

Scantic Valley Regional Health Trust (SVRHT)

Board Meeting

Monday, June 4, 2018

1:00 PM

Wilbraham Town Hall

Wilbraham, MA

Meeting Minutes

Board Members and Alternates present:

Arlene Miller, Chair

Anna Bishop

Tom Sullivan

Howie Barber

Richard Patullo

Sara Menard

Karin Decker

Town of Longmeadow

Lower Pioneer Valley Educ. Coop. (LPVEC)

Town of Wilbraham

Hampden-Wilbraham RSD

Town of Hampden

Town of East Longmeadow

Town of East Longmeadow

Guests present:

Paul Pasterczyk

Lyn Fioravanti

Linda Loiselle

Patty Joyce

Christi Brothers

Jocelyn Sanchez

Liane Comeau

Jonathan Payson

Erin Hayes

Fred Winer

Carol Cormier

Karen Carpenter

SVRHT Treasurer

SVRHT Wellness Consultant

Abacus Health Solutions

Abacus Health Solutions

Hampden Wilbraham RSD

Town of Longmeadow

Health New England

Blue Cross Blue Shield of MA

Tufts Health Plan

Tufts Health Plan Senior Products

Group Benefits Strategies

Group Benefits Strategies

Arlene Miller, Chair, called the meeting to order at 1:05 PM.

Approval of the minutes of the April 23, 2018 meeting:

Tom Sullivan made a motion to approve the meeting minutes of April 23, 2018.

Motion

Howie Barber seconded the motion. The motion passed by a unanimous vote.

Correction to the minutes of the June 21, 2017 meeting:

Carol Cormier said when GBS was putting together the FY19 Reinsurance RFP, we noticed an error when reviewing the minutes of the June 21, 2017 meeting in the discussion of the reinsurance proposals for FY18. She said the laser was incorrectly typed as \$300K, when it should have been \$350K.

Tom Sullivan made a motion to approve the correction and amended minutes of June 21, 2017.

Howie Barber seconded the motion. The motion passed by a unanimous vote.

Motion

Wellness Program Report:

Lyn Fioravanti, Wellness Consultant, distributed and reviewed a report of the year-to-date participation in the FY18 SVRHT Wellness Programs through June 4th. She said 126 members are participating the HNE Biometric Screening program. Ms. Fiorvanti said there are 67 BCBS members participating in their Biometric Screening program. She said there is an attachment showing the results of the screenings and noted that the three highest health risk factors for SVRHT, based on those who participated, are blood pressure, body mass index, and total cholesterol.

Ms. Fiorvanti reviewed the FY18 YTD wellness budget through April and said 110.9% of the overall budget has been spent. She noted the Consultant expenses are exceeding the budgeted amount due to increased travel to sites and replacement of the laptop hard drive.

Treasurer’s Report:

Treasurer Paul Pasterczyk distributed and reviewed the April 2018 financial report (unaudited figures). He reported an Unreserved Fund Balance at the end of April of \$3,336,708. The fund balance target based on the Fund Balance Policy was \$3.13 million. Mr. Pasterczyk reviewed the list of Certificates of Deposits and said the ending balance for the CDs was \$6,174,605. He said he liquidated two of the People’s Bank CDs totaling \$549K for cash flow purposes.

GBS Reports and CY18 Memorandum of Understanding for RDS administration:

Funding Rate Analysis (FRA) report - Carol Cormier reviewed the March FY18 FRA report and said the expense-to-funding ratio was 94.3%. She said the HNE plans are underfunded by 3% and noted the report does not include the CanaRx prescription drug claims and includes \$730K of reinsurance reimbursements.

Reinsurance reports – Ms. Carpenter said there were four claimants on the *FY18 policy period* whose claims through April exceeded the specific deductible of \$200K. She said these claims totaled \$994,684 with excess claims of \$194,684. Ms. Carpenter said the \$150,000 Aggregating Specific Deductible has been met, and \$44,684 in reimbursements are due SVRHT.

Abacus Reports – Linda Loiselle introduced Patty Joyce and said she is the new Account Manager for the SVRHT. Ms. Loiselle reviewed the Diabetes Rewards Program report with data through May 15th. She said 58% of the 213 members eligible to participate have enrolled. Of those, Ms. Loiselle said 49% are meeting the requirements of the program and receiving their diabetes medications and supplies at \$0 cost to them.

In response to a question, she said she would research to see why some of those who are eligible are not participating. She said the reason may be that they are not taking many medications.

Ms. Loiselle said Abacus continues to send quarterly outreach flyers and noted there are now 16 members using the AccuChek Guide glucose monitor.

CanaRx Update - Carol Cormier reviewed the utilization of the program for the three health plans and said from January through March of 2018, 231 prescriptions were ordered through CanaRx at overall net savings of 74.5%.

Arlene Miller said the employers and CanaRx need to promote the program better to increase the utilization.

FY19 Reinsurance Proposals: Carol Cormier said the FY19 reinsurance proposals received were not final and that the MMRA quote has not been received yet. Ms. Cormier reviewed the proposals received from HM Insurance, Gallagher Insurance, and BCBSMA. She said the HM Insurance Company proposals have two lasers and the Gallagher and BCBS each have one laser.

Ms. Cormier asked the Board to consider scheduling another meeting to obtain firm quotes and a quote from the MMRA.

The Board scheduled a meeting for June 26th at 1:00 PM to review the reinsurance proposals.

Ms. Cormier said GBS would also like to bring information about a Telehealth program called MyTelemedicine/Access A Doctor, to the June meeting. She said the program charges a per subscriber fee of \$2.05 and there would be no claims charged to SVRHT and no copays for members. She said other joint purchase groups have recently adopted this program.

Anna Bishop spoke about Colonial Life and the telemedicine program they offer. She said there is a \$35 copay for the employee and the insurance pays the claims cost.

Carol Cormier said she would ask Chris Nunnally to contact Colonial Life for more information.

The Board agreed to add telehealth to the next agenda.

Request for added benefit:

Carol Cormier said she received a request to ask about adding a chiropractic benefit to the HMO plans.

There was a discussion, and the Board agreed to review this discussion at the time of the rate setting meetings.

Western Massachusetts Emergency Communications District (“West Comm”) - Update:

Paul Pasterczyk said he is waiting for the state to sign off on the state grant for the benefit package. He said West Comm has hired a Director and is moving forward.

Health Plan reports:

Tufts Health Plan – Erin Hayes and Fred Winer did not have anything to report.

Health New England –Liane Comeau said HNE monitors its member service competencies and said the average speed of answering calls is 8 seconds. She said there were 13,500 calls in May.

Arlene Miller said she appreciates the health plan representatives attending all the meetings and communicating with the Board on any new products and innovations.

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Other Business:

The next meeting was scheduled for June 26, 2018 at 1:00 PM at the Wilbraham Town Hall, Wilbraham, MA.

There was no other business.

Arlene Miller adjourned the meeting at 2:10 PM.

*Prepared by Karen Carpenter
Group Benefits Strategies*