

**West Suburban Health Group  
Steering Committee Meeting**

Monday, February 22, 2021 at 9:00 AM  
*Meeting by Virtual Participation*

**Meeting Minutes**

**Steering Committee Members in Attendance:**

|                         |                    |
|-------------------------|--------------------|
| Kevin Mizikar, Chair    | Town of Shrewsbury |
| Marc Waldman            | Town of Wellesley  |
| Louise Miller           | Town of Wayland    |
| Jerry Lane              | Town of Dover      |
| Chuck Murphy-Romboletti | Town of Needham    |

**Guests in Attendance:**

|                 |  |
|-----------------|--|
| Ruth Hohenschau | WSHG Treasurer                         |
| Donna Lemoyne   | Town of Wayland                        |
| Amy Frigulietti | Town of Wellesley                      |
| Mary Bousquet   | Town of Holliston                      |
| William Hickey  | Harvard Pilgrim Health Care (HPHC)     |
| Mike Breen      | Blue Cross Blue Shield (BCBS)          |
| Jonathan Payson | Blue Cross Blue Shield (BCBS)          |
| Lisa Despres    | Tufts Health Plan                      |
| Rae Felts       | Tufts Health Plan                      |
| Fred Winer      | Tufts Health Plan – Senior Plans       |
| Patty Joyce     | Abacus Health Solutions                |
| Chris Collins   | CanRx                                  |
| Carol Cormier   | Gallagher Benefit Services, Inc. (GBS) |
| Karen Quinlivan | Gallagher Benefit Services, Inc. (GBS) |
| Joseph Anderson | Gallagher Benefit Services Inc. (GBS)  |

Chair Kevin Mizikar called the Steering Committee meeting to order at 9:01 AM.

Mr. Mizikar 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:

|                         |                    |
|-------------------------|--------------------|
| Kevin Mizikar, Chair    | Town of Shrewsbury |
| Marc Waldman            | Town of Wellesley  |
| Louise Miller           | Town of Wayland    |
| Gerard Lane             | Town of Dover      |
| Chuck Murphy-Romboletti | Town of Needham    |

**Approval of the minutes of the February 10, 2021 meeting:**

Marc Waldman moved to approve the minutes of the February 10, 2021 Steering Committee Meeting.

Motion

Gerard Lane seconded the motion.

There was a roll call vote on the motion:

|                         |     |
|-------------------------|-----|
| Kevin Mizikar, Chair    | yes |
| Marc Waldman            | yes |
| Louise Miller           | yes |
| Gerard Lane             | yes |
| Chuck Murphy-Romboletti | yes |

The motion passed by unanimous vote.

### **Review of FY22 Revised Funding Scenarios and vote on recommendation to Board:**

Carol Cormier reviewed revised funding scenarios requested at the February 10, 2021 meeting. It was decided at that meeting that scenarios would be based on scenario A which was the GBS projections. Scenario E-1 had a 2.7% composite increase with Harvard Pilgrim and Tufts Benchmark plans at 3.5% and Fallon Benchmark and High Deductible at 2.5%. Blue Cross would have a 0% increase and Harvard Pilgrim PPO would have 1%. It was pointed out that last year, the CanaRx and Diabetes Care Program costs were included in rates. Scenario E-2 adds those costs into rates and increases the composite increase to 3.4%. Scenario F rounded the increases on Harvard Pilgrim and Tufts Benchmark and High Deductible plans to be the same amount for a composite increase of 3.2%. Scenario G-1 made the changes to Harvard Pilgrim and Tufts that the Steering Committee requested at the prior meeting. Harvard Pilgrim had a 4% increase, Tufts a 4.5% increase and left a 3.4% composite increase. Scenario G-2 smoothed things so that the Benchmark and High Deductible increases were the same on each health plan with a 3.4% composite increase. There was discussion.

Kevin Mizikar said that G-2 was the scenario that he was most comfortable with.

Louise Miller asked why he was most comfortable with that scenario.

Mr. Mizikar responded that starting with scenario A and thinking of how much money is in fund balance and projected through the end of the year, that scenario does a good job of increasing the rates sufficiently while using a fair amount of fund balance without setting up future rate spikes. The plans that are showing the least favorable experience are showing the greater rate increase.

Kevin

Marc Waldman said that scenario A did not take into account the Diabetes Care Rewards program or the CanaRx Program into rates so scenario G-2 does get to the utilization of the approximate \$4M surplus goal.

Carol Cormier said that neither she nor the health plans feel very confident about their projections for this year given the uncertain Covid environment. There was a large difference between the GBS and health plan scenarios. Those are usually not seen across the board. The health fund balance helps in regards to whatever scenario is chosen.

Chuck Murphy-Romboletti asked why Harvard Pilgrim is higher than Fallon for rate increases.

Ms. Cormier said that it is based on the two years of historical claims data. There a host of other factors such as claims data that the carriers are using vs GBS, claims experience on the monthly Funding Rate Analysis etc. Nothing really made sense this year in terms of predictions for the future.

Marc Waldman said that in the past few years Harvard Pilgrim has been running close to 100% of funding on claims while Fallon may have contributed more to surplus.

Jerry Lane said that he was comfortable with scenario G-2. If you look at the Funding Rate Analysis it is the second largest and is closest to what we said it was going to be. If there is a chance of negative experience for that plan, we should increase the rate for them.

Marc Waldman motioned to accept and recommend rating scenario G-2 to the WSHG Board for FY22 rates.

Motion

Jerry Lane seconded the motion. There was a roll call vote.

|                         |     |
|-------------------------|-----|
| Kevin Mizikar, Chair    | yes |
| Marc Waldman            | yes |
| Louise Miller           | yes |
| Gerard Lane             | yes |
| Chuck Murphy-Romboletti | yes |

The motion passed by unanimous vote.

**Other Business:**

Carol Cormier asked if Kevin Sweet was still interested in participating on the Steering Committee.

Mr. Sweet was not in attendance at the meeting so Kevin Mizikar said he would follow up with him.

There was no other business.

Marc Waldman motioned to adjourn.

Motion

Louise Miller seconded the motion.

There was a roll call on the motion.

|                         |     |
|-------------------------|-----|
| Kevin Mizikar           | yes |
| Marc Waldman            | yes |
| Louise Miller           | yes |
| Gerard Lane             | yes |
| Chuck Murphy-Romboletti | yes |

The motion to adjourn passed by unanimous vote.

Chair Kevin Mizikar adjourned the meeting at 9:21 A.M.

*WSHG Steering Committee Meeting, February 22, 2021*

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