Scantic Valley Regional Health Trust (SVRHT)

Board Meeting

Tuesday May 5, 2026, 9:30 AM
By Remote Participation

Meeting Minutes

Members and Alternates present:

Arlene Miller, Chair	Town of Longmeadow
Dick Patullo	Town of Hampden
Barbara Hancock	Town of Wilbraham
Christina Gagnon	Hampden Wilbraham RSD
Anna Bishop	Lower Pioneer Valley Educ. Collab.

Guests present:

Paul Pasterczyk	SVRHT Treasurer
Marcy Morrison	SVRHT Wellness Consultant
Karen Fink	LPVEC
Claire Kawalec	Town of Longmeadow
Ian Coddington	Town of Longmeadow
Jocelyn Sanchez	Town of Longmeadow
Sophia Bletsos	Town of Wilbraham
Megan Emrick-Laskow	Town of East Longmeadow
Gloria Congram	NFP
Heidi Fountain	Blue Cross Blue Shield of MA (BCBS)
Hannah Guertin	Blue Cross Blue Shield of MA (BCBS)
Alysha Beaudry	Abacus Health Solutions
Lyndsey Bubar	Health New England
Linda Marie Burns	Harvard Pilgrim/Tufts
Cashel Scanlon	Harvard Pilgrim
Lauren McCallum	Harvard Pilgrim
Chris Collins	CanaRx
Joseph Anderson	Gallagher Benefit Services, Inc. (GBS
Karen Quinlivan	Gallagher Benefit Services, Inc. (GBS)
Patrick Flattery	Gallagher Benefit Services, Inc. (GBS)
Jess Clifford	Gallagher Benefit Services Inc. (GBS)

Arlene Miller, Chair, called the meeting to order at 9:31 AM. The roll was taken with voting attendees listed as:

Arlene Miller, Chair	Town of Longmeadow
Dick Patullo	Town of Hampden

Barbara Hancock	Town of Wilbraham
Christina Gagnon	Hampden Wilbraham RSD
Karen Fink	LPVEC

Approval of the minutes of March 19th, 2026, meeting:

Christina Gagnon moved approval of the minutes of March 19th, 2026 as presented. Motion

Dick Patullo seconded the motion. There was a roll call vote on the motion:

Arlene Miller	Yes
Dick Patullo	Yes
Barbara Hancock	Yes
Christina Gagnon	Yes
Anna Bishop	Yes

The motion passed by unanimous vote.

Wellness Report:

Marcy Morrison presented her report. The newsletter goes out on the first Monday or Tuesday of the month. Skin cancer was the focus of the most recent newsletter and sunscreen will be handed out to the outdoor workers again this year. It is the last month of the incentive program and there are a lot of ways that members can catch up if they want to participate. There were 40 members engaged in the 6-week weight loss/fitness program and 45 enrolled in stress management. Total numbers for the HNE webinars will be calculated at the end of the Wellness Works incentive period. The six- week Health Trax program will end in another week, and numbers will be provided after closure. Information about tobacco cessation is provided in monthly newsletters but members are hesitant to disclose participation.

Treasurer Report:

Treasurer Paul Pasterczyk presented the March 2026 financial report (unaudited figures). March began at $10.25 million. There was a high amount of trust premiums because April premiums were paid early in March. Almost $67,000 in interest was posted from CD's and there was some Diabetes rewards money received of almost $30,000 Claims for Blue Cross were higher as well as Harvard Pilgrim, but HNE was stable. Interest rates on CD's are beginning to slide a bit. For the month, the trial balance shows the group lost $670,000 and for the year there is a $3.3 million loss. Hopefully there will be a leveling off for the final few months of the year as reimbursements flow in. The excess/deficiency above target has now gone into the negative at a deficit of $245,000. For April, Reinsurance of $487,000 was received but another CD needed to be liquidated for cash flow.

Dan Haynes said he would be getting the draft audit report in over a week or so. He can present the results at the next meeting.

GBS reports:

Joe Anderson reviewed the FY26 Funding Rate Analysis (FRA) report as of March 31st, 2026. Mr. Anderson said the expense to funding ratio through March was 112.7% resulting in a funding deficit of $3,466,936. Trust will be placed in Paul's numbers as the guiding light to inform the decisions of the group. As of July 1st, the group will have an additional 11% in funding. On top of that, there will be a boost from no longer covering GLP1 weight loss medications. Scantic does have a robust IBNR as well.

Karen Quinlivan reviewed the FY25 reinsurance reports. She said with data through March, there were 8 claimants with $ 2,640,783.26 in claims above the $250K deductible with $640,783.26 in excess claims. The $150K Aggregating Specific Deductible has been met. Total reimbursements to date were $450,169.41 and there is an amount due of $ 40,613.85. There were 16 claimants with claims between $125K and $250K totaling $ 2,731,713.78. The same reports for FY26 have 5 members in excess with Updated total paid claims of $2,034,607.33 and excess claims of $784,607.33. Aggregating specific has been met and there have been $337,796.45 in reimbursements received. There is $634,607.33 due in reimbursement. There are 16 claimants at the 50% level with total updated paid claims of $2,723,752.25.

The renewal is out for Stop Loss and bids will be presented for review at the next meeting.

Joe Anderson said there was an inquiry from WESTCOMM regarding the possibility of them leaving the group as of July 1st. They are currently an affiliate of the Town of Longmeadow. The actual joint purchase group agreement is crafted to require 120 days notification. When they leave, they would benefit from their proportionate share of excess trust balance based on subscribers. Deficit would be calculated the same way. It seems that they are just asking what their options are and were informed that it could not happen for July.

Health plan and vendor reports:

Blue Cross- Heidi Fountain said that she ran a report on GLP1 usage. In 2025 the expenditure was about $742,000. Through March 2026, the expense has been $266,000 or 35% of the entire budget for last year. The acceleration of cost and usage continues so the formulary removal will be felt in July. The group just needs to get there.

HNE- Lyndsey Bubar said that Connecticut Children's Hospital and Milford Hospital have been added to the hospital network which is great news. The semi-annual notice was finalized and those will be mailed to members very soon. One update is that Stelara is no longer covered as of 07/01/2026. A biosimilar will be covered instead.

Harvard Pilgrim- Lauren McCallum introduced herself as the new manager of the municipal market team. She also introduced Cashel Scanlon who will be the new Account Executive going

forward. Cashel Scanlon said that letters regarding the removal of GLP1s for weight loss have gone out to members. Another letter will go out closer to June.

CanaRx – Chris Collins said that a mailing went out on March 18th. Health Fairs have had good attendance and there has been a sign on the desk announcing the incentive and people are noticing.

Good Health Gateway- Alysha Beaudry said a dashboard report will be ready for presentation at the next meeting. They are currently in a registration incentive campaign as well and it will run through July 1st.

Other business:

Karen Quinlivan announced her retirement as of May 31st and introduced Jess Clifford as her replacement from Gallagher.

The Chair, Arlene Miller, set the next Board meeting for Tuesday June 9th, 2026, at 9:00 AM.

Ms. Miller adjourned the meeting at 10:10:32 AM.

Minutes prepared by Karen Quinlivan
Gallagher Benefit Services, Inc.