

Scantic Valley Regional Health Trust (SVRHT)

Board Meeting

Thursday, June 11, 9:30 AM
Remote Participation by WebEx

Meeting Minutes

Board Members and Alternates present:

Arlene Miller, Chair	Town of Longmeadow
Dick Patullo,	Town of Hampden
Tom Sullivan	Town of Wilbraham
Corinne Tranghese	Town of East Longmeadow
Anna Bishop	Lower Pioneer Valley Education Collaborative (LPVEC)
Howie Barber	Hampden Wilbraham RSD

Guests present:

Paul Pasterczyk	SVRHT Treasurer
Lyn Fioravanti	SVRHT Wellness Coordinator
Jocelyn Sanchez	Town of Longmeadow
Herta Dane	Town of Wilbraham
Christina Gagnon	Hampden Wilbraham RSD
Patty Joyce	Abacus Health Solutions
Heidi Fountain	Blue Cross Blue Shield of MA (BCBS)
Jonathan Payson	Blue Cross Blue Shield of MA (BCBS)
Sandra Ruiz	Health New England (HNE)
Lisa Despres	Tufts Health Plan
Rae Felts	Tufts Health Plan
Fred Winer	Tufts Health Plan Senior Products
Julie Donahue	Pinnacle Care
Mark Von Vogt	Gallagher Benefit Services, Inc. (GBS)
Kate Sharry	Gallagher Benefit Services, Inc. (GBS)
Carol Cormier	Gallagher Benefit Services, Inc. (GBS)
Chris Nunnally	Gallagher Benefit Services, Inc. (GBS)
Karen Quinlivan	Gallagher Benefit Services, Inc. (GBS)

Arlene Miller, Chair, called the meeting to order at 9:30 AM. She began by thanking Carol Cormier for her 29 years of dedicated service to SVRHT and indicated she will be missed as she moves towards retirement.

Approval of the minutes of the April 30, 2020 meeting:

Tom Sullivan made a motion to approve the April 30, 2020 meeting minutes.

Motion

Howie Barber seconded the motion. The motion passed by majority vote.

Wellness program report:

Lyn Fioravanti reviewed her report that included year-to-date participation in programs to include the colonoscopy incentive and pilates and yoga classes. She said she continues to send out emails 2 times per week with an emphasis on nutrition, exercise and stress relief. On-line Pilates classes are being offered from both Longmeadow and Wilbraham instructors. Participation in this year's *Wellness Works* program has come to a close with 197 total participants. Ms Fioravanti displayed a release form developed by Health New England for employees who participated in the *Team Steps Challenge*. She asked those present to review to see if it could be used for on-site wellness classes. Heidi Fountain from BCBSMA secured 12,500 wellness credits for the Wellness Program for FY21 and FY20 credits can be carried over due to the pandemic. They can be used through December 31st.

Sara Menard has resigned from her position in East Longmeadow, therefore, her seats on the SVRHT Board and on the Wellness subcommittee will need to be filled.

Treasurer's Report:

Treasurer Paul Pasterczyk reviewed his report of April 30, 2020 (unaudited figures) and some numbers from May 2020 (unaudited figures). *He reported a beginning balance in April of \$8.5 M with trust premiums of under \$1M. These were just delayed until the month of May. There was a reinsurance reimbursement of \$110,742.* The Unreserved Fund Balance (Equity) at the end of April was \$3.4 M which was above target by approximately \$200,000. Mr Pasterczyk reported that May started with a \$7.4 M beginning balance. Trust premiums were more in line with normal activity. At the beginning of the month, \$200,000 has to be transferred out of Peoples Money Market Account into the operating account because of tight cash flow due to timing of receipts. That will be put back. Reporting was not complete due to a lack of reported interest for a number of bank accounts. The May report will be completed shortly.

GBS reports:

Carol Cormier introduced Kate Sharry, GBS, Inc. Area Vice-President, to the Board. She said Ms. Sharry will take over the account management of SVRHT. Ms. Sharry manages managing several other joint purchase groups and will be able to step in very easily.

