

**West Suburban Health Group
Board Meeting**

Thursday, September 6, 2018 at 10:00 AM

Natick Community Senior Center,
Natick, MA

Meeting Minutes

Board and Alternate Board Members in Attendance:

Marc Waldman, Board Chair	Town of Wellesley
Jim Kern	Town of Dedham
Miriam Johnson	Town of Dedham
Mary Bousquet	Town of Holliston
Karen Jelloe	Town of Wrentham
William Chenard	Town of Natick
Donna Lemoyne	Town of Wayland
Christopher Coleman	Town of Needham
Jerry Lane	Town of Dover
Kevin Mizikar	Town of Shrewsbury
Dawn Fattore	Dover Sherborn RSD

Guests in Attendance:

Ruth Hohenschau	WSHG Treasurer
Linda Loiselle	Abacus Health Solutions
Patty Joyce	Abacus Health Solutions
Jeff Beane	MyTelemedicine
David Snowdon	Town of Shrewsbury
Scott Szczebach	Town of Wellesley
Linda Clark	Town of Natick
Jill Schaffer	Town of Needham
Marianne Davis	Natick Public Schools
William Hickey	Harvard Pilgrim Health Care (HPHC)
Mike Breen	Blue Cross Blue Shield (BCBS)
Jonathan Payson	Blue Cross Blue Shield (BCBS)
Fred Winer	Tufts Health Plan – Senior plans
Jennifer Curcio	Tufts Health Plan
Joe Anderson	Fallon Health
Julia LeBrun	Fallon Health
Kate Sharry	Group Benefits Strategies (GBS)
Carol Cormier	Group Benefits Strategies (GBS)
Chris Nunnally	Group Benefits Strategies (GBS)
Ruth Lynch	Group Benefits Strategies (GBS)
Karen Carpenter	Group Benefits Strategies (GBS)

Board Chair Marc Waldman called the Board meeting to order at 10:00 AM.

Approval of the minutes of the February 21, 2018 meeting:

Jim Kern said his name was misspelled on page 4.

Bill Chenard moved to approve the minutes of the February 21, 2018 meeting as amended.

Kevin Mizikar seconded the motion. The motion passed by unanimous vote.

Motion

Treasurer's Report:

Treasurer, Ruth Hohenschau, distributed and reviewed the financial reports through July 2018 (unaudited figures). She said the first page compares the fund balance of -\$5.2M on June 30, 2017 to the balance of \$5.8M on June 30, 2018. Ms. Hohenschau said the Fund Balance decreased \$1.29 million for the month ending July 31, 2018. Ms. Hohenschau said that the Total Claims and Premiums Net of Reimbursements was \$10,277,667 million at the end of July and that the Member Assessments over Claims and Premiums was -\$696K.

Ms. Hohenschau said the new auditor, Bill Fraher, has begun the financial reports and noted there would be some adjustments to the Treasurer's report following the audit.

Ms. Hohenschau thanked the employers for sending in their premium payments on time.

Jim Kern made a motion to accept the Treasurer's report.

Motion

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

Steering Committee Vacancies:

Marc Waldman said WSHG's Steering Committee is a 7 member committee. He said there is one vacancy with the departure of Nan Balmer.

Mr. Waldman said an email was sent to the Board and Karen Jelloe, Town of Wrentham, responded with interest in serving on the Committee. He asked if there was anyone else interested.

There were no other nominations.

Mary Bousquet made a motion to elect Karen Jelloe to the Steering Committee.

Motion

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

Wellness Committee Report:

Miriam Johnson, Town of Dedham and member of the Wellness Committee, said the Committee met with the health plan representatives to plan new programs. She said it was a good meeting and the upcoming programs include a WSHG Community-wide Fitness Challenge and Strength Conditioning Classes for the Dover-Sherborn employees. She said the FY18 programs included nutritional education, walking challenges and Pilates classes. Ms. Johnson said the Committee

would like to receive a report on the 5 top health issues of WSHG in order to provide wellness programs to address those issues.

Marc Waldman said the full wellness report is included in the meeting packets.

Abacus Diabetes Rewards Program Report:

Patty Joyce, Abacus, distributed materials about the Diabetes Rewards Program and reviewed the 6-month report ending June 30, 2018. Ms. Joyce said 184 members of the 519 eligible members are enrolled in the program and 52% of those enrolled are adherent. She said the members meeting the five care guidelines are receiving their diabetes medications and supplies at no cost to the member.

