

# Scantic Valley Regional Health Trust (SVRHT)

## Board Meeting

Tuesday May 9, 2023 9:30 AM  
Remote Participation by WebEx  
**DRAFT**

## Meeting Minutes

### Board Members and Alternates present:

Arlene Miller, Chair	Town of Longmeadow
Dick Patullo	Town of Hampden
Joan Iwanicki	Town of East Longmeadow
Barbara Hancock	Town of Wilbraham
Aaron Osborne	Hampden Wilbraham RSD
Anna Bishop	Lower Pioneer Valley Educ. Collab.

### Guests present:

Paul Pasterczyk	SVRHT Treasurer
Marcy Morrison	SVRHT Wellness Coordinator
Mark Gold	Town of Longmeadow
Christina Gagnon	Hampden Wilbraham RSD
Jocelyn Sanchez	Town of Longmeadow
Megan Emrick	Town of East Longmeadow
Herta Dane	Town of Wilbraham
Heidi Fountain	Blue Cross Blue Shield of MA (BCBS)
Lisa Despres	Tufts Health Plan
Fred Winer	Tufts Health Plan
Sandra Ruiz	Health New England
Chris Collins	CanaRx
Jim Riley	CanaRx
Patty Joyce	Abacus Health Solutions
Alysha Beaudry	Abacus Health Solutions
Joseph Anderson	Gallagher Benefit Services, Inc. (GBS)
Karen Quinlivan	Gallagher Benefit Services, Inc. (GBS)

Arlene Miller, Chair, called the meeting to order at 9:33 AM. Roll call was taken with voting attendees listed as:

Arlene Miller, Chair	Town of Longmeadow
Dick Patullo	Town of Hampden
Joan Iwanicki	Town of East Longmeadow
Barbara Hancock	Town of Wilbraham
Aaron Osborne	Hampden Wilbraham RSD
Anna Bishop	Lower Pioneer Valley Educ. Collab.

**Approval of the minutes of the March 29, 2023 meeting:**

Richard Patullo moved approval of the minutes of March 29, 2023 meeting with corrections.

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

Arlene Miller	Yes
Dick Patullo	Yes
Joan Iwanicki	Yes
Barbara Hancock	Yes
Aaron Osborne	Yes
Anna Bishop	Yes

The motion passed by unanimous vote.

**Wellness Program report:**

Marcy Morrison presented her wellness report through May. The May newsletter focused on Osteoporosis and Mental Health. Information will be going out about Mental Health Awareness. She has reached out to everyone that has Employee Assistance Programs. The goal is to facilitate easy access to any kind of behavioral mental health resources by making information readily available. A new Shape Up, Slim Down program will be starting up for the summer. Information about the various webinars and events that will take place in May and June will go out. The Colonoscopy program is continuing with a \$100 incentive for employees and family members. It is getting near the end of the carrier incentive programs with webinars, online programs and challenges available through June 15<sup>th</sup>. Three health fairs have been held this year. They were well attended by both employees and vendors. A plant based nutrition program was created and released as part of the incentives program from Tufts, BCBS and HNE. To date, 78 people have enrolled and 40 have completed the program. There is low engagement with Learn to Live.

Heidi Fountain said that utilization is about 1.8%. There were 31 unique users who used Learn to Live during the quarter that was reviewed. Participation has dipped since Q1 of 2022. Utilization results may benefit from an approach to work directly with member units because the newsletter may not be as effective at reaching certain populations.

**Treasurer Report:**

Treasurer Paul Pasterczyk reviewed the March 2023 financial reports (unaudited figures). Overall, the group started March with \$10.5 Million in the bank. The interest rates have been creeping up. Interest for the quarter was \$32,000 which is adding up nicely to the groups benefit. Receipts from trust premiums were \$5M which was higher than the normal \$3.3M due to timing. There was reinsurance received in the amount of \$3,479.90 and the Diabetes Care credit came in at \$21,414.42 during the month. The final RDS subsidy of \$34,291.95 also came through. Cash position at the end of the month was \$12.3M. Surplus ended at \$3.68 M. Mr. Pasterczyk is looking to sign up for a money market Account with Leaders Bank at 4.5%. It will be FDIC insured for the \$250,000. After that it would be insured and collateralized by a federal loan program. That is the same as before with Peoples United Bank. They are looking for

authorizatrion from the Board that allows entrance into the agreement with Leaders Bank. The federal guarantee is secured by loan money that they have on deposit with the federal program.