Kate Sharry thanked Carol and said she looks forward to working with the group in the future.

Mss. Cormier reviewed the Funding Rate Analysis Report with data through April. She said that the composite expense-to-funding ratio is 94.1%. She said she is recommending looking at options to replace or modify the plan design of the HNE Medwrap plan. Estimated Funding Surplus was almost \$1.5 M which includes \$781,640 from reinsurance reimbursements for the prior fiscal year.

Karen Quinlivan reviewed the reinsurance reports. She said for the FY20 policy period there were three claimants with claims exceeding the \$250K specific deductible. She said their total claims were \$1,720,088 with excess claims of \$720,088. She said that the \$150K aggregating specific deductible (ASD) has been met and there have been \$110,742 in reimbursements received to date. Total outstanding reimbursements are \$459,356.

Ms.Quinlivan said that for the FY19 policy period, there are three claimants exceeding the \$250K specific deductible with total claims of \$1,573,543 and excess claims of \$823,543. Total reimbursements of \$670,882 leave outstanding reimbursements due of \$2,661.

Carol Cormier called attention to an agreement that GBS would like the group to consider. The agreement was the GBS Invoice and Download Agreement effective 07/01/20 through 06/30/2021 in the amount of \$972.

Tom Sullivan Motioned to approve the Invoice and Roster download Agreement as presented.

Motion

Howie Barber seconded the motion. The motion passed by majority vote with no objections.

Reinsurance/Pinnacle Care Presentation:

Chris Nunnally presented a brief update on reinsurance and block-of-business pricing which the SVRHT voted to accept effective 07/01/2020. To date there are over 16,800 subscribers committed to the block. He said the reinsurance program will include Pinnacle Care.

Mr. Nunnally introduced Julie Donahue who has been in Business Development with Pinnacle Care for some time to give a presentation on Pinnacle Care and the services they provide.

Julie Donahue said that Pinnacle Care is based in Baltimore, MD. The company is 20 years old and was founded to help families get objective advice on how to navigate the health care system, originally around Johns Hopkins Health Care System, and understand treatment options. They expanded from there to 3.5M customers today. Patients are matched with physicians based on their individual requirements with access to top specialists. Assistance is available for insurance bill negotiation and remediation. The employer usually buys the services to provide a better experience for employees, but Ms. Donahue said it also results in cost savings against the medical plan. There is usually a four to one return on investment against the medical plan. Most of the time care is found within the local provider network, but they also have access to a wide telehealth network that can provide consultation from top specialists. They serve a number of clients in the public sector. There is also extensive COVID-19 support. Ms. Donahue said that there are many resources available at top regional and national hospital systems and access to thousands of doctors. Communication can come direct from Pinnacle Care based on claims data, self referral by the patient, or referral by the health plan. A health advisor is assigned and medical records are obtained to begin the research and review for the patient. Ms. Donahue said Pinnacle Care can then schedule and attend doctor’s appointments with the member to get the answers they need. Telehealth appointments are also available. Optimum outcomes are reached with 91% of appointments secured within the date range requested, 90% follow recommendations on change of treatment or avoidance of surgery, and there is a 92% satisfaction rate.

Arlene Miller asked who pays for this service.

Chris Nunnally answered that when GBS was negotiating with the carrier for reinsurance block pricing GBS requested the carrier provide some sort of concierge service that would come at no cost to the client. The current rates include this service at no charge to the clients.

Corinne Tranhese asked if the group decides to not go with the current carrier next year for reinsurance renewal, will Pinnacle Care be available to the Group for the same per member cost which is included free this year.

Chris Nunnally responded yes.

Heidi Fountain of Blue Cross Blue Sheild had a question regarding claims data and confidentiality agreements that may need to be adjusted to provide information to Pinnacle Care.

Chris Nunnally said the matter could be addressed offline with BCBSMA. Mr. Nunnally also displayed and reviewed the contracts that would need to be signed and submitted.

