

Scantic Valley Regional Health Trust (SVRHT)

Board Meeting

Wednesday, March 21, 2018

9:30 AM

Wilbraham Town Hall

Wilbraham, MA

Meeting Minutes

Board Members and Alternates present:

Arlene Miller, Chair

Cheryl Wiblyi

Anna Bishop

Tom Sullivan

Howie Barber

Sara Menard

Richard Patullo

Town of Longmeadow

Lower Pioneer Valley Educ. Coop. (LPVEC)

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Town of Wilbraham

Hampden-Wilbraham RSD

Town of East Longmeadow

Town of Hampden

Guests present:

Paul Pasterczyk

Lyn Fioravanti

Christina Gagnon

Christi Brothers

Jocelyn Sanchez

Elena Boulanger

Liane Comeau

Jeff Krawczyk

Heidi Fountain

Erin Hayes

Carol Cormier

Karen Carpenter

SVRHT Treasurer

SVRHT Wellness Consultant

Hampden Wilbraham RSD

Hampden Wilbraham RSD

Town of Longmeadow

Lower Pioneer Valley Educ. Coop. (LPVEC)

Health New England

Health New England

Blue Cross Blue Shield of MA

Tufts Health Plan

Group Benefits Strategies

Group Benefits Strategies

Arlene Miller, Chair, called the meeting to order at 9:30 AM.

Approval of the minutes of the February 22, 2018 and March 1, 2018 meetings:

Tom Sullivan said on the last page of the February 22nd minutes, it should say “noted the transition “*may*” take up to 18 months.

Dick Patullo made a motion to approve the meeting minutes of February 22, 2018 as amended.

Tom Sullivan seconded the motion. The motion passed by a unanimous vote.

Motion

Tom Sullivan made a motion to approve the meeting minutes of March 1, 2018.

Motion

Howie Barber seconded the motion. The motion passed by a majority vote. Dick Patullo abstained.

Wellness Program Report:

Lyn Fioravanti, Wellness Consultant, distributed and reviewed the year-to-date participation in the current SVRHT Wellness Programs. She said the HNE lifestyle management program includes a personal trainer and biometric screenings at the beginning, middle, and end of the program. She said the program runs for 12 weeks at a cost of \$150. Ms. Fioravante said the Yoga, Pilates, and Low and High intensity fitness classes are running well.

Anna Bishop and Cheryl Wiblyi joined the meeting.

Ms. Fiorvanti reviewed the FY18 YTD wellness budget and said 70.9% of the overall budget has been spent.

Treasurer’s Report:

Treasurer Paul Pasterczyk distributed and reviewed the February 2018 financial report (unaudited figures). He reported an Unreserved Fund Balance at the end of February of \$4.9 million, the fund balance target based on the Fund Balance Policy was \$3.05 million. Mr. Pasterczyk reviewed the list of Certificates of Deposits and said the ending balance for the CDs was \$6,999,473.

Proposed changes to the Investment Policy – VOTE:

Paul Pasterczyk said in response to the auditor’s suggestion to look at the Investment Policy language under “E. Investment Provisions, #3. He said he is proposing replacing the wording “with maturities greater than 3 years” with “that actually mature in 3 years or longer”. Mr. Pasterczyk said the new language will give more flexibility regarding the guidelines of limitations.

Tom Sullivan made a motion to approve the new language as described.

Motion

Dick Patullo seconded the motion. The motion passed by a unanimous vote.

CanaRx program – discussion with Chris Collins:

Chris Collins distributed a packet with information about marketing initiatives CanaRx is proposing to help increase enrollments in the alternative Rx program. He reviewed three sample letters and asked the Board to choose which one would work best for SVRHT. Mr. Collins said the letter can be edited as necessary. He also suggested incentivizing new enrollees with a gift card raffle.

There was a discussion and it was decided to add the names of the governmental units to the targeted letter chosen, so members will know the program is sanctioned by their employer.

The Board also agreed the first letter should be sent out by the employer and the targeted letters will be sent by CanaRx.

GBS Reports and CY18 Memorandum of Understanding for RDS administration:

Funding Rate Analysis (FRA) report - Carol Cormier said there was no change to the FY18 FRA report since the last meeting. She said she will email the February FRA to the Board when it is ready. Ms. Cormier noted the January expense to funding ratio was 89.2%.

Reinsurance reports – Karen Carpenter said there were ten claimants in the *FY17 policy period* who have exceeded the specific deductible of \$175K. She said claims for these members total \$2,970,589 with excess claims of \$1,220,589. She said that the \$100K Aggregating Specific Deductible has been met, and \$1,053,146 has been reimbursed. She said there are \$17,442 in outstanding reimbursements due.

