

**West Suburban Health Group  
Board Meeting**

Friday, October 16, 2020 at 9:30 AM  
*Meeting by Virtual Participation*

**Meeting Minutes**

**Board and Alternate Board Members in Attendance:**

Marc Waldman, Board Chair	Town of Wellesley
Kevin Mizikar, Steering Committee Chair	Town of Shrewsbury
Louise Miller	Town of Wayland
Jerry Lane	Town of Dover
Dawn Fattore	Dover Sherborn RSD
Mary Bousquet	Town of Holliston
Kevin Sweet	Town of Wrentham
Lauren Bailey	Town of Dedham
Jamie Erickson	Town of Natick

**Guests in Attendance:**

Ruth Hohenschau	WSHG Treasurer
Anne Costello	WSHG Asst. Treasurer
Michele Craemer	WSHG Wellness Consultant
Donna Lemoyne	Town of Wayland
Donna Bouchard	Town of Shrewsbury
Linda Clark	Town of Natick
Dorothy Blondiet	Town of Natick
Christine Dauphinais	Accept Collaborative
Meghan Jop	Town of Wellesley
Amy Frigulietti	Town of Wellesley
Sybil Moore	Town of Needham
Patty Joyce	Abacus Health Solutions
William Hickey	Harvard Pilgrim Health Care (HPHC)
Katelyn Glennon	Fallon Health
Patrick Flattery	Fallon Health
Mike Breen	Blue Cross Blue Shield (BCBS)
Lisa Despres	Tufts Health Plan
Rae Felts	Tufts Health Plan
Fred Winer	Tufts Health Plan – Senior Plans
Chris Collins	CanRx
Carol Cormier	Gallagher Benefit Services, Inc. (GBS)
Karen Quinlivan	Gallagher Benefit Services, Inc. (GBS)
Joseph Anderson	Gallagher Benefit Services Inc. (GBS)

Board Chair Marc Waldman called the Board meeting to order at 9:40 PM.

Mr. Waldman reminded those present that the meeting was being recorded and asked if there were any objections. There were none. Roll call was taken with voting attendees listed as:

Marc Waldman, Board Chair	Town of Wellesley
Kevin Mizikar, Steering Committee Chair	Town of Shrewsbury
Louise Miller	Town of Wayland
Gerard Lane	Town of Dover
Dawn Fattore	Dover Sherborn RSD
Mary Bousquet	Town of Holliston
Kevin Sweet	Town of Wrentham
Lauren Bailey	Town of Dedham
Jamie Erickson	Town of Natick

**Approval of the minutes of the May 28, 2020 meeting:**

Kevin Mizikar Lane moved to approve the minutes of the May 28, 2020 Board Meeting.

Motion
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Gerard Lane seconded the motion.

There was a roll call vote on the motion:

Marc Waldman, Board Chair	yes
Kevin Mizikar, Steering Committee Chair	yes
Louise Miller	yes
Gerard Lane	yes
Dawn Fattore	yes
Mary Bousquet	yes
Kevin Sweet	yes
Lauren Bailey	yes
Jamie Erickson	yes

The motion passed by unanimous vote.

**WSHG Organization:**

Marc Waldman announced a pending retirement date for the end of November. He said that a new Board representative for the town of Wellesley has not been determined yet but it would be an appropriate time to nominate a new WSHG Board Chair.

Marc Waldman moved to nominate Kevin Mizikar, Shrewsbury as Board Chair of the WSHG.

Kevin Sweet seconded the motion.

There was a roll call on the motion:

Marc Waldman, Board Chair	yes
Kevin Mizikar, Steering Committee Chair	yes
Louise Miller	yes
Gerard Lane	yes

Dawn Fattore	yes
Mary Bousquet	yes
Kevin Sweet	yes
Lauren Bailey	yes
Jamie Erickson	yes

The motion passed by majority vote.

Kevin Mizikar assumed the role of Board Chair and took over the meeting at this point.

Mr Mizikar asked if anyone had any ideas or nominations for Vice-Chair. There were no responses to the item was tabled until the next meeting.

Currently the WSHG has 5 Steering Committee members. With the pending retirement of Marc Waldman, the membership will be down to 4 members. Prior to 2020, there were 7 Steering Committee members . Mr Mizikar said that this is an item that should be addressed at the next meeting.

Carol Cormier asked if there was potential for Marc Waldman to stay on as a Steering Committee member in retirement.

Mr. Waldman said that Wellesley is currently looking at options for his replacement and/or him staying on as Board or Steering representative for a period of time.

