

# Scantic Valley Regional Health Trust (SVRHT)

## Board Meeting

Tuesday June 13, 2023 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                    |
| Joan Iwanicki        | Town of East Longmeadow            |
| Barbara Hancock      | Town of Wilbraham                  |
| Christine Gagnon     | Hampden Wilbraham RSD              |
| Karen Fink           | Lower Pioneer Valley Educ. Collab. |

### Guests present:

|                  |  |
|------------------|--|
| Paul Pasterczyk  | SVRHT Treasurer                        |
| Marcy Morrison   | SVRHT Wellness Coordinator             |
| Mark Gold        | Town of Longmeadow                     |
| Megan Emrick     | Town of East Longmeadow                |
| Herta Dane       | Town of Wilbraham                      |
| Heidi Fountain   | Blue Cross Blue Shield of MA (BCBS)    |
| Judy Moniz       | Blue Cross Blue Shield of MA (BCBS)    |
| Lisa Despres     | Tufts Health Plan                      |
| Julie Raymond    | Tufts Health Plan                      |
| Fred Winer       | Tufts Health Plan                      |
| Rosanna Hoganson | Learn to Live                          |
| Scott Dinwiddie  | Learn to Live                          |
| Sandra Ruiz      | Health New England                     |
| Chris Collins    | CanaRx                                 |
| Jim Riley        | CanaRx                                 |
| Patty Joyce      | 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                  |
| Christine Gagnon     | Hampden Wilbraham RSD              |
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**Approval of the minutes of the May 9, 2023 meeting:**

Richard Patullo moved approval of the minutes of May 9, 2023 meeting as presented.

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| Motion |
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Barbara Hancock seconded the motion. There was a roll call vote on the motion:

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|------------------|-----|
| Arlene Miller    | Yes |
| Dick Patullo     | Yes |
| Joan Iwanicki    | Yes |
| Barbara Hancock  | Yes |
| Christine Gagnon | Yes |
| Karen Fink       | Yes |

The motion passed by unanimous vote.

**Wellness Program report:**

Marcy Morrison presented her wellness report through June. The June newsletter focused on skin cancer awareness. She will begin delivering sunscreen in big pump bottles to a lot of the outdoor workers and bus drivers. There is still great participation in the colonoscopy program. Colon cancer has become a much bigger issue especially in younger populations. The 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>. It will start again in October. CanaRx and Good Health Gateway information is added to the newsletter each month and meetings will take place for interviews for possible videos as well. Health fairs were well attended by both employees and vendors this year. There is low engagement with Learn to Live. So far, 2023 utilization shows only 31 users. Looking back at 2022 participation was slightly higher.

Rosanna Hoganson from Learn to Live said that in 2022, 67 people took webinars, 14 did a comprehensive assessment, 11 moved through the program and 5 new people enrolled. Four people enrolled in mindfulness text message services. 3 members utilized coaching. Since May of 2021, there have been 167 unique users and that is roughly 10% of the population. In 2022 there were 89 members which was 5.3% of the population.

Heidi Fountain said that Learn to Live was introduced in July of 2021 across all of the population, not just Blue Cross. It's an online self-directed program based on the principles of cognitive behavioral therapy and includes some coaching. This was brought in during COVID and Lynn Fioravanti was managing it under the wellness benefit because she was looking for ways to engage people during the pandemic. Typically, the program is engaged at the health plan level because it is a health plan benefit. They would like to see the engagement increase. Comments from a member in 2022 said the program had a positive impact on her life and how they worked with students at the school. Rose is a senior client service manager at Learn to Live and working more directly with her may have success in increasing engagement. Depression and anxiety alone contributed to almost \$400,000 annually to claims.

*SVRHT Board Meeting Minutes – June 13, 2023*

Marcy Morrison said that the webinars use cartoon characters and she is not sure if they are resonating with the population who is using them. The annual cost for the program is \$20,000 a year or approximately \$1,700 a month.

Dick Patullo asked if the report produced was based on a calendar or fiscal year.

It was on a calendar year. Participation seemed to crash in 2023.

Rosanna Hoganson said that Lynn Fioravanti worked closely with Learn to Live in the beginning. When there was a gap in Wellness coordinator, an opportunity was missed to move forward with a best practice model.

