

Scantic Valley Regional Health Trust

Board Meeting

Tuesday, June 7, 2011
9:30 a.m.

Wilbraham Town Hall
Wilbraham, Massachusetts

Meeting Minutes

Members and Alternates Present

Arlene Miller, Chair	Town of Longmeadow
Tom Sullivan	Town of Wilbraham
Anna Bishop	Lower Pioneer Valley Education Collaborative
Beth Regalbuto	Hampden Wilbraham Regional School District
Thomas Caliento	Town of East Longmeadow

Guests Present

Paul Pasterczyk	SVRHT Treasurer
Amy Higgins	SVRHT Wellness Coordinator
Christina Gagnon	Hampden Wilbraham Regional School District
Corinne Tranghese	Town of East Longmeadow
Kate Sharry	Enrollment Audit Solutions (EAS)
Steve Corbin	Blue Cross Blue Shield
Heidi Fountain	Health New England (HNE)
Fred Winer	Tufts Health Plan (THP)
Carol Cormier	Group Benefits Strategies (GBS)
Karen Carpenter	Group Benefits Strategies (GBS)

Chair, Arlene Miller called the meeting to order at 9:35 AM.

Approval of the minutes of the April 26, 2011 Board meeting:

Beth Regalbuto made a motion to approve the minutes of April 26, 2011.

Motion

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

Treasurer's Report:

Treasurer Paul Pasterczyk reviewed the Treasurer's statements and worksheets for April 2011 (unaudited figures). Mr. Pasterczyk said that the Unreserved Fund Balance was \$4.1M, \$1.7M above the Fund Balance target. Paul Pasterczyk said he opened a new 12-month \$500K CD at Hampden Bank on April 11, 2011.

Wellness Program Report:

Amy Higgins distributed and reviewed the Wellness Budget and Agenda through May 2011. She said that 79.3% of the Coordinator's Salary and 36.6% of the Coordinator Expenses have been utilized. Ms. Higgins said that 67.3% of the Program Expenses has been spent. She said this accounts for 76% of the overall budget.

Ms. Higgins said that 10 of the 23 participants of the smoking cessation program have been smoke-free year to date. Ms. Higgins said that there is an 85% participation rate of the 90 participants that are signed up for the Walking Works program. Ms. Higgins said that 21 members have signed up for the Colonoscopy incentive program.

Ms. Higgins said that a petty cash fund has been set up with a debit card for future wellness purchases.

Carol Cormier said that the myMedicationAdvisor® (MMA) SVRHT incentive fund balance is approximately \$5,476. Ms. Cormier said that Linda Loiselle is proposing that the money be used to give \$50 incentive rewards to members who enroll into the diabetes program.

Tom Caliento made a motion to transfer the MMA incentive balance into the Diabetes Rewards Program to use as \$50 incentives to members who sign up for the program.

Motion

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

The Board asked for periodic incentive suggestions from the Abacus Group.

FY12 Wellness Budget Proposal – Amy Higgins proposed keeping the FY12 Wellness Budget the same as the FY11 budget. She said that the Coordinator compensation is budgeted at \$35K, which is \$35 an hour for up to 1,000 hours. Ms. Higgins said that Coordinator expenses is budgeted at \$650 and Program expenses at \$10K. She said that the total budget is \$45,650.

Tom Sullivan made a motion to approve the proposed FY12 Wellness Budget as proposed.

Motion

Anna Bishop seconded the motion. The motion passed by unanimous vote.

Amy Higgins reviewed the proposed Wellness Programs for FY12 and said that she spoke to the Parks and Recreation Department about a possible partnership.

The Board was interested in coordinating the programs with the Parks and Recreation Department.

Arlene Miller asked to add this to the next agenda to discuss setting up a Sub-Committee and determine how much money the Board would like to set aside for additional programs.

Amy Higgins said that over 150 members participated in health screenings at the health fairs. She said that she would like to conduct the screenings at the towns and schools that did not have a health fair. She suggested the possibility of doing the screenings at orientation.