Ms. Loiselle said the enhancements to the current program include a new remote blood glucose monitor named Accu-Chek® Guide. Ms. Loiselle said the new meter is Bluetooth-enabled, and it can track ongoing testing results. She said members who choose to receive the Accu-Chek® - Guide meter will also receive test strips at \$0 copay, as well as access to a certified diabetes nurse educator and clinical pharmacist support.

Ms. Loiselle referred to a flyer with a testimonial from a member who improved his diabetes test results and is feeling better since joining the program.

GBS Reports:

Funding Rate Analysis (FRA) – Carol Cormier reviewed the FRA summary with data through year-ending June 30, 2018 and one-month of FY19, ending July 31, 2018. She said the expense-to-funding ratio across all plans on a *paid claims* basis on June 30, 2018 was 92.5%. She said the report included over \$1.7 million in reinsurance reimbursements.

Reinsurance reports –

Karen Carpenter reviewed the *FY18 policy period* reinsurance report with claims paid through July. She said that 10 members incurred claims over the specific deductible of \$300,000 totaling \$5,456,568 with claims above the \$300,000 (“excess claims”) totaling \$2,256,568. She said WSHG received a total of \$1,894,347 in reimbursements to date.

Ms. Carpenter reviewed the *FY17 policy period* reinsurance report with claims paid through June 2018. She said that 12 members incurred claims over \$300,000 totaling \$6,196,999 with claims above the \$300,000 (“excess claims”) totaling \$2,596,999. She said WSHG has received \$2,584,546 in reimbursements and is owed \$12,452 in additional reimbursements.

Website Maintenance Agreement – Carol Cormier said the Website Maintenance Agreement expired on June 30, 2018. She said the fee amount was held over the past several years and the proposed increase is 5% for a yearly fee of \$1,837.50.

Karen Jelloe made a motion to approve the proposed Website Maintenance Agreement for FY19 as proposed.

Motion

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

High Performance Health Plan - Carol Cormier said GBS had a fall seminar and that she and Chris Nunnally spoke at previous meetings on this topic. Ms. Cormier said the CanaRx is part of the plan and that Jeff Beane is here today from *MyTelemedicine* to present this telehealth program to enhance health plan performance and reduce costs. She said these plans are being proposed to provide value to the members and reduce health care costs at the same time.

There was a discussion about ways to promote the CanaRx program, and the Board agreed to have the Steering Committee look at options, such as giving incentive cards to new enrollees for a limited time period.

In response to a question, Marc Waldman said the CanaRx program is not currently available to members enrolled in the HSA Qualified health plans.

Senior Plan Renewals for CY19:

Carol Cormier said the insured senior plan rates are not available today, but said the self-funded plan proposals are ready. She suggested that the Board could vote on the self-funded plans today and give the Steering Committee authorization to accept the insured plan rates at its next meeting.

Carol Cormier reviewed the Medex2 claims projections and Blue Medicare Rx premium of \$180.80. She said the GBS rate projection of \$393.80 is an increase of 3.9%. She said the BCBS projection is \$390.80, an increase of 3.1%. Ms. Cormier said both proposed rates include the GBS and BCBS administrative fees. She said the BCBS administrative fee is increasing by 2% to \$24.18 and the GBS fee is \$4.57 for the rest of FY19.

There was a discussion.

Jim Kern made a motion to approve the Medex2 with Blue Medicare Rx rate of \$392 for CY19.

Mary Bousquet seconded the motion. The motion passed by a unanimous vote.

Motion

Ms. Cormier reviewed the HPHC Medicare Enhance rate projections and said there was a slight reduction of the rates projected by both HPHC and GBS. Ms. Cormier said she does not recommend a decrease to the rate.

Jim Kern made a motion to level fund the HPHC Medicare Enhance rate at \$370 for CY19.

Karen Jelloe seconded the motion. The motion passed by a unanimous vote.

Motion

Jerry Lane made a motion to give the Steering Committee authorization to accept the insured senior plan rates at its next meeting.

Motion

Mary Bousquet seconded the motion. The motion passed by a unanimous vote.

Steering Committee Report:

Jim Kern said the settlement with the Town of Sherborn has been finalized. He said WSHG received \$87,500 towards the town's one month of claims run-out. Mr. Kern said the settlement was made, and WSHG released the town without setting a precedent should there be future issues.

Marc Waldman noted there were two participating governmental units that looked at other options and gave a notice to WSHG. He said he was happy to say that these employers chose to stay with WSHG, but wanted them to know the group appreciated the notice and efforts made by both units.