Arlene Miller asked if this was free in the beginning.

Heidi Fountain responded that Wellness credits were used in the beginning because programs couldn't be held due to social distancing. The board paid a portion of it.

Joan Iwanicki said that she would like to create a resource on her website on where to access programs and asked for links to do so.

Dick Patullo said that the program is cost ineffective at this point. If Learn to Live wants to promote the program, then reduce the cost or give six months free while they prove they can promote.

Joan Iwanicki agreed.

There was discussion

Richard Patullo motioned to discontinue the Learn to Live program as of July 1, 2023 or the earliest possible legal date.

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| Motion |
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Christina Gagnon seconded the motion. There was a roll call vote.

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|------------------|-----|
| Arlene Miller    | Yes |
| Dick Patullo     | Yes |
| Joan Iwanicki    | No  |
| Barbara Hancock  | Yes |
| Christine Gagnon | Yes |
| Karen Fink       | No  |

The motion passed by majority vote.

**Treasurer Report:**

Treasurer Paul Pasterczyk reviewed the April 2023 financial reports (unaudited figures). Overall, the group started April with \$12.3 Million in the bank. At this point in time, everyone has paid in full and there are zero accounts receivable for the fiscal year. Health New England pharmacy credits were received in the amount of \$ 245,000. An amount of \$1,000,000 was moved out of Peoples Institutional Money Market and put into a 10 month CD for 4.5% interest. The month ended with 12,664,000 for an increase of about \$325,000. Unreserved fund balance at the end of the month was \$7.28M. A healthy closeout is anticipated for the end of the year.

**GBS reports:**

Joe Anderson reviewed the FY23 Funding Rate Analysis (FRA) report as of April 2023. Mr. Anderson said the expense to funding ratio through April was 84.1% resulting in a funding surplus of \$4,387,374. Prescription rebates of over \$900,000 are larger than anticipated plus a Diabetes rebate of \$74,000 has the group doing well.

Karen Quinlivan reviewed the FY22 reinsurance reports. She said with data through April, 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 \$2,665,379.63 and there is an outstanding amount due of \$15,963.52. An overpayment for one member in the amount of \$194,003.56 has been moved forward to the FY23 period. Ms. Quinlivan reviewed the FY22 “50% Report” with 21 claimants having claims between \$125K and \$250K that cumulatively totaled \$3,711,410.64. The same reports for FY23 through April had 5 claimants with \$438,042.92 in claims above the \$250K deductible. There has been total reimbursements of \$216,562.79 and the outstanding amount due is \$71,480.13. There were 12 claimants having claims between \$125K and \$250K totaling \$1,863,718.47.

The next item is an annual contract for approval which is the Invoice and Roster Download agreement. This is an annual contract that runs from 07/01/2023 to 06/30/2024. It is for the ability to download invoices and rosters from the Gallagher secure portal. The contract amount is unchanged from the previous year at \$162 per unit for a total of \$972.00.

Joan Iwanicki motioned to approve the FY24 Roster and Download Agreement for \$972 annually.

Motion

Christine Gagnon seconded the motion. There was a roll call vote.

- Arlene Miller                    Yes
- Dick Patullo                    Yes
- Joan Iwanicki                    Yes
- Barbara Hancock                no response
- Christine Gagnon                Yes
- Karen Fink                        Yes

The motion passed by majority vote.

*Barbara Hancock had left the meeting.*

**FY24 Stop Loss Renewal:**

Joe Anderson said that the renewal was calculated with the anticipation, in view of the large claims experience, that the group would take advantage of the 50% rate cap clause in the increase for stop loss. The cap is contractual with the incumbent carrier. Over the last three years Scantic has received \$2.78 million more in reimbursements than they paid in premiums. There were only two bids. Most of the carriers declined to quote based on previous experience. Next year competition will likely be enhanced if the group has a clean year. The incumbent came in at the 50% rate cap with no new lasers. Blue Cross quoted but at a 90% increase. If you look at stop loss premium amounts SVRHT been at the low end of the scale. A benign year of claims will make things competitive next year because of the higher starting point. The group has budgeted for this to happen as well.

Joan Iwanicki motioned to approve the FY24 Stop Loss renewal with the incumbent RTMS Gerber at a 50% rate cap.

