

**West Suburban Health Group
Board Meeting**

Tuesday, May 24, 2022 at 1:30 PM
Meeting by Virtual Participation

Meeting Minutes

Board and Alternate Board Members in Attendance:

Kevin Mizikar, Board Chair	Town of Shrewsbury
Lyudmila Farrington	Accept Education
Gerry Lane	Town of Dover
Jon Marshall	Town of Natick
Chuck Murphy-Romboletti	Town of Needham
Donna Lemoyne	Town of Wayland

Guests in Attendance:

Rich Bienvenue	WSHG Treasurer (retiring)
Anne Costello	WSHG Asst. Treasurer
Michele Craemer	WSHG Wellness Consultant
Nicholas Hawes	Town of Shrewsbury
Dorothy Blondiet	Town of Natick
Julie Skipper	Town of Natick
Cheryl Houle	Town of Holliston
Allyson Hay	Innovo Benefits Group
William Hickey	Harvard Pilgrim Health Care (HPHC)
Julia Lebrun	Fallon Health
Patrick Flattery	Fallon Health – Senior plans
Mike Breen	Blue Cross Blue Shield (BCBS)
Candis Dixon	Blue Cross Blue Shield (BCBS)
Lisa Despres	Tufts Health Plan
Richard Caparso	Tufts Health Plan
Chris Collins	CanaRx
Jim Riley	CanaRx
Michael Hurley	Pinnacle Care Inc.
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 1:32 PM.

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

Gerry Lane
Jon Marshall
Chuck Murphy-Romboletti
Donna Lemoyne

Town of Dover
Town of Natick
Town of Needham
Town of Wayland

Approval of the minutes of the April 13, 2022 meeting:

Chuck Murphy-Romboletti moved to approve the minutes of the April 13, 2022 Board meeting.

Motion

Jon Marshal seconded the motion.

There was a roll call vote on the motion:

Kevin Mizikar, Board Chair	yes
Lyudmila Farrington	yes
Gerry Lane	yes
Jon Marshall	yes
Chuck Murphy-Romboletti	yes
Donna Lemoyne	yes

The motion passed by unanimous vote.

Treasurers report:

Treasurer Rich Bienvenue reviewed the FY22 financial statements of March 31, 2022 (*unaudited figures*). He said that the new accounting system is up and running and working great. It is linked to the bank account so that transactions import automatically to a large extent. He met with Ruth Hohenschau to go over her procedures. That was pretty well automated. Functionality of the new software allows for direct import of claims invoices from claims administrators to create invoices. Mr. Bienvenue reviewed his report to compare subtle differences between his and Ruth's prior reports. Fund Balance decreased from \$20.5M at the beginning of the year to \$19.9M as of March 31, 2022. The group is essentially break even with the decrease at the end of March of \$812,000. Financial markets have not been kind to date this year.

GBS reports:

Carol Cormier reviewed the FY22 *Funding Rate Analysis* report with data through April 30, 2022. She said that on a *paid claims basis* the expense-to-funding ratio across all self-funded plans was 99.6% with a surplus of rate revenue over major expenses of \$371,001. This was a large change from February when the surplus was over \$3M. There has been a large increase in claims in the prior two months.

Karen Quinlivan reviewed the *FY21 reinsurance reports through April*. She said 24 claimants exceeded the \$300K specific deductible with total claims of \$12,965,793 and excess claims of \$5,765,793. Ms. Quinlivan said that WSHG received \$5,165,656 in reinsurance reimbursements and has an outstanding balance due of \$600,137. There were \$104,785 in denied claims and adjustments which leaves an actual outstanding balance of \$506,352. She said that there were 54 members each with claims between \$150K and \$300K with total claims of \$10,894,972.

Ms. Quinlivan reviewed the same *reinsurance reports for FY22*. She said 6 claimants exceeded the \$400K specific deductible with total claims of \$3,823,219 and excess claims of \$1,423,219. Ms. Quinlivan said that WSHG has received no reimbursements yet for the FY22 policy and has an outstanding balance due of \$1,423,219. She said that there were 27 members each with claims between \$200K and \$400K with total claims of \$6,749,868.

Wellness Report:

Michele Craemer, Wellness Consultant, presented an FY22 overview report through May. So far this fiscal year there were three major challenges run through the Tufts Daily Endorphin program. Working Together Walking Together had 153 participants walking five times a week for 30 minutes a day. The Season of Self Care had 160 participants doing any type of self-care activity. There was a wellness moving forward video presentation through Trisha Silverman which was well received. Tufts video programs included subjects of purpose, resilience and gratitude. Monthly wellness letters are posted to the WSHG website. There has been a lot of interest in mental health so there were subjects of mindfulness, stress management, work life balance. Bone Health will be the subject for June. Many of the individual communities are using their budgets for initiatives within their units such as sound meditation, Chiwalking and running, yoga, chair massages, nutrition and walking. Looking forward to FY23 fiscal planning, a budget was provided with level funding of \$110,000. It represents a reduction with the departure of Wrentham.

