

Scantic Valley Regional Health Trust (SVRHT)

Board Meeting

Tuesday, February 9, 2021 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
Erica Gelinis	Town of Longmeadow
Jocelyn Sanchez	Town of Longmeadow
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
Chris Collins	CanaRx
Joseph Anderson	Gallagher Benefit Services, Inc. (GBS)
Karen Quinlivan	Gallagher Benefit Services, Inc. (GBS)

Arlene Miller, Chair, called the meeting to order at 9:34 AM. 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
Anna Bishop	Lower Pioneer Valley Education Collaborative (LPVEC)

Approval of the minutes of the December 1, 2020 meeting:

Richard Patullo moved approval of the minutes as presented.

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	No response
Aaron Osborne	Yes
Anna Bishop	Yes

The motion to approve the minutes of December 1, 2020 passed by majority vote.

Treasurer’s report:

Treasurer Paul Pasterczyk reviewed the December 2020 financial reports (unaudited figures). The beginning balance for the month was \$9.7M and ending balance \$9.4M.. Trial balance revenues over expenditures on a cash basis was \$988,549. Health New England pharmaceutical rebates contribute the major portion of that amount. Fund Balance (Equity) was \$5M, which is \$1.8 million above the Fund Balance target. January reports so far are looking good. In the month of February, another \$232,000 was received from the HNE pharmaceutical program. The audit is nearly completed for 2020. At the next meeting, auditor Dan Haynes can present his final report. Mr Pasterczyk said that he will be retiring as Finance Director in Longmeadow. He would be willing to continue in the capacity of Treasurer as a retiree.

Arlene Miller asked if the money from Health New England will continue in the future.

Joseph Anderson said that it is anticipated that they will continue with fluctuation in amount. They are now received quarterly.

Wellness Program report:

Lyn Fioravanti, Wellness Consultant, reviewed her report of the wellness budget, spending and programs. She showed participation in the wellness initiatives: Colonoscopy incentive, Pilates, Yoga, Wellness Works, and Maintain Campaign, Mediterranean Way Program and Mediterranean Weight Loss Program. There were many webinars available for view. Items from Wellness Concepts have since expired but were viewed many prior to expiration. Videos on Mediterranean Cooking are still available. The Smoking Cessation Program has no members at this time. The Maintain Don’t Gain Program had 67 participants with 46% losing weight, 42% maintaining, and only 12% gaining. Current happenings include Zoom Pilates classes in Longmeadow, Wilbraham and now South Hadley. A new Pilate’s studio in South Hadley is offering \$50/month for live streaming classes and \$30/month for just recorded classes. Zoom Yoga continues with Janine. The Wellness Works Program is continuing through May. HNE is offering four wellness challenges for its members due to winning the award. The first one was in February and focused on financial wellness. Ms. Fioravanti also recorded a 5-minute segment on Heart Health for the East Longmeadow Senior Center. They are presenting a video each month for East Longmeadow residents. She will share across the board and put up on the website.

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Information on the Learn to Live Program in collaboration with BCBS for all members was discussed. It is an online, self-directed program to help members address mild to moderate behavioral health issues such as depression, anxiety, stress, insomnia and substance abuse. It uses evidence-based principles of cognitive behavioral therapy. It is geared for those who have not sought outside help or are not interested in seeing a therapist. One in five people have a mental health issue, which can contribute to absenteeism and presenteeism. The program is less costly to offer to all members due to pricing and the use of wellness credits to offset the direct cost to the Trust. Based on 1700 members @ \$.99 PMPM= \$1683 per month or \$20,196 annually. Wellness credits of \$ 3366 for FY21 and \$8000 for FY22 would reduce the cost to the Trust to \$8,830. Hampshire County and MIIA are offering this program and Berkshire Health Group and others are considering it. Ms. Fioravanti said the program does take two months to implement so consideration of the program needs to be done earlier rather than later.

Arlene Miller asked if these needs could be met through Telehealth.

Heidi Fountain said that the program is geared towards those that have not previously sought help for a variety of reasons whether it be access to care or a lack of desire to see a therapist in any capacity. The program is available to all family members 13 or older. It is accessed through an access code. Reports can be generated to report levels of engagement.

Richard Patullo asked if this program was implemented with other groups and asked what the level of engagement was.

Heidi Fountain responded that this program is fairly new so utilization data is not yet available. She said that 94% of members would recommend the program to others. Mental health for Scantic went up about 21% PMPM in recent data and it is in the top ten diagnostic categories.

Paul Pasterczyk asked what programs would suffer if the Trust uses \$12,000 of credits.

Ms. Fioravanti said that a lot of money was spent on prior webinars from wellness credits because they had to be used during the pandemic with not much viewership. If the credits are not used for this program, they will have to be used on something else.

Arlene Miller asked if this is a long-term commitment.

