

Scantic Valley Regional Health Trust (SVRHT)

Board Meeting

Tuesday, December 1, 2020 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)
Aaron Osborne	Hampden Wilbraham RSD

Guests present:

Paul Pasterczyk	SVRHT Treasurer
Lyn Fioravanti	SVRHT Wellness Coordinator
Herta Dane	Town of Wilbraham
Jocelyn Sanchez	Town of Longmeadow
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
Chris Collins	CanaRx
Jeffrey Beane	MyTelemedicine
Joseph Anderson	Gallagher Benefit Services, Inc. (GBS)
Karen Quinlivan	Gallagher Benefit Services, Inc. (GBS)

Arlene Miller, Chair, called the meeting to order at 1:33 PM. Roll call was taken with voting attendees listed as:

Arlene Miller, Chair	Town of Longmeadow
Dick Patullo	Town of Hampden
Corinne Tranghese	Town of East Longmeadow
Tom Sullivan	Town of Wilbraham
Aaron Osborne	Hampden Wilbraham RSD

Approval of the minutes of the October 14, 2020 meeting:

Corinne Tranghese said that on page 5 of the minutes under Covid-19 update there was an error, i.e. utilization from March-September 2020 not 2030.

Tom Sullivan moved approval of the minutes as corrected.

Motion

Corinne Tranghese seconded the motion. There was a roll call vote on the motion:

Arlene Miller	Yes
Dick Patullo	Yes
Corinne Tranghese	Yes
Tom Sullivan	Yes
Aaron Osborne	Yes

The motion to approve the minutes of October 14, 2020 passed by unanimous vote.

Anna Bishop joined the meeting at this time.

Wellness Program report:

Lyn Fioravanti, Wellness Consultant, reviewed her report of the wellness budget, spending and programs. She showed participation in the five wellness initiatives: Colonoscopy incentive, Pilates, Yoga, Wellness Works, and Maintain Campaign. There were many webinars available but participation was not high. The smoking cessation program had one member actually quit and then Covid-19 stress hit and she is looking to quit again. There was discussion of the “Covid 15 “. A weight loss program may be started in the spring to address pandemic weight gain. There has not been a meeting of the Wellness Committee in some time, and some things have come up that Ms. Fioravanti wanted to address with the Board. The recommendation for having a colonoscopy is now 45, not 50. Should this be promoted to increase the colonoscopy incentive participation? The consensus agreement was that it should. The Make Your Site a Little More Well program contest has not been run this year. Many are not in the buildings since they are working remotely. Again, consensus was that employees should be occasionally reminded to take time to practice good health habits at work. The last item that came up is the Learn to Live program sponsored by Blue Cross. A self- directed program utilizes cognitive behavioral therapy for mental health. The cost could be paid for with Wellness credits. That was approved for investigation.

Arlene Miller asked about masks and whether they could be obtained and distributed.

Ms. Fioravanti said that N95 masks are reserved for health professionals. She could order cloth masks and make them available.

Dick Patullo said that every organization he belongs to has handed out masks and people may already have a good supply of these.

Corinne Tranghese said that there are plenty of masks available at their town hall.

Ms. Fioravanti will put information in a future newsletter regarding different types of masks and their effectiveness. She reviewed the FY21 YTD Wellness Budget Summary and said that 16% of the approved budget was used as of the end of October.

Treasurer’s report:

Treasurer Paul Pasterczyk reviewed the October 2020 financial reports (unaudited figures). Fund Balance (Equity) was \$4.8M, which is \$1.7 million above the Fund Balance target. There were several certificates of deposits that matured and several were added. Interest rates are getting extremely low. The surplus position at the end of October was \$685,829.

Mr. Pasterczyk reviewed the October cash worksheet (unaudited figures). SVRHT started with about a \$9.6 million cash balance. October Trust Premiums totaled about \$1.4 million. On October 13th SVRHT received over \$677K in HNE Rx rebates from 2019. The ending cash balance was \$8.9 million. Preliminary financials for November are looking good. A preliminary CY20 draft Audit Report should be expected in early February.

GBS reports:

Joe Anderson reviewed the FY21 Funding Rate Analysis (FRA) report as of October 31, 2020. Mr. Anderson said the expense to funding ratio through October was 90.2% resulting in a funding surplus of \$1,021,669.

Karen Quinlivan reviewed the FY20 reinsurance reports. She said with data through September, there were \$1,430,702 in claims above the \$250K deductible. The \$150K Aggregating Specific Deductible has been met. Total reimbursements to date were \$1,117,350 and outstanding reimbursements were \$163,353. Ms. Quinlivan reviewed the FY20 “50% Report” with 17 claimants having claims between \$125K and \$250K that cumulatively totaled \$3,057,184.