Dick Patullo motioned to authoroze the Treasurer to open a money market account at Leader’s Bank and to authorize the chair to sign documents to that effect.

Motion
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Aaron Osborne seconded the motion, There was a roll call vote.

Arlene Miller	Yes
Dick Patullo	Yes
Joan Iwanicki	Yes
Barbara Hancock	Yes
Aaron Osborne	Yes
Anna Bishop	Yes

The motion passed by unanimous vote.

**GBS reports:**

Joe Anderson reviewed the FY23 Funding Rate Analysis (FRA) report as of March 2023. Mr. Anderson said the expense to funding ratio through March was 84.8% resulting in a funding surplus of \$3,796,627. Some of the credit and subsidy numbers have not been updated. We did receive the retiree drug subsidy in March which will be the end of an era bencause HNE moved to the fully insured PDP. April appears to be another benign month.

Karen Quinlivan reviewed the FY22 reinsurance reports. She said with data through March, there were 10 claimants with \$2,831,343.15 in claims above the \$250K deductible. The \$150K Aggregating Specific Deductible has been met. Total reimbursements to date were \$2,859,382.98 and there is an overpayment credit of \$178,039.83. Ms. Quinlivan reviewed the FY22 “50% Report” with 21 claimants having claims between \$125K and \$250K that cumulatively totaled \$3,707,609.72

The same reports for FY23 through February had 4 claimants with \$382,165.37 in claims above the \$250K deductible. There has been no reimbursement received yet. There were 8 claimants having claims between \$125K and \$250K totaling \$ 1,373,268.61.

Joe Anderson said that Stop Loss is out to bid and at the next meeting we will have results to go over and bring to a vote. Over the last few years the carriers have really had a tough time with Scantic. We’ve been very fortunate to have been in a purchasing coalition so it will be interesting to see what the markets response to the most recent activity is and the kind of competitive offers we will receive.

**Health plan and vendor reports:**

Blue Cross – Heidi Fountain said that she did not have any updates.

Health New England – Sandra Ruiz said they need a decision from Scantic Valley on how they would like to proceed regarding covering COVID 19 testing and care with no cost share. The option is to follow fully insured guidelines or revert to pre pandemic.

Arlene Miller asked what other carriers are doing.

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Heidi Fountain said that BCBS is following state mandates and covering all testing and treatment with no cost share. The exception is over the counter test kits.

Lisa Despres said that Tufts will need a form completed the same as HNE regarding how the group would like to proceed.

Dick Patullo Motioned to instruct HEN and Tufts to follow the COVED cost share guidelines in place for their fully insured population with no cost share for testing and treatment. Over the counter tests would not be covered.

Motion
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Joan Iwanicki seconded the motion. There was a roll call vote.

Arlene Miller	Yes
Dick Patullo	Yes
Joan Iwanicki	Yes
Barbara Hancock	Yes
Aaron Osborne	Yes
Anna Bishop	Yes

The motion passed by unanimous vote.

Sandra Ruiz continued to say that HNE has contracted with United Network for services outside of the HNE network and there is no real impact to Scantic because the plans offered are HMO plans. It will impact a member that receives emergency care while traveling outside of the network. New ID cards will be sent to all members on renewal so they have the correct information on the back of their card. The semi-annual notices will also be going out soon with formulary and medical management changes.

Tufts – Fred Winer said that everything was going well and there were no further updates.

Lisa Despres had nothing additional to add.

CanRx – Jim Riley said that savings for the quarter have been just over \$66,500. Which is projected to be \$266,000 for the year. The average discount was 77%. When looking at claims that could have been filled there is 25% utilization with an opportunity for a potential additional \$800,000. Marketing efforts will focus on that additional potential. There has been a lot of positive feedback on quarterly postcards and they are having a positive impact on website traffic and recognition of the program.

**Other business:**

There was no other business.

The Chair, Arlene Miller, set the next Board meeting for June 13, 2023 at 9:30 AM.

Ms. Miller adjourned the meeting at 10:30 AM.

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