Ms. Cormier said that it would be helpful for the Steering Committee membership to have experience with rate setting for the upcoming active plan renewal period.

Mr. Mizikar asked any interested members to reach out to him or Carol Cormier to express interest.

### **Treasurers report:**

Ruth Hohenschau, Treasurer, reviewed the financial statements of September 30, 2020 (unaudited figures). She said that the Fund Balance increased from \$17.7M at the beginning of the year to \$22.4M as of September 30,, 2020 resulting in an increase of \$4.7M. The financial position at this time is good. The FY20 audit is nearing completion.

### **GBS reports:**

Carol Cormier took the opportunity to thank Marc Waldman for his many years of dedicated service to the WSHG. She also introduced Joseph Anderson, Area Vice President from Gallagher Benefit Services. Mr. Anderson formerly was Director of Municipal Business for Fallon Health for 10 years. He has joined the Gallagher team and will be attending meetings.

Ms. Cormier reviewed the *Funding Rate Analysis* report with data through August 31,, 2020. She said that on a *paid claims basis* the expense-to-funding ratio across all self-funded plans was 79.4% with an excess of rate funding over major expenses of \$4 million.

Karen Quinlivan reviewed the FY20 reinsurance reports. She said 18 claimants exceeded the \$300K specific deductible with total claims of \$10,346,643 and excess claims of \$4,646,643. Ms. Quinlivan said that WSHG received \$ 3,323,151 in reinsurance reimbursements and is due an additional \$1,323,492. She said that there were 34 members each with claims between \$150K and \$300K with total claims of \$6,755,854.

Ms. Quinlivan reviewed the FY21 reinsurance report and said there were only 3 claimants with claims between \$150K and \$300K. Total pail claims were \$ 573,090.

**Wellness program report:**

Michele Craemer, Wellness Consultant, reviewed the FY21 overview of WSHG community-wide programming. There are currently three ongoing programs focusing on fitness, stress management and sleep. There will be an upcoming program on self-care. Ms. Craemer highlighted the available resources regarding Covid-19 including Awareness flyers, health plan and telemedicine resources, online resources and webinars.

Marianne Davis, Wellness Chair said that there are great programs available through the WSHG and she asked that members of the Board to do what they can to increase attention and let employees know about the programs in each community.

**Abacus Health Solutions report:**

Patty Joyce reviewed the report on the *Good Health Gateways Diabetes Care Rewards program* through August 31, 2020. She said that she would be happy to promote wellness initiatives through co-branding and promotions with their mailing lists. There has been a slight decrease in members participating in the program during the pandemic. The help line is available for any questions. Text messaging has been ongoing as well as a webinar on maintaining health during these challenging times. There were 1,208 medications and supplies distributed to adherent members with \$29,324 in waived copays and \$64,759 in total estimated savings. The third quarter pharmacy rebate was \$29,029. Program promotion and outreach has reached a total of \$1,943 members. The next mailing will be on eye health in November.

**Mass. Municipal Reinsurance Arrangement (MMRA) report:**

Kevin Mizikar asked if there were any updates on the MMRA.

Carol Cormier said that the big program that is ongoing is the OptiMed Health Partners program. Ms. Cormier said that WSHG had previously signed a contract for OptiMed Health Partners to reduce the cost of specialty meds and offer concierge service for the delivery of those medications. Back on September 13<sup>th</sup> she sent all the units within WSHG an email and targeted mailings explaining the voluntary program. So far, 7 of the 11 units have sent the mailings according to responses. A reminder email will be sent again so that OptiMed can go ahead and do their outreach to identified members. This service is important in that it will save both the member and employers significant cost savings.

**Senior Plan Rates for CY21:**

Carol Cormier said that WSHG offers 7 senior plans to Medicare eligible retirees. Two of those are self-funded for the medical claims and fully-insured for the prescription drug claims. The other 5 plans are all fully insured. Of the 2 self-insured Medical plans, she reviewed rate calculations. GBS CY21 projected claims were \$182.37. The proposed BCBS Administrative Fee was \$25.15. The estimated GBS fee for CY21 was \$4.73. The CY21 Blue Medicare Rx premium is \$182.88. The GBS total proposed funding rate was \$395.13, which was a 2.4% decrease from the prior year. Using the same components, the BCBS total projection is slightly higher at \$405.47. The current rate is \$405.00. The recommendation is to hold the rate at the current rate.

Harvard Pilgrim Medicare Enhanced had GBS projected CY21 claims of \$152.23. The HPHC proposed Administrative Fee was \$36.04. The CY21 Aetna PDP Rx premium was \$186.98. The GBS total proposed funding rate was \$379.98. The Harvard Pilgrim projection was \$375.63. The current rate is \$382.00, therefore, the recommendation was to hold at the current level.

