

Scantic Valley Regional Health Trust (SVRHT)

Board Meeting

Tuesday, June 26, 2018

1:00 PM

Wilbraham Town Hall

Wilbraham, MA

Meeting Minutes

Board Members and Alternates present:

Arlene Miller, Chair

Cheryl Wiblyi

Tom Sullivan

Richard Patullo

Sara Menard

Town of Longmeadow

Lower Pioneer Valley Educ. Coop. (LPVEC)

Town of Wilbraham

Town of Hampden

Town of East Longmeadow

Guests present:

Paul Pasterczyk

Lyn Fioravanti

Tracey May

Jeff Beane

Herta Dane

Jocelyn Sanchez

Sandra Ruiz

Heidi Fountain

Fred Winer

Carol Cormier

Karen Carpenter

SVRHT Treasurer

SVRHT Wellness Consultant

Gallagher Insurance

Mytelemedicine

Town of Wilbraham

Town of Longmeadow

Health New England

Blue Cross Blue Shield of MA

Tufts Health Plan Senior Products

Group Benefits Strategies

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Arlene Miller, Chair, called the meeting to order at 1:00 PM.

Approval of the minutes of the June 4, 2018 meeting:

The minutes of the June 4th meeting were not available.

FY19 Reinsurance Proposals: Carol Cormier said she received a revised quote from BCBS this morning. Ms. Cormier said Stop Loss Insurance Brokers (SLIB), would like to be the broker and receive a 3% commission, should the BCBS quote be chosen by the Board. Ms. Cormier said the Tufts and HNE claims would need to be adjudicated by a firm other than BCBS if the BCBS quote is chosen. Ms. Cormier noted that SLIB also lowered their quote since the last meeting. Ms. Cormier said the incumbent carrier is HM Insurance, with SLIB as its broker. She said the current Specific Deductible is \$200K with an Aggregating Specific Deductible of \$150K and a laser of \$350K on one member. Ms. Cormier explained that a laser is a higher deductible set by the carrier on one or more member's whose claims are expected to be high.

Ms. Cormier reviewed the quotes received and said Gallagher Insurance Co. submitted a stand-alone quote, as well as a quote for the Mass. Municipal Reinsurance Arrangement (MMRA), a reinsurance captive comprised of three MA municipal joint purchase groups. She said if the Board decides to join the MMRA, it will need to commit for at least 3-years.

Tracey May, Gallagher, Insurance, said with the captive arrangement, if the money in the pool is not used, it would be SVRHT's to keep or put toward the collateral for the next year. He said new members are rated on their own experience.

There was a discussion and Dick Patullo made a motion to accept the quote from HM Insurance with the current (CY18) policy specifications.

Motion

Tom Sullivan seconded the motion.

Sara Menard said she favors the BCBS quote with the \$250K Specific Deductible and lower premiums. She said even if 6 members exceed the deductible, SVRHT would break even.

A vote was taken on Mr. Patullo's motion and failed with 2 in favor and 3 against.

Tom Sullivan made a motion to accept the quote from BCBS, increasing the Specific Deductible to \$250K and one member lasered at \$400K.

Motion

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

MyTelemedicine/Access-A-Doctor – Jeff Beane:

Carol Cormier introduced Jeff Beane and said SVRHT currently offers a telemedicine product through Health New England. She said the HNE program is an embedded model (offered through a carrier), and HNE charges the members a copay and SVRHT is charged \$0.26 per member per month. She said that SVRHT also pays the claims charges. Ms. Cormier said the embedded models typically do not have high utilization.

Jeff Beane distributed a handout and said the MyTelemedicine/Access-A-Doctor program is non-embedded and that the SVRHT would contract directly with MyTelemedicine. He said the charge is \$2.05 per subscriber, not member per month. He said that the member is not charged a co-pay for a telehealth or behavior health visit and there would be no claims billed to SVRHT. Mr. Beane said everything is included in the per-subscriber per month fee. He said MyTelemedicine/Access-A-Doctor also includes unlimited access to behavioral health and other specialists, all licensed to practice in the United States. Mr. Beane said there are English and Spanish speaking physicians. He said to date there have been no malpractice suits against any telemedicine company. He said there is an easy APP that members can use and welcome kits and periodic mailings will be provided to members of SVRHT, no matter the carrier.

Mr. Beane said he will guarantee a utilization of 5% for the first year or they will give a discount of \$0.25 off of the per subscriber fee for the second year. He said during the first year, a monthly drawing for Amazon gift cards will be provided for new enrollees.

Arlene Miller asked to add this item to the next agenda for a discussion and possible decision.

BCBS Expanded fitness benefit:

Heidi Fountain said BCBS is updating its fitness benefit to include group classes for cardiovascular and strength training at fitness studios, such as Yoga, Pilates and kickboxing classes. She said the weight-loss

SVRHT Board meeting – June 26, 2018

reimbursement will be expanding to cover hospital and non-hospital based weight-loss programs based on the National Institute of Health guidelines. She said the updated benefits will be added on anniversary of the plans. Ms. Fountain said July 1, 2019 will be the effective date for the SVRHT active plans.

Ms. Fountain said BCBS has approved the \$12,000 wellness grant to SVRHT for fiscal year 2019.

Other Business:

GBS Portal Service – Carol Cormier said the GBS/SVRHT Portal Service Agreement expires on June 30th. She said the fee is increasing from \$130 per unit, to \$150 per unit per month, effective July 1, 2018.

Tom Sullivan made a motion to approve renewing the GBS Portal Service Agreement at the increased fee of \$150 per unit, per month for FY19.

Motion

Cheryl Wiblyi seconded the motion. The motion passed by a unanimous vote.

The next meeting was scheduled for September 13, 2018 at 9:30 AM at the Wilbraham Town Hall, Wilbraham, MA.

There was no other business.

Arlene Miller adjourned the meeting at 2:41 PM.

*Prepared by Karen Carpenter
Group Benefits Strategies*