Motion

Christine Gagnon seconded the motion. There was a roll call vote.

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|------------------|-----|
| Arlene Miller    | Yes |
| Dick Patullo     | Yes |
| Joan Iwanicki    | Yes |
| Christine Gagnon | Yes |
| Karen Fink       | Yes |

The motion passed by unanimous vote.

**Mytelemedicine utilization review:**

Joe Anderson said that My Telemedicine is a vendor that provides 24/7 services for telehealth. Prior to COVID there weren't as many resources as there are now. These services were independent of carrier groups. The annual cost to the group is \$44,000. Provider groups have built out their telemedicine capacity so they are no longer unique in the marketplace. Utilization numbers are poor. For the first three months of 2023, there was a \$10,000 spend for \$912 in savings according to algorithms. This is similar to experience in other joint purchase groups which have cancelled the service. The recommendation is to discontinue.

Christine Gagnon motioned to discontinue the MyTelemedicine program effective immediately or within the 90 day grace period.

Motion

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

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| Arlene Miller    | Yes |
| Dick Patullo     | Yes |
| Joan Iwanicki    | Yes |
| Christine Gagnon | Yes |
| Karen Fink       | Yes |

The motion passed by unanimous vote.

**Pinnacle Care Review:**

Joe Anderson asked whether any Board member even knew that Pinnacle Care existed. Very few had heard of it. Basically it was added three years ago as part of the block Stop Loss contract with RTMS Gerber. It was free for the first year. It provides high end navigation services for people with medical conditions that need help coordinating for second opinions or diagnosis confirmation and best treatment options. They help navigate through the healthcare system to get the best possible results. Utilization data show there have only been two engagements for the duration. The group pays \$50,000 a year now and there is no engagement strategy. Absent of any boots on the ground to assert themselves in Scantic and start an effort to engage, the group should review benefit versus cost.

Christine Gagnon motioned to discontinue the Pinnacle Care contract effective immediately.

Motion

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

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|------------------|-----|
| Arlene Miller    | Yes |
| Dick Patullo     | Yes |
| Joan Iwanicki    | Yes |
| Christine Gagnon | Yes |

Karen Fink                      Yes

The motion passed by unanimous vote.

Dick Patullo suggested it would be a good idea to have a report that inventories all additional contracts that the group has.

Joe Anderson said that he sees it now that he is preparing the warrants and he can work on something.

**Good Health Gateway Dashboard Report:**

Patty Joyce presented a brief quarterly overview of the Diabetes Care Rewards program for SVRHT. Through 04/30/2023 there were 36 % of eligible members enrolled in the program with 44% adherent members. Of the enrolled members, 54% are considered high risk and of those 67% have met program requirements. There were a total of 478 prescriptions with \$7,124 in copay waivers. Rebates distributed during the period total \$46,314. These continue to be an excellent way to offset program fees and will increase as more become adherent in the program. Engagement is high and they are always available to attend health fairs, send targeted mailings, monthly email images or anything the benefits administrators require. There is also information on their YouTube site for current and past webinars.

**Health plan and vendor reports:**

CanaRx – Jim Riley said that savings for the quarter have been \$96,937. Which is projected to be \$290,812 for the year. The average discount was 81.87%. Employee savings are up cover \$10,000. Current enrolled is 75 and total scripts are 111. 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. Things are trending in the right direction.

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

Lisa Despres said that they are reviewing benefit documents and there are mental health parity concerns regarding methadone maintenance. Right now it is not covered. If the group would like to still exclude them it is fine, an attestation form would just need to be signed. Fully insured plans cover it and most other carriers do.

Arlene Miller asked about the cost.

Ms. Despres said she could find out and report back at the next meeting. She also introduced a new Executive Account Associate, Julie Raymond that would be taking over for Diana Hernandez.

Health New England – Sandra Ruiz had no updates at this time.

Blue Cross – Heidi Fountain said that formulary changes would be happening for July 1<sup>st</sup>. They also have ongoing webinars with registration on their website.

**Other business:**

There was no other business.

*SVRHT Board Meeting Minutes – June 13, 2023*

The Chair, Arlene Miller, set the next Board meeting for Tuesday September 12, 2023 at 9:30 AM.

Ms. Miller adjourned the meeting at 11:15 AM.

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