The fully-insured rates were reviewed by the carriers.

Tufts Health Plan – Fred Winer said that there is a 4.2% increase on the Medicare HMO Prime Rx for CY21. The rate is increasing from \$327 to \$341. This is largely due to high pharmacy utilization. The Medicare Supplement PDP has only increased 1.6% from \$369 to \$375.

Mr. Winer said there is a new Acupuncture Benefit mandated by CMS that will cover acupuncture for chronic low back pain (lasting 12 weeks or longer) for up to 12 visits in 90 days. An additional 8 sessions are approved for patients showing improvement. Treatment is discontinued if no improvement or regression is shown. No more than 20 treatments are allowed annually. The cause of low back pain must be non-specific with no identifiable systemic cause, not associated with surgery and not associated with pregnancy. There is a \$10 copay.

Mr. Winer said CMS also made adjustments to Part D plan coverage effective 01/01/2021. Increased dollar amounts throughout stages of coverage:

**Initial Coverage Stage** \$4,020 to \$4,130  
**Catastrophic Coverage** \$ 6,350 to \$6,550

For the fifth year in a row, Tufts Health Plan has received 5 stars from CMS for their plan offerings.

Fallon Health – Patrick Flattery said that Fallon Medicare Plus Premier had a 5% increase to \$312.90. WSHG can round up to \$313 if desired. There is a \$15 copay for the same CMS mandates as Tufts. The benefit bank now includes hearing aids in the list of covered uses. The Fallon Medicare Plus Central rate is holding the same at \$228.

Blue Cross – Mike Breen said that the same CMS mandated changes were added to the Managed Blue for Seniors pan. Total proposed rate for CY21 is \$385.35.

Carol Cormier asked if Blue Cross would be willing to round down to \$385. Mr. Breen said he would run that by underwriting to make sure that would be acceptable.

Marc Waldman motioned to accept the rates as presented with the exception of BCBS Managed Blue for Seniors at \$385.00 and Fallon Senior Plan at \$313.00.

Motion

Mary Bousquet seconded the motion.

There was a roll call on the motion:

Marc Waldman, Board Chair	yes
Kevin Mizikar, Steering Committee Chair	yes
Louise Miller	yes
Gerard Lane	yes
Dawn Fattore	yes
Mary Bousquet	yes
Kevin Sweet	yes
Lauren Bailey	yes
Jamie Erickson	yes

The motion carried by unanimous vote.

**Covid-19 Information:**

*Health plan reports on Covid cases:*

Harvard Pilgrim - Bill Hickey reviewed data through October 8, 2020. There were 59 confirmed positives, 551 potential, and 366 negative cases identified. The report showed 3 inpatient admissions with \$276,711 in total inpatient costs. Medicare Enhanced claims show 20 confirmed positives, 70 potential and 44 negative cases. There was a total of 8 inpatient admissions with total costs of \$ 23,640.

Tufts Health Plan – Lisa Despres presented figures as of October, 2020. There were 14 positive tests, 202 suspected and 41 negative. Total claims cost were \$292,000. Inpatient Costs account for \$151K, Outpatient \$66K, Professional Services \$41K, and Allied Health 31K.

Blue Cross - Mike Breen said that he would get a Covid report out asap.

Fallon Health - Katelyn Glennon said that as of October there are 53 Covid positive members. Of those, 1 member has deceased and 4 other members were inpatient admissions. Total cost for inpatient admissions was \$443K. Testing was done for 1,200 members at a cost on average of \$140. She would send out a printed report shortly.

**CanaRx:**

Chris Collins offered to set up employee Zoom meetings for any interested group to explain the benefits of the program.

**Other Business:**

Marc Waldman thanked everyone for kind words and best wishes on his retirement.

Motion

There was no other business to discuss.

Marc Waldman motioned to adjourn.

Motion
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Jerry Lane seconded the motion.

There was a roll call on the motion.

Marc Waldman, Board Chair	yes
Kevin Mizikar, Steering Committee Chair	yes
Louise Miller	yes
Gerard Lane	yes
Dawn Fattore	yes
Mary Bousquet	yes
Kevin Sweet	yes
Lauren Bailey	yes
Jamie Erickson	yes

The motion passed by unanimous vote.

Chair Kevin Mizikar adjourned the meeting at 10:52 A.M.

*Prepared by Karen Quinlivan  
Gallagher Benefit Services, Inc. (GBS)*