

Scantic Valley Regional Health Trust (SVRHT)

Board Meeting

Wednesday, October 3, 2018

9:30 AM

Wilbraham Town Hall

Wilbraham, MA

Meeting Minutes

Board Members and Alternates present:

Arlene Miller, Chair

Tom Sullivan

Richard Patullo

Sara Menard

Howard Barber

Town of Longmeadow

Town of Wilbraham

Town of Hampden

Town of East Longmeadow

Hampden-Wilbraham RSD

Guests present:

Paul Pasterczyk

Lyn Fioravanti

Jocelyn Sanchez

Corinne Tranhese

Karin Decker

Christina Gagnon

William Kober

Anna Kober

Sandra Ruiz

Jonathan Payson

Fred Winer

Carol Cormier

Karen Carpenter

SVRHT Treasurer

SVRHT Wellness Consultant

Town of Longmeadow

Town of East Longmeadow

Town of East Longmeadow

Hampden-Wilbraham RSD

Hampden-Wilbraham RSD retiree

Hampden-Wilbraham RSD retiree

Health New England

Blue Cross Blue Shield of MA

Tufts Health Plan Senior Products

Group Benefits Strategies

Group Benefits Strategies

Arlene Miller, Chair, called the meeting to order at 9:31 AM.

Approval of the minutes of the September 13, 2018 meeting:

Dick Patullo made a motion to approve the September 13, 2018 meeting minutes.

Motion

Tom Sullivan seconded the motion. The motion passed by a unanimous vote.

Treasurer's Report:

Treasurer Paul Pasterczyk distributed and reviewed the August 2018 financial reports (unaudited figures). He reported an Unreserved Fund Balance of \$3.3M. The fund balance target based on the Fund Balance Policy was \$3.1 million. He reviewed the list of Certificates of Deposits and said the ending balance for the CDs was \$6,184,135.

There was a discussion about the FY18 Financial Audit and how the Board would like to proceed.

The Board agreed to move forward with Dan Haynes from Scanlon & Associates to perform the FY18 financial audit.

Dick Patullo made a motion to authorize Dan Haynes to perform the FY18 financial audit for SVRHT.

Sara Menard seconded the motion. The motion passed by a unanimous vote.

Motion

Wellness Program Report:

Lyn Fioravanti, Wellness Consultant, distributed and reviewed a report of the year-to-date participation in the FY19 SVRHT Wellness Programs through October 3, 2018. She reviewed the wellness budget summary through the end of September and said 24.9% of the budget has been spent so far

Ms. Fioravanti reviewed the FY19 current and upcoming programs and said the meFIT program kicked off on October 1st. She said most of the flu clinics have taken place, and the retiree health fairs are coming up. Ms. Fioravanti said the Maintain Campaign weigh-ins will be taking place next month and said she will be planning future classes based on the feedback she receives from the surveys.

GBS Reports

Funding Rate Analysis (FRA) report - Carol Cormier reviewed the FY19 FRA through August and said the expense-to-funding ratio for the month was 85.8%. She reviewed the Level Monthly Deposit report and asked BCBS to review the payments for a possible reduction.

Reinsurance reports – Ms. Carpenter said there were nine claimants during the *FY18 policy period* whose claims through August exceeded the specific deductible of \$200K. She said these claims totaled \$2,503,225 with excess claims of \$553,225. Ms. Carpenter said the \$150,000 Aggregating Specific Deductible has been met, and \$402,815 in reimbursements have been received. She said \$409 dollars of reimbursements are due SVRHT.

CY19 Senior plan rates – Tufts & Health New England (HNE) insured plans:

Tufts – Fred Winer said the Tufts Medicare Preferred HMO plan rate is increasing by \$3 dollars, (0.9%) to \$317 per month and the Tufts Medicare Supplement with PDP plan rate will decrease \$6 dollars, (2%) to \$358 per month. He said there are no benefit changes, but noted the plans offer preventative care and hearing aid benefits.

Howie Barber made a motion to accept the CY19 Tufts rates as presented.

Motion

Tom Sullivan seconded the motion. The motion passed by a unanimous vote.

HNE – Sandra Ruiz said the HNE Medicare Secure Freedom plan rate will not be increasing for CY19. She said there are some minor changes to the benefits.

Sara Menard made a motion to accept the \$.0 increase to the HNE Medicare Secure plan for CY19.

Motion

Howie Barber seconded the motion. The motion passed by a unanimous vote.

Ms. Cormier said the BCBS senior plan and HNE MedPlus rates were approved at the last meeting and that all of the CY19 senior rates are shown on an exhibit included in the meeting packet.

Member request: Carol Cormier said an HNE member has requested an exception of benefits from the Board for a service not covered under the plan. She said HNE has the fiduciary responsibility to make medical decisions in cases like these. Ms. Cormier said some of the charges are currently covered, but the plan does not cover the oral surgeon.

There was a discussion and the Board took no action,

Dick Patullo made a motion to not take any action and let HNE take full fiduciary responsibility as usual.

Motion

Sara Menard seconded the motion. The motion passed by a unanimous vote.

Health Plan Reports:

Blue Cross Blue Shield – Jonathan Payson said effective January 1, 2019 BCBS is making a change to the Blue Medicare Rx formulary. He said there is one tier change and one medication that will no longer be covered. Mr. Payson said the members will receive this information from BCBS. He said the fitness and weight loss qualified programs are expanding to include additional group classes, health clubs and programs. Mr. Payson referred to the flyer in the meeting packet.

HNE – Sandra Ruiz said the HNE semi-annual notice to members will be mailed out soon. She said a requirement for prior authorizations for genetic testing takes effect on January 1, 2019, and the fitness benefit will be increasing to \$200 per individual contract and \$400 for a family contract.

Other Business:

Arlene Miller asked Ms. Cormier to invite CanaRx to the next meeting to discuss ways to increase utilization.

Sara Menard asked to add the HSA qualified plan design discussion to the next agenda.

The next meeting was scheduled for January 16, 2019 at 9:30 AM at the Wilbraham Town Hall, Wilbraham, MA.

There was no other business.

Arlene Miller adjourned the meeting at 10:20 AM.

*Prepared by Karen Carpenter
Group Benefits Strategies*