

**West Suburban Health Group  
Board Meeting**

Monday, February 7, 2022 at 10:00 AM  
*Meeting by Virtual Participation*

**Meeting Minutes**

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

Kevin Mizikar, Board Chair	Town of Shrewsbury
Lyudmila Farrington	Accept Education
Gayle McCracken	Town of Dedham
Gerry Lane	Town of Dover
Dawn Fattore	Dover Sherborn RSD
Mary Bousquet	Town of Holliston
Jon Marshall	Town of Natick
Chuck Murphy-Romboletti	Town of Needham
Donna Lemoyne	Town of Wayland
Amy Frigulietti	Town of Wellesley

**Guests in Attendance:**

Ruth Hohenschau	WSHG Treasurer
Anne Costello	WSHG Asst. Treasurer
Michele Craemer	WSHG Wellness Consultant
Nicholas Hawes	Town of Shrewsbury
Dorothy Blondiet	Town of Natick
Ingrid Fosberg	Town of Natick
Julie Skipper	Town of Natick
Max Bastos	Town of Natick
Cheryl Houle	Town of Holliston
Paul Lazar	Harvard Pilgrim Health Care (HPHC)
William Hickey	Harvard Pilgrim Health Care (HPHC)
Julia Lebrun	Fallon Health
Patrick Flattery	Fallon Health – Senior plans
Robert Knowles	Blue Cross Blue Shield (BCBS)
Mike Breen	Blue Cross Blue Shield (BCBS)
Chris Myhre	Blue Cross Blue Shield (BCBS)
Lisa Despres	Tufts Health Plan
Rae Felts	Tufts Health Plan
Fred Winer	Tufts Health Plan – Senior Plans
Chris Collins	CanaRx
Jim Riley	CanaRx
Wayne Orchard	MyTelemedicine
Carol Cormier	Gallagher Benefit Services, Inc. (GBS)
Karen Quinlivan	Gallagher Benefit Services, Inc. (GBS)
Joseph Anderson	Gallagher Benefit Services Inc. (GBS)

Board Chair Kevin Mizikar called the Board meeting to order at 10:02 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, Board Chair	Town of Shrewsbury
Lyudmila Farrington	Accept Education
Gayle McCracken	Town of Dedham
Gerry Lane	Town of Dover
Dawn Fattore	Dover Sherborn RSD
Mary Bousquet	Town of Holliston
Jon Marshall	Town of Natick
Chuck Murphy-Romboletti	Town of Needham

**Approval of the minutes of the December 13, 2021 meeting:**

Chuck Murphy-Romboletti moved to approve the minutes of the December 13, 2021 Board meeting.

Motion
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Jerry Lane seconded the motion.

There was a roll call vote on the motion:

Kevin Mizikar, Board Chair	yes
Lyudmila Farrington	yes
Gayle McCracken	yes
Gerry Lane	yes
Dawn Fattore	yes
Mary Bousquet	yes
Jon Marshall	abstain
Chuck Murphy-Romboletti	yes

The motion passed by majority vote.

Board chair, Kevin Mizikar said that the WSHG Board has the opportunity and interest to appoint a member of the Steering Committee. Although it is not on the agenda, since it has come to the Board's attention, it puts the Board in the best position for action at this meeting. The Town of Natick would like to have Jon Marshall appointed to the Steering Committee.

Since there were no objections, Mr. Mizikar nominated Jon Marshal to the Steering Committee.

Motion
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WSHG

Chuck Murphy-Romboletti seconded the motion. There was a roll call vote.

Kevin Mizikar, Board Chair	yes
Lyudmila Farrington	yes
Gayle McCracken	yes
Gerry Lane	yes
Dawn Fattore	yes
Mary Bousquet	yes
Jon Marshall	yes
Chuck Murphy-Romboletti	yes

The motion passed by unanimous vote.

**Treasurers report:**

Treasurer Ruth Hohenschau reviewed the FY21 financial statements of January 31, 2022 (*unaudited figures*). She said that the Fund Balance increased from \$20.5M at the beginning of the year to \$21.36M as of January 31, 2022. The cumulative revenue was \$77,298,421. Total claims and premiums net of reimbursements were \$71,667,882. Admin costs were \$4,832,808 and total expenditures were \$76,500,690. Adding back interest and market value adjustments the increase at the end of January was \$809,784. The FY21 audit has been completed. A draft was sent to GBS for review. Recent IBNR calculation adjustments have increased IBNR by \$2.4M. The audit draft should be ready in about 2 weeks

**Treasurer's retirement and search for a new Treasurer:**

Carol Cormier said that Ruth Hohenschau notified the group months ago that she was interested in retiring. She moved to Vermont. Ms. Hohenschau said she was willing to stay on until a replacement is found, partially because of the issues arising around the Fallon situation. Anne Costello, the Assistant Treasurer said she'd be interested in the position and has worked with Ruth for many years. Richard Bienvenue, CPA was WSHG's former auditor and is the Treasurer for two other joint purchase groups: Cape Cod Municipal Health Group and Mass Strategic Health Group. Ms. Cormier said that this is probably an issue best dealt with at the Steering Committee level, but it really needs to be addressed soon in order to give Ms. Hohenschau some relief. She said Ms. Hohenschau has been a pleasure to work with over the years, and it will be sad to see her go.

