

BERKSHIRE HEALTH GROUP

<http://berkshirehg.com>

- o A Mass. municipal joint purchase group organized under MGL Ch. 32B, Section 12
- o Operational since July 1991
- o Governed by its participating employers through a Board of representatives
- o 12 participating governmental units plus 20 small affiliated units
 - Town of Adams
 - Town of Great Barrington
 - Town of Lenox
 - Town of Williamstown
 - Adams Cheshire RSD
 - Town of Lanesborough
 - Berkshire County Insurance Group (incl. 20 small govt. units)
 - Central Berkshire RSD
 - Mt. Greylock RSD
 - No. Berkshire Reg. Voc Tech School District
 - Southern Berkshire RSD
 - Berkshire Hills RSD
- o 3,319 health plan contracts (employee/retiree) as of 10/2017
- o 5,665 health plan members (employee/retiree plus dependents) as of 10/2017
- o 1,602 dental plan contracts & 3,613 dental plan members as of 10/2017
- o BHG employers pool risk, and BHG self-funds all health plans with reinsurance protection for high cost claims. BHG also self-funds its dental plans.
 - Claims administrator: Blue Cross Blue Shield of Mass. for health and dental
- o FY17 projected total expenses: ~\$43 million
- o Disease management programs and wellness programs
 - Part-time Wellness Coordinator based at Berkshire Health Systems
 - Diabetes Care Program
- o Centralized benefits administration, COBRA administration, claims auditing, consulting services, RDS and ERRP Account Management through Group Benefits Strategies (GBS), Auburn, MA.
- o Professional Treasurer/C.P.A.
- o Professional management of trust fund assets
- o Annual independent financial audit