed a Joint Purchase Agreement which is a legal document defining terms of participation and the operating by-laws of the WSHG. The by-laws have been written to encourage long-term commitment to participation by governmental units in the WSHG. A Participating Governmental Unit may not apply for re-admission to the WSHG for two years after withdrawing from the group.

The WSHG is governed through a Board made up of a representative of each Participating Governmental Unit. Board members are appointed by the appropriate public authority in the towns, district or collaborative. A Chairman is elected by the Board. The Board appoints committees. The Board meets throughout the year, usually quarterly. A Steering Committee meets more frequently.

Participating Governmental Units pay premiums into the WSHG trust fund. The trust fund pays claims and other expenses.

The WSHG has an appointed part-time professional Treasurer and Assistant Treasurer. The Treasurer collects premiums, pays bills, maintains accounts and monitors investments.

An independent financial audit is performed annually. The FY13 audit report prepared by Lynch, Malloy, Marini, LLP I featured on the WSHG website and is available upon request.

The WSHG has engaged the professional services of a benefits management and consulting firm, Group Benefits Strategies (GBS), located in Auburn, Massachusetts. GBS serves as the WSHG's consultant and assists in the operations of the organization and centralizes many functions including enrollments and billing for health plans. GBS also monitors claims and performs centralized COBRA administration.

The anniversary date of the group's health plans for employees is July 1st of each year. The anniversary date for the Medicare plans is January 1<sup>st</sup>.

## WEST SUBURBAN HEALTH GROUP (WSHG)

- Operational since July 1990 - 4th municipal joint purchase group to organize in Mass.
- One of the two largest municipal joint purchase groups in Mass.
- 17 participating governmental units in the metro-west Boston and central MA areas
  - Town of Ashland**
  - Town of Walpole**
  - Town of Dedham**
  - Town of Wayland**
  - Town of Dover**
  - Town of Wellesley**
  - Town of Holliston**
  - Town of Westwood**
  - Town of Natick**
  - Town of Wrentham**
  - Town of Needham**
  - Dover Sherborn Reg. School District**
  - Town of Sherborn**
  - ACCEPT Collaborative**
  - Town of Shrewsbury**
  - The Education Cooperative (TEC)**
  - South Middlesex Reg. School District**
- 12,092 health plan contracts and over 22,632 covered members as of 4/14 (includes insured and self-funded Senior plans)
- FY14 estimated total expenses for self-funded plans: \$ 110 million
- WSHG employers pool risk, and WSHG self-funds most health plans with reinsurance protection for high cost claims

### Claims administrators/insurers:

Blue Cross Blue Shield of MA  
Harvard Pilgrim Health Care  
Tufts Health Plan  
Fallon Health & Life Assurance Co.

- Governed by its participating employers through a Board and a Steering Committee
- Active wellness and disease management programs
- Good Health Gateways® Diabetes Rewards Program
- Alternative prescription drug purchasing program and *myMedicationAdvisor*® educational and support program
- Centralized benefits administration, COBRA administration, claims auditing, consulting, RDS & ERRP Account Management through Group Benefits Strategies, Auburn, MA
- Professional management of trust fund assets
- Annual independent financial audit