Heidi Fountain said that this could be reviewed on a six-month or annual basis and can be discontinued if utilization is not high enough.

Tom Sullivan made a motion to accept the Learn To Live Program effective May 1, 2021.

Motion

Anna Bishop seconded the motion. There was a roll call vote.

Arlene Miller	No
Dick Patullo	Yes
Corinne Tranghese	Yes
Tom Sullivan	Yes
Aaron Osborne	Yes
Anna Bishop	Yes

The motion passed by majority vote.

Richard Patullo said that he was hesitant to support this program in that it is difficult to remove once offered. Given the current environment, he would like to see it marketed at being given because of the current Covid environment and would therefore be easier to rescind later if utilization is not high.

Ms Fioravanti continued to say that she had an inquiry about mandating Covid vaccines. None of the employer units have any plans at this time for a mandate. She would like to offer the \$25 gift cards for weight loss of 10% of body weight to other weight loss programs, not just Weight Watchers. That was fine with the Board. Members also get a \$150 weight loss reimbursement from the health carriers to offer additional incentive. Finally, 29% of the wellness budget has been used to date.

GBS reports:

Joe Anderson reviewed the FY21 Funding Rate Analysis (FRA) report as of December, 31, 2020. Mr. Anderson said the expense to funding ratio through October was 93.3% resulting in a funding surplus of \$1,049,315.

Karen Quinlivan reviewed the FY20 reinsurance reports. She said with data through December, there were \$1,430,935 in claims above the \$250K deductible. The \$150K Aggregating Specific Deductible has been met. Total reimbursements to date were \$1,280,759.43 and outstanding reimbursements were \$175.17. Ms. Quinlivan reviewed the FY20 “50% Report” with 17 claimants having claims between \$125K and \$250K that cumulatively totaled \$3,060,155.

The same reports for FY21 through the month of December showed no claims above the \$250K deductible. The FY21 “50% Report” showed 5 claimants having claims between \$125K and \$250K that cumulatively totaled \$804,585.

FY22 rate projections for active employee plans:

Joseph Anderson reviewed the rate projections exhibits for FY22. He reviewed the carrier administrative fees for FY22 and said BCBS has proposed a 1.5% increase, HNE a 2.0% increase and Tufts a 3.0% increase. The GBS administrative fee has increased 2% for FY22. He said the calculation of the FY22 rates include health plan claims, administrative fees of the carriers and GBS, reinsurance premiums, and the CanaRx and the Diabetes Program claims.

Mr. Anderson reviewed the calculations used to develop the claims projections and said the estimated current annual funding of the plans, utilizing the December enrollment counts, is \$28,128,000. He said the estimated monthly funding is \$2,344,000.

Mr. Anderson reviewed the following FY22 funding scenarios:

Scenario A: the carrier projections with a composite increase of 11.3%, or an additional \$3,182,570 in annual funding.

Scenario B: the lowest projection for each plan, a composite increase of 5.0%, or an additional \$1,414,537 in annual funding.

Scenario C: increase for all plans except for BCE PPO with a composite increase of 6.9%, or an additional \$ 1,939,987 in annual funding.

There was discussion. Consensus indicated that Scenario B would achieve the right additional amount in annual funding but average increase per carrier should be more evenly distributed.

Corinne Tranghese motioned to set FY22 rates at a composite 5% increase with Blue Care Elect at 0%, Network Blue at 5%, HNE at 5% and Tufts at 5% with premium rounded.

Motion

Tom Sullivan seconded the motion. There was a roll call vote.

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

The motion passed by unanimous vote.

Motion

COVID-19 update:

Tufts, BCBS, and HNE presented their reports on COVID-19 cases and utilization through February.

Health Plan Reports:

Health New England – Sandra Ruiz said that they are there to support open enrollment needs. They also have supplies of hand sanitizer. If any employer groups would like some, please contact HNE.

Blue Cross – Heidi Fountain said that they are available for supplies or any information required for open enrollment as well as support for virtual health fairs. One other item, virtual fitness has been added to the reimbursable items under the Fitness Reimbursement, effective 07/01/2021.

Tufts- Lisa Despres said that the merger with Harvard Pilgrim is now complete. There are no expected changes to plan offerings for probably two to three years.

Fred Winer said that the Tufts Senior plan organization would be taking over for both carriers under the direction of Patty Blake.

Abacus Health - Patty Joyce said there is an overall increase in program participation. They are happy to support for any materials needed for open enrollment or virtual presentations. Flyers will be sent out soon as well as a promotional video for upload to the website.

CanaRx- Chris Collins said that he will be working with Joe Anderson to do an analysis of specialty medications to see if there are any that the CanaRx program could offer to help make an impact.

Other business:

There was no other business.

The Chair, Arlene Miller, set the next Board meeting for March 24, 2021 at 9:30 AM.

Ms. Miller adjourned the meeting at 11:17 AM.

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

