

Scantic Valley Regional Health Trust (SVRHT)

Board Meeting

Tuesday, November 21, 2017

9:30 AM

Wilbraham Town Hall

Wilbraham, MA

Meeting “Notes”

No quorum

Board Members and Alternates present:

Arlene Miller, Chair

Marie Angelides

Anna Bishop

Tom Sullivan

Town of Longmeadow

Town of Longmeadow

Lower Pioneer Valley Educ. Coop. (LPVEC)

Town of Wilbraham

Guests present:

Paul Pasterczyk

Lyn Fioravanti

Christina Gagnon

Corinne Tranghese

Jocelyn Sanchez

Patricia Gordon

George Gordon

Anna Kober

William Kober

MaryEllen Glover

Mary Dionne

Lisa Sternberg

Heidi Fountain

Erin Hayes

Fred Winer

Carol Cormier

Karen Carpenter

SVRHT Treasurer

SVRHT Wellness Coordinator

Hampden Wilbraham RSD

Town of East Longmeadow

Town of Longmeadow

Hampden-Wilbraham RSD - retiree

Hampden-Wilbraham RSD – retiree

Hampden-Wilbraham RSD – retiree

Hampden-Wilbraham RSD – retiree

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Hampden-Wilbraham RSD – retiree

Hampden-Wilbraham RSD – retiree

Blue Cross Blue Shield

Tufts Health Plan

Tufts Health Plan – Senior products

Group Benefits Strategies

Group Benefits Strategies

Arlene Miller, Chair, called the meeting to order at 9:30 AM.

Approval of the minutes of the October 12, 2017 meeting:

There was no action taken on this item because of lack of a quorum.

Wellness Program Report:

Lyn Fioravanti, Wellness Consultant, distributed and reviewed reports on the participation in the SVRHT Wellness Programs and the FY18 budget. She said 179 employees signed up to participate in the

Maintain Campaign holiday challenge. Ms. Fioravanti said the Town of Longmeadow DPW has organized its own weight loss program.

Ms. Fioravanti reviewed the FY18 YTD wellness budget and said 27% of the overall budget has been spent.

Marie Angelides joined the meeting.

Treasurer's Report:

Treasurer Paul Pasterczyk distributed and reviewed the October 2017 financial report. He reported an Unreserved Fund Balance at the end of October of \$4,074,158 and said the fund balance target was \$2.9 million. Mr. Pasterczyk reviewed the list of Certificates of Deposits and said the ending balance was \$6,848,961. Mr. Pasterczyk said he will contact the auditor to see when the FY17 financial audit will be completed.

GBS Reports:

Funding Rate Analysis (FRA) report - Carol Cormier reviewed the FY18 FRA report with data through September 2017 and said the year-end expense-to-funding ratio was 87.3%. She said the funding surplus on the *paid claims basis* report was \$836,602. She noted over \$500,000 was from reinsurance reimbursements.

Level Monthly Deposit (LMD) report – Ms. Cormier said the LMD payments exceeded the actual claims cost by \$486,305 at the end of the first quarter for FY18.

Reinsurance reports – Karen Carpenter said there were ten claimants in the *FY17 policy period* who have exceeded the specific deductible of \$175K. She said these claims total \$2,951,639 with excess claims of \$1,201,639. She said that the \$150K Aggregating Specific Deductible has been met, and \$902,944 has been reimbursed. She said the outstanding reimbursement due is \$148,694.

Carol Cormier reminded the Board about the GBS Municipal Health Insurance Forum to be held on November 28th and said she hoped that SVRHT would be represented at the Forum.

Diabetes Care Rewards program report and proposed enhancements:

Carol Cormier said the Board heard from representatives of Abacus about the new program enhancements to include a new blood glucose monitor, Accu-Chek® Guide, which can electronically monitor the participants glucose levels. She said there will be no added fee to add the enhancements.

Ms. Miller said the Board will hear the details at a future meeting.

Mission Statement proposal:

Arlene Miller read the proposed Mission Statement, “The Scantic Valley Regional Health Trust’s (SVRHT’S) mission is to provide participating governmental employers with high quality health plan options at the best possible value, to promote a Culture of Wellness throughout its membership, and to help its members become prudent consumers of health services.”

Motions were held until the next meeting.

Reinsurance options:

Carol Cormier said the Mass. Municipal Reinsurance Arrangement (MMRA) and the GBS forum was discussed earlier in the meeting.

Cost containment options for FY18 and beyond:

Carol Cormier said the Board reviewed the possibility of updating the deductible plans to the current GIC benchmark plan design level and eliminating the standard plans. She said the Board also discussed adding Health Savings Account (HSA) - Qualified Health Plans. Ms. Cormier said it was determined the timing is not right and SVRHT is doing well now and will look at these options in the future.

A question was asked about what was considered a proper length of time to hold open enrollment of the Medicare plans.

There was a discussion, and Ms. Cormier said the employers determine the length of time, which is usually a couple of weeks.

In response to another question about who to contact with health plan questions, Erin Hayes, Tufts Health Plan, said each of the health plan carriers have a Member Services Department for employees and retirees to utilize. She said she and Fred Winer are Account Sales Managers who deal with the employers and Board.

Health Plan reports:

Blue Cross Blue Shield – Heidi Fountain said the active plan formulary changes will be effective January 1, 2018. She said members who are impacted by the change will be contacted.

Tufts Health Plan – Erin Hayes said Tufts is embarking on a new campaign to obtain cell phone numbers of its members to be able to communicate by text messages. She said in January, a new joint program will be added to the Tufts Health Plan commercial market. She said prior evaluation and physical therapy will be required prior to authorization of surgeries of the knees, elbows and hips.

Other Business:

The next meeting was scheduled on January 10, 2018 at 9:30 AM at the Wilbraham Town Hall, Wilbraham, MA.

There was no other business.

Arlene Miller adjourned the meeting at 10:25 AM.

*Prepared by Karen Carpenter
Group Benefits Strategies*