Ms. Carpenter said there were three claimants in the *FY18 policy period* whose claims exceeded the specific deductible of \$200K through February. She said these claims totaled \$723,290 with excess claims of \$123,290. Ms. Carpenter said the \$150,000 Aggregating Specific Deductible has not been met.

CY18 Memorandum of Understanding (MOU) for Retiree Drug Subsidy (RDS) administration-
Carol Cormier said the GBS SVRHT MOU for RDS administration contract expired on December 31, 2017. She said the HNE MedWrap plan is the only plan that is eligible for RDS. Ms. Cormier said there is no change to the fee of \$2,600 for the services provided.

Tom Sullivan made a motion to approve the RDS MOU as presented for CY18 at an annual fee of \$2,600.

Motion

Dick Patullo seconded the motion. The motion passed by a unanimous vote.

Abacus Diabetes Rewards Program and MMA reports-

Carol Cormier reviewed the Diabetes Rewards Program total spend report through February and said the total purchases were \$210,881. She said Abacus is no longer reporting on the myMedicationAdvisor program since the employees are now ordering direct from CanaRx.

Western Massachusetts Emergency Communications District (“West Comm”) interest in SVRHT:

Paul Pasterczyk said the Town of Longmeadow and the Town of Chicopee are looking to see if the new dispatch district, WestComm, can obtain its health insurance through SVRHT. He said they will employ about 39 employees by year 2019 or 2020. He said it has been confirmed that WestComm is subject to MA General Laws, Chapter 32B.

Carol Cormier said she sent a sample mini-Joint Purchase Agreement to Mr. Pasterczyk and said the district could join SVRHT as an affiliate member through the Town of Longmeadow. Ms. Cormier said the Town would represent the District on the Board.

There was a discussion about the terms of the proposed arrangement.

Dick Patullo made a motion to approve membership in SVRHT for Western Mass. Emergency Communications District through the Town of Longmeadow, with the provisions that the District’s membership stay under 50 employees, no further communities may be added, they take the same plans as the Town, and use electronic transfer for their monthly payments to SVRHT. Mr. Patullo further motioned said SVRHT will have the right to re-evaluate the terms, should any of the provisions change.

Motion

Sara Menard seconded the motion. The motion passed by a unanimous vote.

BCBS Smart90® Rx program – VOTE:

Carol Cormier said Heidi Fountain, BCBSMA, presented information about this program during a prior meeting.

Heidi Fountain said the program allows employees to obtain a 3-month prescription at a CVS retail location at a 2-month co-pay. She said the co-pay is the same as a mail-order copay.

Heidi Fountain said effective July 1, BCBS is eliminating the current PPO rider which pays Out-of-Network claims according to the BCBS fee schedule. Ms. Fountain said the 3 rider options for SVRHT are:

1. Pay the actual provider charges, which will increase claims,
2. Pay at 150% of the Medicare fee schedule, which is the BCBS standard practice,
3. Pay at 300% of the Medicare fee schedule.

There was a discussion.

Tom Sullivan made a motion to approve the rider paying at 150% of the Medicare fee schedule.

Motion

Sara Menard seconded the motion. The motion passed by a unanimous vote.

Anna Bishop made a motion to approve adding the BCBS Smart90® Rx program.

Motion

Dick Patullo seconded the motion. The motion passed by a unanimous vote.

Health Plan reports:

Tufts Health Plan – Erin Hayes said all Tufts members will be receiving new ID cards with stickers in efforts to promote engagement in the Tufts new on-line platform. She said Tufts will be adding telemedicine effective July 1st and said a fee will be associated.

Carol Cormier asked Ms. Hayes to find out what the co-pay will be for members. She noted employees may not want to use it if the co-pay is the same as a PCP visit. Ms. Cormier said GBS has been reviewing vendors offering non-embedded telehealth programs which do not charge members a co-pay. She said she will bring information to the next meeting.

Blue Cross Blue Shield – Heidi Fountain said BCBS is updating its active plan formularies and non-PDP plan formularies twice a year now. She said she will bring in information about the BCBS telemedicine program to the next meeting as well.

Health New England – Liane Comeau, filling in for Sandra Ruiz, said HNE is expanding its \$150 fitness reimbursement to include golf, ski tickets, nutritional classes, and other added benefits.

Other Business:

The next meeting was scheduled for April 23, 2018 at 10:00 AM at the Wilbraham Town Hall, Wilbraham, MA.

There was no other business.

Arlene Miller adjourned the meeting at 10:35 AM.

*Prepared by Karen Carpenter
Group Benefits Strategies*