MyTelemedicine/Access A Doctor – Jeff Beane, Regional Representative – Steering Committee recommendation:

Carol Cormier said there are two types of telemedicine models, embedded and non-embedded programs. She said the embedded model is offered through the health plan carrier and the non-embedded is purchased separately by the Plan Sponsor. Ms. Cormier said the MyTelemedicine program Mr. Beane will be talking about is a non-embedded program with a per-subscriber per-month (pspm) fee of \$2.05 and no copays or claims paid by either the member or WSHG. She said the copays and claims costs are included in the pspm fee. Ms. Cormier introduced Jeff Beane.

Jeff Beane thanked the Board for having him and said MyTelemedicine includes unlimited medical and behavioral health visits with no co-pays to the member or their dependents. Mr. Beane said 63% of people reported having a difficult time accessing their physicians. He said the MyTelemedicine program can be accessed by telephone, video, or phone APP. Mr. Beane noted that the telemedicine program he is presenting is named *AccessADoctor*, which starts with the letter A and is the first APP that comes up on an APP search on this topic.

Mr. Beane explained how to sign up on the *AccessADoctor* website. He said members have the ability to play back a recording of their consult visit and can also print a paper copy. Mr. Beane said this program has the most credentialed physicians because of the level of pay they receive. He said it is a no hassle benefit and is free to the members. Mr. Beane said he is guaranteeing a 5% utilization rate during the first year of the program, and if it isn't met, the pspm fee will be reduced for the second year.

Mr. Beane said he will meet with each WSHG employer and provide them with promotional materials. He said the materials can be customized. Mr. Beane said welcome kits will be sent to all members at the start of the program and bi-annual mailings will be sent. He said the program is also compatible with the HSA Qualified health plan.

Marc Waldman said the introduction of the program needs to come from the employers initially, so members will not think it is junk mail. He said it is a cost avoidance program. Mr. Waldman said the contract in the packet states a price of \$1.90 pspm, not \$2.05.

Mr. Beane said he will contact the main office for confirmation.

There was a discussion, and the benefit administrators favored a July 1 implementation date to coincide with open enrollment activities.

Christopher Coleman made a motion to grant the Steering Committee authorization to make a decision following confirmation of the 2-year contract price between \$1.90 and \$2.09 pspm.

Motion

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

On-Line Enrollment Systems – presentation by Marc Waldman & Scott Szczebak, Town of Wellesley:

Marc Waldman spoke about Open Enrollment and the current paper process and said the Town looked at implementing an on-line enrollment system through Selerix. He said this is not an endorsement or promotion of Selerix. Mr. Waldman said he and Mr. Szczebak want to start a discussion to think about the future and the positive and negatives of moving to an on-line enrollment system. Mr. Waldman said if any of the WSHG employers are thinking of implementing this type of system, to first notify Group Benefits Strategies.

Scott Szczebak said the town wanted to remain competitive with new benefit options in order to retain current employees and when hiring in order to attract the best employees. He said there is also a need for speed and utilizing less paper. Mr. Szczebak said the town completely restructured its benefits and wanted to improve the enrollment process. He said the challenges the town faced were the 1,400 employees and filling out of over 10 forms for various benefits and educating the employees. Mr. Szczebak said one-on-one counselling would not work.

Mr. Waldman said some of the *pros* of moving to an on-line system were that it would be integrated with the carriers, be easy to use, have reporting capabilities, be able to auto email and do bulk uploads. He said some of the *cons* included not being “Munis” ready, integration with third party administrator’s products and third party applications.

Mr. Waldman said 100% direct deposit and email addresses are mandatory and AFLAC will also provide counselors for the employees. He said documents can be uploaded.

Carol Cormier said Selerix forms do not have all of the fields that are required by the health plan carriers.

Ruth Lynch, GBS Manager of Enrollment and Billing, said some carriers require a PCP to be designated, especially for the HMO plans.

Marc Waldman said he wanted to introduce the concept to the Board and said if anyone is thinking of going this route, to contact GBS first.

Kate Sharry, GBS President and CEO, said if all of the units choose different vendors that could be IT challenging.

Health Plan reports:

Fred Winer, *Tufts Senior plans*, said there are no benefit changes to the CY19 senior plans.

Other Business:

A Steering Committee Meeting was scheduled on October 9, 2018 at the Dedham Town Hall, Dedham, MA.

There was no other business.

Karen Jelloe made a motion to adjourn.

Motion

WSHG Board meeting, 09/06/18

Mary Bousquet seconded the motion. The motion passed by unanimous vote.

Marc Waldman adjourned the meeting at 12:16 PM.

*Prepared by Karen Carpenter
Group Benefits Strategies*