Steve Corbin said that BCBS would do the screenings at no cost to SVRHT.

Amy Higgins said that she would discuss offering a Stress Management program at the next Wellness Meeting.

Heidi Fountain said that HNE has expanded the list of fitness activities that qualify for the \$150 fitness reimbursement benefit per family. She said that school and town sports, aerobics and wellness classes and personal fitness trainer fees are now included as eligible for the reimbursement.

The Board thanked Amy Higgins for a job well done and said that she is a self-starter and ran successful programs. They told Ms. Higgins that they are pleased with her performance.

GBS Reports:

Ms. Cormier reviewed the Funding Rate Analysis by Plan with data through April. She said that the expense-to-funding ratio was 95.4%. She reviewed the BCBS Level Monthly Deposit Quarterly Accounting report with claims paid through April 2011. Carol Cormier reviewed the myMedicationAdvisor® (MMA) report for February 2011 prepared by The Abacus Group.

Karen Carpenter reviewed the Stop Loss reports for FY11 and said that the Group has not met the Aggregating Specific Deductible of \$150K and said there are no reimbursements due the group through April 2011. She said there are 2 claimants that have reached the specific deductible of \$175K through April 2011. Ms. Carpenter said that there are 7 claimants on the report of those claimants that have reached 50% of the specific deductible with claims totaling \$853,656.

FY12 Reinsurance Quotes:

Carol Cormier said the Board instructed her to ask for quotes with the current specifications. She said that there were 5 qualified quotes, and 2 optional quotes were received. Ms. Cormier said that one revised quote came in from the incumbent carrier after the opening of the quotes. Ms. Cormier said that only 2 quotes were received that included Medex coverage. Ms. Cormier said that HM Insurance Group is the lowest of those two quotes. Ms. Cormier read the email dated June 6th from Gerry Gates, President of Stop Loss Insurance Services and broker for the incumbent carrier, revising their quote.

Ms. Cormier reviewed the quotes and said that the revised quote from Ace Insurance is the lowest qualified set of quotes.

There was a discussion.

Beth Regulbuto made a motion to have GBS ask all carriers to re-quote and the Board will approve the lowest quote that also includes Medex coverage and meets all of the specifications in the **REC**

Motion

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

Dependent Eligibility Audit – Kate Sharry, Enrollment Audit Solutions (EAS):

Arlene Miller said that following the last Board meeting, the list of ineligible members was sent to each entity for follow-up.

Kate Sharry said that she presented the final enrollment audit report at the last Board meeting. Ms. Sharry said that she is reporting today based on information that was provided to her by each entity. She said that she has not seen the documents that were collected by each of the units since the conclusion of the audit process. Ms. Sharry said that after the audit period ended the total number of ineligible dependents was reduced to 38, down from 175. Ms. Sharry said that the total savings to SVRHT based on the new information was \$152K.

Arlene Miller asked if the Board would like the collected documents to be sent to Ms. Sharry for validation.

The Board was confident that the documents collected are valid.

Kate Sharry recommended including the eligibility guidelines when sending out open enrollment materials. Ms. Sharry said that the Board can call her with any questions.

The Board thanked Ms. Sharry.

State legislative proposals for municipal health insurance reform:

Carol Cormier said that the House budget bill included language for Joint Purchase Groups, but the Senate bill did not. Ms. Cormier said that there are 235 employers in JPGs and that cannot be ignored.

Ms. Cormier said that she proposed three key points to Senator Murray's office. Ms. Cormier reviewed the email from Representative Alice Peisch.

HNE Report:

Heidi Fountain said that the Pediatric Immunization Surcharge payments are funded through the health plans and the money is then sent to the state. She said that a HNE letter outlining the payment schedule is in the packet.

Other Business:

The next SVRHT Board meeting was scheduled on September 13, 2011 at 9:30 AM.

There was no other business.

Chair Arlene Miller adjourned the meeting at 11:05 AM.

*Prepared by Karen Carpenter
Group Benefits Strategies*