

**West Suburban Health Group  
Steering Committee Meeting**

Monday, June 18, 2018 at 1:00 PM  
Dedham Town Hall, Dedham, MA

**Meeting Minutes**

**Steering Committee Members in Attendance:**

Jim Kern, Chair	Town of Dedham
Marc Waldman, Board Chair	Town of Wellesley
Jerry Lane	Town of Dover
Christopher Coleman	Town of Needham
Bill Chenard	Town of Natick

**Guests in Attendance:**

Ruth Hohenschau	WSHG Treasurer
Michele Craemer	WSHG Wellness Consultant
Jeffrey Beane	MyTelemedicine
Linda Loiselle	Abacus Health Solutions
Patty Joyce	Abacus Health Solutions
Donna Lemoyne	Town of Wayland
Jill Schaffer	Town of Needham
Chuck Murphy-Romboletti	Town of Needham
Merriam Johnson	Town of Dedham
Debbie Deegan	Town of Dedham
William Hickey	Harvard Pilgrim Health Care
Erin Hayes	Tufts Health Plan
Fred Winer	Tufts Health Plan
Julia Lebrun	Fallon Health
Michael Breen	Blue Cross Blue Shield of MA
Jonathan Payson	Blue Cross Blue Shield of MA
Carol Cormier	Group Benefits Strategies
Chris Nunnally	Group Benefits Strategies
Karen Carpenter	Group Benefits Strategies

Steering Committee Chair Jim Kern called the meeting to order at 1:02 PM.

**Approval of the minutes of the February 8, 2018 meeting:**

Bill Chenard moved to approve the February 8, 2018 minutes as written.

Motion

Jerry Lane seconded the motion. The motion passed by unanimous vote.

**Treasurer's Report:**

Treasurer, Ruth Hohenschau, distributed and reviewed the financial reports through May 31, 2018 (unaudited figures). She said the Fund Balance increased \$680,470 in the month of May to

\$5,025,131. Ms. Hohenchau said \$1,759,000 in reinsurance reimbursements has been received. She briefly reviewed the cash activity on the last page of the report.

Marc Waldman made a motion to accept the Treasurer's report.

Motion

Jerry Lane seconded the motion. The motion passed by unanimous vote.

**Steering Committee Vacancies:**

Jim Kern said there is a Steering Committee vacancy left by the departure of Nan Balmer, Town of Wayland. He asked Carol Cormier to send an email to the Board for interest.

**Harvard Pilgrim FY19 Level Monthly Deposit (LMD):**

Ruth Hohenschau said HPHC has never required a LMD in the past.

Bill Hickey agreed with Ms. Hohenschau and said that the proposal was sent in error.

No action was taken.

**Wellness Program report & FY8 unit stipends:**

Michele Craemer, WSHG Wellness Consultant distributed and reviewed the FY18 wellness report and FY19 Budget Proposal.

Ms. Craemer spoke about the support she receives from the WSHG health plan carriers. She said Tufts Health Plan allows all of the WSHG health plan members to participate in their Daily Endorphins Wellness website platform. Ms. Craemer said Fallon Health gave incentive prizes for wellness challenges, and also 2 free screenings and wellness demonstrations during the health fair season. She said BCBS supplied educational material on a variety of wellness topics and HPHC donated 4 Worksite Wellness Council tickets to attend the Massachusetts Conference.

Ms. Craemer said the WSHG Community-wide programs for FY18 included a light summer cooking recipe program, the Fall Fitness challenge, weight and stress management programs and the Physical Activity Challenge, to name a few. She said the full list of programs was distributed.

Ms. Craemer reviewed the FY19 Wellness Budget proposal and noted that each unit receives an annual Wellness Stipend of \$6,000 and said that a list of how the FY18 stipends were used is on the back of the budget proposal. She said she is recommending a level funding of the FY18 budget for FY19, to include the unit stipends of \$6,000.

Ms. Craemer said the next Wellness Meeting will be held on August 8<sup>th</sup> at the Town of Needham Town Hall. She invited the Steering Committee to attend.

Christopher Coleman made a motion to approve the FY19 Wellness Budget as presented.

Bill Chenard seconded the motion. The motion passed by a unanimous vote.

Motion

**Diabetes Care Rewards Program – Linda Loiselle, Abacus Health Solutions**

Linda Loiselle introduced Patty Joyce and said she will be the new Program Manager for WSHG.

Ms. Loiselle distributed and reviewed the Diabetes Care Rewards Program report with data through the end of March. She said a lot of promotional efforts went to eligible members regarding the new AccuChek Guide glucose meter and free test strip incentive. Ms. Loiselle said there was some loss of participation in the program and said it may be due to the addition of the HSA qualified high deductible plans. Ms. Loiselle said the HSAQ plan members are eligible for the program if their diabetic medications are on the carrier's preventative prescription drug list.

Ms. Loiselle said 37% of the 493 eligible members identified as having diabetes are enrolled in the program, and 55% of those enrolled are meeting the program requirements. She said Abacus is planning to do another outreach once the teachers are back at school. Ms. Loiselle reviewed the promotional efforts made by Abacus to include mailings, targeted letters and helpline calls.

**GBS Reports:**

*Funding Rate Analysis (FRA)* – Carol Cormier reviewed the FRA summary with data through May 2018. She said the expense-to-funding ratio across all plans on a *paid claims* basis was 92.5%. She said the rates set were sufficient for all plans except for the Tufts plans. Ms. Cormier noted the \$7.8 million funding surplus includes over \$1.7 million in reinsurance reimbursements.

