

Berkshire Health Group

Board Meeting #19.01

Lenox Town Hall
Lenox Massachusetts
Tuesday, September 5, 2018 at 9:30 a.m.

Meeting Notes

No quorum

Board and Alternates Present:

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| Mary Beverly, Board Chair | Town of Adams |
| Maureen Senecal | Northern Berkshire RSD (McCann Technical School) |
| Janet Saddler | Town of Williamstown |
| Karen Fink | Town of Great Barrington |
| Lyndsay Broom | Town of Lenox |
| Chris Regan | Southern Berkshire RSD |

Guests present:

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|--------------------|-----------------------------------|
| James Kelley, CPA | BHG Treasurer |
| Elizabeth Piantoni | Berkshire Health Systems/Wellness |
| Jeff Beane | MyTelemedicine |
| Heidi Fountain | Blue Cross Blue Shield of MA |
| Jonathan Payson | Blue Cross Blue Shield of MA |
| Carol Cormier | Group Benefits Strategies |
| Karen Carpenter | Group Benefits Strategies |

Mary Beverly, Board Chair, called the meeting to order at 9:40 AM. She noted that there was no quorum.

Approval of the minutes of June 25, 2018 (meeting #18-10):

No quorum – the minutes of June 25th will be added to the next meeting agenda.

Treasurer's Report:

Financial Statements for June and July 2018 (unaudited figures)- Jim Kelley, Treasurer said as of June 30, 2018 the Cash position decreased by a net of approximately \$751K, mainly due to decrease of advanced member payments. He reported \$5.4M year-end profit.

Mr. Kelley reviewed the financial statements for the month of July and said the Cash position increased by a net of nearly \$1.47M, mainly due to an increase of advanced member payments. He reported a one month profit of \$428K for the month of July.

Mr. Kelley reported Total Retained Earnings on July 31, 2018 of \$14,743,297. He reported the actuarial reserve at \$4,515,300.

The Board agreed with Mr. Kelly's suggestion to deposit up to \$2M of the \$14.7M Trust Fund surplus into a MMDT account.

Lindsay Broom joined the meeting.

In response to a question asked by Carol Cormier, Jim Kelly said he sent a letter to the FY17 financial auditor requesting the working papers. He said he is expecting to receive them within the next couple of weeks.

Approval of the August and September 2018 Warrant Summaries:

Carol Cormier reviewed the August Warrant Summary totaling \$2,457,907 and said it included the BCBS quarterly settle-up credit. She said the September Warrant Summary totalling \$3,031,145 was unremarkable.

No quorum - the August and September warrants will be added to the next meeting's agenda.

Wellness Report: Elizabeth Piantoni distributed the Wellness program report and said participation in the programs are a little slower during the summer months. Ms. Piantoni said the BHG Hero Coaching Program has 19 members participating and noted that one member has lost 100 pounds. She said the member is no longer taking insulin and has more energy and confidence.

Ms. Piantoni said she is scheduling the Fall Fitness Bingo Challenge and Bring a Friend to Fitness for Free classes. She said she is also scheduling on-site flu clinics. Ms. Piantoni said there is a \$100 fee to schedule the clinics and was wondering if she should remove the item from the budget for next year. She said the pharmacies are now doing flu shots for free on-site.

There was a discussion about the budget and wellness coordinator's contract renewal.

Mary Beverly asked Ms. Piantoni to bring a copy of the proposed contract to the next meeting.

GBS Reports:

Carol Cormier reviewed the FY18 *Funding Rate Analysis (FRA) report* with data through June. She said that on a paid claims basis the composite expense-to-funding ratio for the health plans was 84.7%. She said the dental plan expense-to-funding ratio was 93.3%.

Ms. Cormier reviewed the FY19 FRA with data for the month of July and said the composite expense-to-funding ratio for the health plans was 74.3%. She said the dental plan expense-to-funding ratio was 86.8%. Ms. Cormier said the Level Monthly Deposit report is in the packet.

Karen Carpenter reviewed the *FY18 policy reinsurance reports*. She said that there were five members with claims over the \$200K specific deductible. She said total claims were \$1,736,683, and excess claims were \$511,683. She said the group has been reimbursed \$421,226. Ms. Carpenter said the FY17 policy is closed.

Carol Cormier said she will update the historical report of reinsurance premiums paid vs. reimbursements.

CanaRx – Carol Cormier reviewed the quarterly CanaRx report with data through June. She said 29 prescriptions were filled and the estimated net savings was \$16,806 for the quarter. She said the annual net program savings was \$73,568.

There was a discussion about promoting the program to increase utilization. Among the ideas discussed was a targeted mailing by CanaRx, employers putting up flyers in common areas, temporarily giving a \$25 gift card to all first time users.

MyTelemedicine/Access a Doctor, Jeff Beane, Regional Representative:

Carol Cormier introduced Jeff Beane, MyTelemedicine program. She said some employer groups have telemedicine programs embedded into their health plans at a per member per month fee of around \$0.50, with copays and claims charged to the group. Ms. Cormier said typically the embedded types of programs do not have much utilization. She said the MyTelemedicine/AccessADoctor program charges a per subscriber fee of \$2.05 per month, with no member co-pays and no claims charged to the group.

Jeff Beane distributed presentation materials and said 63% of people have a difficult time reaching their doctors for appointments. He said all of the MyTelemedicine physicians are Board Certified and utilizing a telehealth physician not only saves time and money for the member, but saves money for the Group as well. He said on-line access is provided 24/7/365 and can be accessed through an APP (Access A Doctor) or phone call. Mr. Beane reviewed the common reasons someone would access the service and said Spanish and English speaking physicians are both available. In response to a question, Mr. Beane said that to date there has not been a medical malpractice suit against any telemedicine provider.

Mr. Beane briefly explained how to use the APP and said representation would be provided to all of the health fairs each year. He said bi-annual mailings are sent, and welcome kits will be provided to all members of BHG. Mr. Beane said in addition to medical visits, unlimited behavioral health visits are provided as well. He said during the first year, those that register for the program will be entered into a drawing for a \$50 Amazon gift card as an incentive. He said he will guarantee 5% participation during the first year and if that is not met, MyTelemedicine will reduce its fees by \$0.20 per subscriber per month the following year.

Mary Beverly asked Mr. Beane if he would come back to speak to the full Board at the October 22nd meeting.

Mr. Beane said he would be available.

Review and possible vote on Medex CY19 renewal rates:

Carol Cormier reviewed the components of the Medex2 rate and said the fully insured Blue Medicare Rx portion of the rate is \$158.02. She said the BCBS proposed Medex 2 medical portion of the rate is \$157.42 and the BCBS Administrative fee proposed is \$26.64. Ms. Cormier when adding the estimated GBS fee, the total proposed rate of \$348 is recommended. She said she will send out an email to the Board to review prior to voting at the next meeting.

BCBS Report:

Heidi Fountain said effective January 1st, prior authorization for genetic testing will be required. Ms. Fountain also said to contact her if anyone would like to hold a senior health fair. She said no changes were made to the Medex2 plan.

Ms. Fountain said she would like to present information about the BCBSMA telehealth program at the next meeting.

Karen Fink asked for see samples form the websites for MyTelemedicine and the BCBS telehealth program.

Other Business:

The next Board meeting was scheduled for October 22nd at 9:30, to be held at the Lenox Town Hall, Lenox, MA.

There was no other business.

Mary Beverly adjourned the meeting at 11:16 AM.

*Prepared by Karen Carpenter
Group Benefits Strategies*