Kevin Mizikar said that the group can set up a process that they can work through with the Steering Committee.

*Amy Frigulietti, voting member, joined the meeting at this time.*

**GBS reports:**

Carol Cormier reviewed the FY22 *Funding Rate Analysis* report with data through December 31, 2021. She said that on a *paid claims basis* the expense-to-funding ratio across all self-funded plans was 95.7% with a surplus of rate revenue over major expenses of \$2,554,828. Reinsurance reimbursements paid during the report period total almost \$3 million.

Karen Quinlivan reviewed the FY21 reinsurance reports through December. She said 24 claimants exceeded the \$300K specific deductible with total claims of \$12,869,295 and excess claims of \$5,689,295. Ms. Quinlivan said that WSHG received \$5,015,209 in reinsurance reimbursements and has an outstanding balance due of \$674,085. There were \$104,785 in denied claims and adjustments which leaves an actual outstanding balance of \$778,870. She said that there were 53 members each with claims between \$150K and \$300K with total claims of \$10,743,246. Ms. Quinlivan reviewed the same reports for FY22. She said 4 claimants exceeded the \$400K specific deductible with total claims of \$1,833,654 and excess claims of \$233,654. Ms. Quinlivan said that WSHG has received no reimbursements yet for the FY22 policy and has an outstanding balance due of \$233,654. She said that there were 6 members each with claims between \$200K and \$400K with total claims of \$1,392,826.

**Wellness Report:**

Michele Craemer, Wellness Consultant, presented an FY22 overview report through February. The January Wellness Awareness Flyer addressed walking to boost mood and relieve stress. February was all about health heart nutrition. The six week Season of Self Care finished with 160 participants in the program. Currently the Purpose Program through Tufts has 155 participants with weekly videos and reflection exercises to complete on purpose. Yoga has been implemented at Accept Collaborative, and

they have also implemented a sound meditation program. There was a Wellness Day in Wrentham where they had stress management discussions. Workstation ergonomics are currently being explored in Shrewsbury and Wayland. March will focus on gratitude and there will be a fitness challenge with a nutrition focus.

**Abacus report on the Diabetes Care Rewards Program:**

Patty Joyce reviewed the annual report on the *Good Health Gateways Diabetes Care Rewards program* through December 31, 2021. Member engagement continues to be strong for WSHG. The program has been offered for twelve years. There were 163 members enrolled in the program with 22 newly enrolled and 71 members adherent to program requirements. The group is still exceeding the program goal of 30% registration of eligible members. Adherence remains strong with 44% of registered members meeting all program requirements. Adherence average for municipalities is 44%. 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 1,469 medications and supplies distributed to adherent members with \$28,761 in waived copays and \$103,890 in total estimated savings to the group, net of copayments and fees. Rebates distributed total \$193,272.18. There has been a 28% reduction in A1cs greater than 8.0. Remote glucose monitoring is offered to all at-risk individuals enrolled in the program providing a remote monitor, at no cost to participants, for sharing blood glucose readings with Good Health Gateway nurse educators and pharmacists. It provides \$0 copays on test strips. Active outreach is multi-dimensional and allows members to customize how they receive communications from the program. There were 417 letters mailed, 348 Helpline calls and 660 text reminders sent. As a way to provide additional support for members, Q&A Zoom calls and webinars are available to members. Survey results had an 18% response rate with a 91% overall satisfaction rate.

**Possible interest in WSHG membership- Town of Medway:**

Carol Cormier said that several weeks ago she was contacted by the consultant for the Town of Medway. The Town had expressed interest in possibly joining the West Suburban Health Group. The Town Manager had previously been on the Board and Steering Committee of WSHG when he was Town Manager for one of the participating towns. Data was received from Medway. GBS had conversations with Kevin Mizikar. With everything going on with the Fallon departure, it was communicated that there was uncertainty as to whether or not the Board would be interested in bringing on a new member at this point in time given the concern on the approved FY23 rates. The Town of Medway moved on to other options and would not be asking for consideration for membership this year. She said it is probably for the best since there is already uncertainty entering into FY23 and it is unwise to add another element.

**Discussion about Expert Medical Advice and Bill negotiation services:**

Ms. Cormier said that the Massachusetts Municipal Reinsurance Arrangement (MMRA) of which WSHG is a part is always looking for ways to bring costs down. A company called Pinnacle Care, Inc. (PCI) was brought in for a presentation on a program providing expert medical advice and bill negotiation services. They provide white glove concierge services to members who have a medical diagnosis that they need help with. PCI helps find the experts in the field for second opinions and diagnosis review. They collect medical records and schedule member appointments as well as assign a support specialist/advisor to consult with throughout the entire process. They have saved clients money through avoiding unnecessary surgery and through reversing incorrect diagnosis. They have a 100% one-to-one ROI guarantee in the first year. The Cape Cod Municipal Health Group (CCMHG) which is the largest joint purchase group in Massachusetts did not have the Fallon issue that WSHG and MNHG had so they were keen on bringing in this program. After approving the program by Board vote, a member brought up the opinion that the program needed to be put out through a Chapter 30B bid process. Legal counsel advised that with an abundance of caution, an RFP would be the best course of action. An RFP was issued and responses are

due back on February 17<sup>th</sup>. Ms. Cormier said CCMHG Benefit Administrators are very excited about this program. A presentation to WSHG would be a good idea to look at a possible implementation for the Fall.