The same reports through the month of October showed \$1,429,824 in claims above the \$250K deductible. Total reimbursements to date were \$1,271,055 and outstanding reimbursements were \$8,769. The FY20 “50% Report” showed 17 claimants having claims between \$125K and \$250K that cumulatively totaled \$3,057,742.

FY22 renewal calculation – Covid factor:

Joe Anderson said that the next meeting to be held will be a rate calculation meeting. Rates are expected from the carriers in late January. Covid-19 has suppressed utilization but trend will add a Covid factor to accommodate an anticipated increase in claims. There is a high degree of uncertainty as to what factor will be used.

Items for consideration- Chiropractic coverage:

In order for the carriers to calculate rates, the decision of Chiropractic coverage across all units needs to be discussed. Most plans across the state cover it. It is usually 12 visits and can be either an office visit co-pay or a specialist co-pay. The average cost per visit is \$100 and the contracted cost may be less. It would take about 360 members to hit the twelve visit max to meet the 1% threshold on rates.

Corinne Tranghese moved to add Chiropractic coverage to all plans not currently providing the benefit.

Motion

Anna Bishop seconded the motion.

There was a discussion.

Corinne Tranghese said she heard of chiropractors in the local area only charging a fee of \$29 if they don't have coverage.

Sandra Ruiz said that HNE utilizes the Optum Network and co-pay is \$20. If a member uses a chiropractor that is not contracted with Optum, they would receive a discount and perhaps pay the \$29.

Heidi Fountain said that Blue Cross has the rider available if Scantic wanted to add the benefit. Some providers have a sliding fee schedule based on lack of insurance, coverage or income.

Dick Patullo did not see it as a huge benefit.

Anna Bishop said the offering should be consistent across the board.

Ms. Miller called for a roll call vote on the motion:

Arlene Miller	yes	Aaron Osborne	yes
Dick Patullo	no	Tom Sullivan	yes
Corinne Tranghese	yes	Anna Bishop	yes.

The motion passed by a majority vote of 5 to 1.

COVID-19 update:

Tufts, BCBS, and HNE presented their reports on COVID-19 cases and utilization from October 2020.

Health Plan Reports:

Health New England – Sandra Ruiz said that annual notice has been finalized. One of the changes in the notice of note is that colorectal screening has been removed from the list of services requiring prior approval. It is now listed under preventive services. It will be added to the SPD and a notice will be sent to all members.

Blue Cross – Heidi Fountain said that prescription formularies would be updated as of January. If anyone needs information to provide to members, please reach out to Jonathan Payson. Blue Cross also provides free identity protection for any member through Experian. This is in light of the recent surge in identity fraud regarding unemployment benefits.

Tufts- Fred Winer said that senior activity is going well.

Lisa Despres said that the merger with Harvard Pilgrim is moving forward with approval expected for the first quarter of 2021. There are no expected changes to plan offerings for probably two to three years.

Arlene Miller asked about vaccine distribution.

Lisa Despres said that the rollout will be at the direction of the state and local government but there is not expected to be any cost to members.

Abacus Health - Patty Joyce said that they have worked with Lyn Fioravanti to put an article in her newsletter speaking about the Abacus annual enrollment incentive. This year they will be sending new members an A1C test kit that they can perform at home. They have partnered with a lab to provide a free result. If people then become adherent, they will receive an Amazon gift card. There is a one-minute program video that they would also like to send out to the Board for approval. It can then be forwarded to Benefit Managers and the Wellness Coordinator for post on employer websites.

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CanaRx- Chris Collins said that Scantic Valley is on track for savings of \$450,000 this year. CanaRx pricing with Canada, Great Britain, and Australia do not have rebates because their prices are already so much lower than others they are not needed. There has also been a misconception that it takes three months to get on the program. In response, Mr. Collins offered Zoom meetings to educate and answer questions for people interested in participating in the CanaRX program.

Lyn Fioravanti suggested putting a FAQ sheet on the wellness website as well.

Other business:

Arlene Miller asked if there was an interest on the part of the Board to authorize flowers for Carol Cormier as a thank you for her years of dedicated service to the SVRHT.

Dick Patullo motioned to authorize flowers for Carol Cormier.

Motion

Corinne Tranghese seconded the motion. There was a roll call vote.

Arlene Miller	yes	Aaron Osborne	yes
Dick Patullo	yes	Tom Sullivan	yes
Corinne Tranghese	yes	Anna Bishop	yes.

The motion carried by unanimous vote.

There was no other business.

The Chair, Arlene Miller, set the next Board meeting for February 9, 2021 at 9:30 AM.

Ms. Miller adjourned the meeting at 11:03 AM.

*Minutes prepared by Karen Quinlivan
Gallagher Benefit Services, Inc.*