Berkshire Health Group

Board Meeting #15-11

Lenox Town Hall Lenox Massachusetts Tuesday, June 30, 2015 at 9:30 a.m.

Meeting Minutes

Board and Alternates Present:

Mary Beverly, Chair
Sharon Harrison, Vice-Chair
David Hinkell
Paul Sieloff
Christopher Ketchen

Town of Adams
Berkshire Hills RSD
Adams Cheshire RSD
Town of Lanesborough
Town of Lenox

Bruce Turner Southern Berkshire RSD
Melisa Falkowski Central Berkshire RSD
Lauren Sartori-Hobgood Town of Great Barrington

Stephen Presnal Southwick Tolland Granville RSD Geri Porter Berkshire County Insurance Group

Guests present:

Carol Cormier Group Benefits Strategies (GBS)

Chair Mary Beverly called the meeting to order at 9:32 a.m.

Approval of the Minutes of the meeting of June 22, 2015 (Meeting #15-10):

Sharon Harrison moved to table approval of the minutes of June 22.

Motion

Bruce Turner seconded the motion. The motion passed by majority vote.

Review and Approval of the July 2015 Warrant Summary:

Bruce Turner motioned to approve the Warrant Summary of July 2015.

Motion

Christopher Ketchen seconded the motion. The motion passed by unanimous vote.

FY16 Reinsurance Quotes:

Carol Cormier said that the quote spreadsheets were revised to incorporate the \$450,000 conditional laser that was part of the RMTS/Nationwide quote. She said with the addition of the laser, the Blue Cross Blue Shield of Mass. (BCBSMA) reinsurance quotes looked more favorable and thought that the Board should reconsider its decision to renew with RMTS/Nationwide.

There was a discussion about how the laser would be applied. There was a consensus that the BHG should not renew with RMTS/Nationwide. The Board reviewed the various options from BCBSMA.

The Board reviewed and discussed potential cost impact of the various policy options.

Sharon Harrison moved to accept the FY16 reinsurance quotes from BCBSMA at \$16.82 Individual per month and \$38.22 Family for a policy with a \$200,000 specific deductible, a \$100,000 Aggregating Specific Deductible, incurred in 12 months/paid in 24 months.

Bruce Turner seconded the motion. The motion passed by unanimous vote.

Other Business:

There was no other business.

Motion

Chair Mary Beverly adjourned the meeting at 9:57 AM.

Prepared by Carol Cormier Group Benefits Strategies