**MyTelemedicine proposal:**

Carol Cormier said that WSHG has a stand-alone telehealth program called MyTelemedicine that provides virtual telehealth visits. Since the pandemic, the telehealth programs that were been built into carrier programs have been enhanced, and utilization of MyTelemedicine has declined considerably. MyTelemedicine is proposing several new programs. One is for virtual psychology and psychiatry services, and another is for pet veterinary virtual care. Cape Cod Municipal Health Group ruled out pet care as being out of the scope of the group's services. Instead of adding more services, they decided to monitor utilization and enhance communications over the next year and re- evaluate. Current utilization for WSHG showed only 3 consultations over the last month. The group currently pays \$10,800 per month for the service. The initial contract in 2019 was for two years with an annual renewal after that. The WSHG did renew in July 2021.

Kevin Mizikar said that he would like to revisit the issue of the contract and whether to renew or terminate the relationship based on low utilization.

**Updates from participating employers on FY23 changes:**

Kevin Mizikar said that Shrewsbury worked through a revised contribution strategy. They adjusted Blue Cross to be nearly identical to Fallon contributions. They also will provide higher contributions for High Deductible Health Plans. The town is having open enrollment earlier and longer this year to allow the opportunity for outreach to members.

Chuck Murphy-Romboletti said that Needham is having informational sessions about plan design and to reiterate that High Deductible Health Plans may benefit some. They are not doing in-person benefit fairs.

Dawn Fattore, Dover Sherborn RSD, asked about the BCBSMA high deductible *limited network* plan and its availability.

Mike Breen, BCBSMA, said that the goal is for a 01/01/2023 availability. Discussion with GBS is for a potential open enrollment at that time. One thing to note is that members would lose the benefit of deductible expenses incurred during the year to date, i.e. July – Dec., so it may not make sense to move until 07/01/2023.

Joseph Anderson said that there is large membership in Fallon. Open enrollment can take two forms. Automatic mapping can move Fallon Benchmark plan (low deductible) members to the Blue Cross broader Benchmark plan and the high deductible plan members to the Blue Cross broad network high deductible plan. Members that want Harvard Pilgrim or Tufts can also submit an enrollment form for those changes. That will greatly reduce the number of paper forms that need processing. The other approach is an active enrollment where everyone completes a form.

Chuck Murphy-Romboletti asked if Fallon will be sending out termination forms.

Julia Lebrun said that Fallon is not sending termination letters to the self-insured clients. She said she could forward copies of sample letters sent out to insured plan members that the member units could adapt for notification of their members.

**Health Plan and Vendor Reports:**

Harvard Pilgrim – Bill Hickey provided the latest COVID report. He pointed out that there have been 25,000 telemedicine visits in two years. Of those, 15,000 were behavioral health visits. He said that integration for Point32 Health is ongoing, but there won't be any direct impact until July of 2024. Mr. Hickey said that Point32 Health is available for health fairs and although passive enrollment is easier, they would like to have the opportunity to show the benefits of joining Harvard Pilgrim or Tufts.

Tufts – Lisa Despres noted that starting in January 2023, the Prescription Benefit Manager (PBM) for Tufts will be changing to Optum. She said that Rae Felts has accepted another position in Marketing at Tufts. Richard Caparso will be stepping into her prior role. Contact information will go out soon.

Fred Winer wanted to thank Linda Clark in Natick for her many years of dedicated service and wished her well in retirement.

Blue Cross Blue Shield – Mike Breen echoed what Bill said about Telehealth. They are looking to strengthen their Telehealth benefit as health care delivery has changed.

Fallon Health – Julia Lebrun had nothing to report.

Patrick Flattery, Fallon Senior plans, indicated that he would be available for health fairs if needed.

CanaRx – Jim Riley reviewed current and potential savings for WSHG. During 2021 total savings dropped from 2020 by about \$64,000. Internal analysis will be done to see if the reason can be identified. New marketing approaches may be recommended. The new website went live over the weekend. It has a much nicer look and feel and easier navigation. Marketing materials will be completed one and sent along as well. CanaRx staff are also available for in-person benefit meetings.

**Other Business:**

There was no other business

Chuck Murphy-Romboletti motioned to adjourn.

Motion
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Jerry Lane seconded the motion.

There was a roll call vote on the motion.

Kevin Mizikar, Board Chair	yes
Lyudmila Farrington	yes
Gayle McCracken	yes
Gerry Lane	yes
Dawn Fattore	yes
Mary Bousquet	yes
Jon Marshall	yes
Chuck Murphy-Romboletti	yes
Louise Miller	yes
Amy Frigulietti	no response

The motion passed by majority vote.

Chair Kevin Mizikar adjourned the meeting at 11:33 A.M.

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