Approval of the FY23 Wellness budget of \$110,000:

Jon Marshall moved to approve the FY23 proposed Wellness Budget of \$110,000.

Motion

Chuck Murphy-Romboletti seconded the motion.

There was a roll call vote on the motion:

Kevin Mizikar, Board Chair	yes
Lyudmila Farrington	yes
Gerry Lane	no response
Jon Marshall	yes
Chuck Murphy-Romboletti	yes
Donna Lemoyne	yes

The motion passed by majority vote.

Recommendation of the Steering Committee on RFP for Expert Medical Advice and Bill negotiation services:

Kevin Mizikar asked if before going to the RFP discussion, there could be an update on the MyTelemedicine program.

Carol Cormier said that there had been no new reporting from them on utilization, which has been low. The program served the group well in the beginning phases. It is really no longer needed due to the increased availability of telemedicine through the carriers. People became accustomed to using it during

the pandemic and utilization is good. The contract for MyTelemedicine requires a 90 day notification of termination. The savings would be about \$130,000 a year.

Chuck Murphy-Romboletti moved to end the contract with MyTelemedicine with a 90 day notification

Motion

Jon Marshall seconded the motion.

There was a roll call vote on the motion:

Kevin Mizikar, Board Chair	yes
Lyudmila Farrington	yes
Gerry Lane	no response
Jon Marshall	yes
Chuck Murphy-Romboletti	yes
Donna Lemoyne	yes

The motion passed by majority vote.

The WSHG Steering Committee has recommended the issuance of an RFP for Expert Medical Advice and bill negotiation services for an effective date of October 1st with the active population. The possibility of bringing the senior population on at a later date was also discussed. The RFP would be issued in June if approved by the Board with that ambiguity as it was with the Cape Cod Municipal Health Group.

Jon Marshall moved to issue an RFP for Expert Medical Advice and Bill Negotiation Services with an expected launch date of October 1st.

Motion

Chuck Murphy-Romboletti seconded the motion.

There was a roll call vote on the motion:

Kevin Mizikar, Board Chair	yes
Lyudmila Farrington	yes
Gerry Lane	yes
Jon Marshall	yes
Chuck Murphy-Romboletti	yes
Donna Lemoyne	yes

The motion passed by unanimous vote.

Diabetes Care Rewards Program report:

Patty Joyce was on vacation and did not have a report ready for presentation. She would forward as soon as available.

Open enrollment activities and information:

Joseph Anderson said that he is getting some feedback that some units are getting questions on whether Fallon is going to be retained for January 1st.

Patrick Flattery said that Fallon fully intends to stay in WSHG with their senior plans.

There were no other updates from anyone on open enrollment at this time.

Health Plan and Vendor Reports:

CanaRx – Jim Riley said that savings as of the end of April were just over \$100,000 and that brings an average monthly savings of a little over \$25,000. This is less than last year. They are planning on doing a mass targeted mailing at the beginning of the summer. With no objection, they would like to include WSHG,

HPHC – Bill Hickey had nothing new to add. The integration of the two organizations is ongoing.

Tufts – Lisa Despres had nothing new to add.

BCBS – Mike Breen said that they are working closely with Gallagher on the enrollment file transition from Fallon to Tufts.

Other Business:

Carol Cormier said that at the last Steering Committee meeting she announced that she would be retiring at the end of June after 30+ years with the group. She is proud of the work that was done together and she will miss everybody.

Kevin Mizikar said that the success of the WSHG is tied to Carol Cormier and she will be missed. She has been a huge asset to the communities that she has supported and he thanked her on behalf of the group.

Joe Anderson will assume Carol's responsibilities going forward.

There was no other business

Chuck Murphy-Romboletti motioned to adjourn.

Motion

Jon Marshall seconded the motion.

There was a roll call vote on the motion.

Mizikar, Board Chair	yes
Lyudmila Farrington	yes
Gerry Lane	yes
Jon Marshall	yes
Chuck Murphy-Romboletti	yes
Donna Lemoyne	yes

The motion passed by unanimous vote.

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The motion passed by unanimous vote.

Chair Kevin Mizikar adjourned the meeting at 2:17 P.M.

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