*Reinsurance reports* – Karen Carpenter reviewed the *FY18 policy period* reinsurance reports. She said that 6 members incurred claims over \$300,000 in the amount of \$1,661,649. Ms. Carpenter said WSHG has received \$395,773 in reimbursements so far and there is \$1,265,876 due the group. She reviewed the 50% Report and said 32 members have total claims of \$6,311,108.

Ms. Carpenter reviewed the *FY17 policy period* reinsurance report with claims paid through December. She said that 12 members incurred claims over \$300,000 totaling \$6,186,011 with claims above the \$300,000 (“excess claims”) totaling \$2,586,011. She said WSHG has received \$2,584,546 in reimbursements so far and there is \$1,465.12 due the group.

Carol Cormier pointed out a claimant with a serious illness which may be ongoing. She said it was agreed by Marc Waldman at the last MMRA meeting to accept a \$1.5 million laser attached to the FY19 reinsurance plan year to avoid an 84% premium increase. Ms. Cormier explained that a laser is a higher deductible set for an individual by the carrier.

*GBS Roster and Invoice Agreement* – Carol Cormier said the GBS Roster Agreement will expire on June 30<sup>th</sup>. She said that this is the monthly online report that provides WSHG employers with member data that they need to complete ACA reporting. Ms. Cormier said GBS is proposing an increase from \$130.00 per unit, to \$150.00 per unit for the FY19 plan year. She said that there has not been an increase for several years. She said the total amount for the year would be \$1,650.

Marc Waldman made a motion to approve the GBS Roster Agreement renewal as presented.

Jerry Lane seconded the motion. The motion passed by a unanimous vote.

Motion
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*WSHG Subscriber Enrollments* – Carol Cormier reviewed the exhibit she prepared and said 31.1% of the WSHG subscribers have enrolled in the HSA Qualified High Deductible Health Plans. She said 66.4% are enrolled in the Benchmark Plans.

Jim Kern noted that even with very generous employer contribution to the HSA plans, the employer still needs to use Ch. 32B, Sections 21-22 to negotiate with the unions. He said that can be a lot of effort that some employers do not want to initiate.

Christopher Coleman agreed with Mr. Kern and thanked Chuck Rombeletti and Jill Shaffer for their hard work during the bargaining process. He said 65% of the Town of Needham subscribers have enrolled in the HSA Qualified plans.

Marc Waldman said the Town of Wellesley engaged Selerix, a company to help them with going paperless with the enrollment process.

Carol Cormier asked that should any of other employers be interested in doing something similar, to let GBS know in advance, since GBS will need to coordinate and make system changes as well.

*CanaRx Quarterly Report* – Carol Cormier reviewed the CanaRx Quarterly report through March 31, 2018 and said the total savings across all plans in the program was estimated at \$195,206. Of those savings, she said \$163,556 is savings to the Group.

*Update on the High Performance Health Plans -*

Chris Nunnally introduced Jeff Beane, Account Manager for the MyTelemedicine program.

Mr. Beane reviewed the features of the MyTelemedicine/AccessADoctor program. He said there would be no claims charged to WSHG and no copays for the members.

Mr. Nunnally said the fee charged would be \$2.05 per subscriber per month and would include a utilization guarantee.

Jeff Beane distributed a presentation and said 63% of people have a difficult time reaching their doctors for appointments. He said all of the MyTelemedicine physicians are Board Certified and utilizing a telehealth physician not only saves time and money for the member, but saves money for the Group as well. He said on-line access is provided 24/7/365 and can be accessed through an APP (Access A Doctor) or phone call. Mr. Beane reviewed the common reasons someone would access the service and said Spanish and English speaking physicians are both available. To date, Mr. Beane said there has not been a medical malpractice suit against any telemedicine provider.

Mr. Beane briefly explained how to use the APP and said representation would be at all of the health fairs each year. He said bi-annual mailings are sent, and welcome kits will be provided to all members of WSHG. Mr. Beane said in addition to medical visits, unlimited behavioral health visits are provided as well. He said during the first year, those that register for the program will be entered into a drawing for a \$50 Amazon gift card as an incentive.

Jim Kern thanked Mr. Beane and asked him to speak at the next Board Meeting.

In response to a question, Chris Nunnally said he would find out if MyTelemedicine would offer a 3-year contract, rather than a 2-year contract.

Christopher Coleman made a motion to recommend to the Board to add the MyTelemedicine program to WSHG effective October 1, 2018 with a 3-year contract.

Motion

Jerry Lane seconded the motion. The motion passed by a unanimous vote.

**Health Plan Reports:**

*HPHC* – Bill Hickey said the CEO of HPHC, Eric Shultz has resigned and said they are reviewing someone internally to fill his position.

*Tufts Health Plan* – Erin Hayes said effective July 1, 2018, THP will be adding a Teladoc program, but said copays would be charged.

*BCBS* – Mike Breen said he didn't have anything new to report.

*Fallon Health* – Julia Lebrun said FH has been busy with the open enrollment period.

*Tufts Senior Plans* – Fred Winer said he has been working on the renewal process for the seniors for January 1.

**Other Business:**

The next Board meeting was scheduled for September 6, 2018 at 10:00 AM at the Natick Community Senior Center, Natick, MA.

There was no further business

Marc Waldman made a motion to adjourn.

Motion
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Jerry Lane seconded the motion.

Chair Jim Kern adjourned the meeting at 2:50 PM.

*Prepared by  
Karen Carpenter,  
Group Benefits Strategies*