Chiropractic Coverage: Carol Cormier said that an interest has been expressed in adding a chiropractic benefit. She said currently Lower Pioneer Valley Education Cooperative (LPVEC) is the only unit that has it because it was in place prior to their joining SVRHT. She asked the carriers for anticipated claims costs associated with a 12-visit limit and said this is an item that can be taken up at future meetings once the information has been provided.

Diabetes Care Rewards Program report:

Patty Joyce, Abacus Health Solutions, reviewed the program report which covers the period 9/1/19 through 04/30/2020. Ms. Joyce said that SVRHT has excellent member engagement and adherence. She said that 45% of diabetics eligible enrolled and that the annual program adherence was 55%. She said that the total number of prescriptions filled was 886, co-pay waivers were \$18,058, and the medication costs were \$ 294,927. Ms. Joyce said that the estimated savings for the current reporting period were \$95,050. Ms. Joyce said that outreach has been important especially during Covid-19. Content has gone out in the form of newsletters, webinars, etc. to keep members engaged.

Arlene Miller asked if the \$95,000 savings is just on prescriptions or overall savings.

Ms. Joyce responded that it was overall savings.

Lyn Fioravanti asked if new members eligible for the program were receiving communications.

Ms Joyce responded that new members are receiving information about the program. She said every month Abacus receives carrier reports, and every quarter they reach out to new possible members.

Covid-19 update:

Carol Cormier requested reports from the health carriers on Covid-19 experience data.

BCBSMA – Heidi Fountain said that there were 2 confirmed cases of Covid-19 and 7 suspected. Paid claims amounted to a total of \$893. Those were attributable to testing, not hospitalizations.

HNE- Sandra Ruiz said that 41 members had testing done with 5 positive results. Of these 5 members, 2 resulted in hospitalizations, Costs associated with that care are not available yet.

TUFTS- Lisa Despres said that there were only two individuals tested with one suspected and one negative. Total claims cost for the group was \$372.

Projects for the Fall of 2020:

Carol Cormier said that the SVRHT should be aware of what options there are going forward for the group. One item is the possible introduction of High Deductible HSA Qualified Plans. Plan design and rates is something to be worked on as well as education. She said these are complicated plans and require much employee education as well as incentives to join. SVRHT is currently the only client that still has standard non-deductible plans. It is perhaps a time to change to all deductible plans and raise the deductible. The last item is to look for a replacement for the HNE MedPlus plan. Information will need to be in place by October for a January senior plan renewal.

Health Plan reports:

BCBSMA – Heidi Fountain said they are reissuing new cards for HMO plans to include new language required. ID numbers are not changing. They are also providing an extension to the fitness

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reimbursement deadline for 2019 that will extend to 60 days beyond the national emergency. People can still turn their 2019 forms in if they have not already done so and any submitted beyond the original March 31, 2020 deadline have already been reprocessed. Ms. Fountain presented an amendment to the Premium Account Agreement. This only applies to senior plans that qualify for health engagement buy-up programs. None of the self-insured plans offered by SVRHT qualify currently, but BCBS is putting forth this amendment because it will be standard contract language going forward.

Arlene Miller asked if it was a requirement to sign it at this time.

Heidi Fountain responded that it was not.

Carol Cormier recommended that the addendum not be signed at this time and reviewed when the plans that SVRHT offers qualify for the health engagement buy-up programs.

Arlene Miller agreed and said that she would prefer to defer signing until the programs become available. No objection was made and no action was taken at this time.

Tufts Health Plan, Senior Plans – Fred Winer said that there is no exposure to Covid-19 costs on the Medicare plans. Many of the senior members who have become seriously ill have been on Medicaid.

Health New England –Sandra Ruiz said HNE said HNE is sending out new ID cards to add language about the “Here to There Rider”.

Other business:

Dick Patullo suggested that due to communication problems, a future meeting date should be set by email.

Arlene Miller, Chair, adjourned the meeting at 11:08 AM.

*Prepared by Karen Quinlivan
Gallagher Benefit Services, Inc.*