

**Berkshire Health Group
(BHG)**

Board Meeting #21- 07

Monday, May 24, 2021 at 9:30 a.m.
Meeting by Virtual Participation

Meeting Minutes

Board and Alternates Present:

Sharon Harrison, Board Chair
Erika Snyder, Board Vice-Chair
Crystal Wojcik
Lyndsay Broom
Joe Bergeron
Maureen Senecal
Chris Desjardins
Roslyn Broch

Berkshire Hills RSD
Hoosac Valley RSD
Town Of Adams
Town of Lenox
Mt. Greylock RSD
Northern Berkshire Voc. RSD
Southern Berkshire RSD
Town of Williamstown

Guests present:

James Kelley, CPA
Richard Butler
Maureen Daniels
Heidi Fountain
Jonathan Payson
Chris Collins
Jim Riley
Joseph Anderson
Karen Quinlivan

BHG Treasurer
Berkshire Medical Systems
Berkshire Medical Systems
Blue Cross Blue Shield
Blue Cross Blue Shield
CanaRx
CanaRx
Gallagher Benefit Services, Inc. (GBS)
Gallagher Benefit Services, Inc. (GBS)

Sharon Harrison, Board Chair, called the meeting to order at 9:40 AM.

She disclosed that the meeting was being recorded and asked if there were any objections. There were none.

Ms. Harrison asked for a roll call of Board members who will be voting. The following voting members were present:

Sharon Harrison, Board Chair
Erika Snyder Board Vice-Chair
Crystal Wojcik
Joe Bergeron
Maureen Senecal
Chris Desjardins
Roslyn Broch

Berkshire Hills RSD

Town Of Adams
Mt. Greylock RSD
Northern Berkshire RSD
Southern Berkshire RSD
Town of Williamstown

Approval of the minutes of April 26, 2021 (meeting #21-06):

Joe Bergeron motioned to approve the Board meeting minutes of April 26, 2021 as presented.

Crystal Wojcik seconded the motion.

Motion

A roll call vote was taken

Sharon Harrison	yes
Erika Snyder	abstain
Crystal Wojcik	yes
Joe Bergeron	yes
Maureen Senecal	yes
Chris Desjardins	yes
Roslyn Broch	yes

The motion passed by majority vote.

Treasurer's Report:

Treasurer Jim Kelley, CPA reviewed his reports as of April 30, 2021 (unaudited figures). The overall cash position increased by a net of approximately \$174,000 during April. The Operating Account decreased by a net of \$199,000 mainly due to decreased advanced collections. The Schwab money market account increased by a net of \$373,000 during April as Cash was accumulated awaiting additional investment. The investment account balance at MMDT increased by approximately \$1,000 which represented interest income for the month of April. The investment account at Schwab increased by approximately \$21,000 in April. The group experienced an unrealized gain for April of approximately \$311,000 and a realized gain of \$62,000 for the month. The group experienced an overall loss for April of approximately \$310,000 with the health fund generating \$718,000 loss and the dental fund a profit of \$16,000. The investment fund generated a \$392,000 profit for April. The surplus at the end of April was \$23,087,034. For the ten months ended 04/30/2021, the group has experienced a YTD profit in investments of \$1,558,000. The Health Fund realized a profit of \$84,000 with claims as a percentage of member assessment revenue running at 92%. The Dental Fund had a YTD profit of \$13,000 with claims as a percentage of member assessment running at 88%. The account with Adams Community Bank was funded with \$5.3M last week.

Lyndsay Broom joined the meeting at this time.

Auditor RFP:

Joseph Anderson said that Bill Fraher is moving towards retirement and has signed on to work for a larger firm that specializes in municipal accounts. His contract is up now that the current audit is complete. A limited RFP was planned to be sent out to the marketplace. There are few that have the expertise to perform the task. An RFP was sent out last week with the stipulation that if a firm was interested in bidding that they reach out to Joe Anderson. There is one firm that intends to bid so far. As part of the review process, it was thought that there should be representation from the BHG Board to look at the RFP responses and interview as appropriate with the finalist candidates. It will not require much time, possibly an hour or so. There may be only two candidates to look at.

Sharon Harrison asked Jim Kelley if he would be willing to be on the review committee.

Mr. Kelley responded that he would participate. Erika Snyder and Joe Bergeron also said they would be willing to take part.

Acceptance of May 2021 Warrant summary:

Erika Snyder motioned to accept the May 2021 warrant summary as presented.

Motion

Maureen Senecal seconded the motion. There was a roll call vote.

Sharon Harrison	yes
Erika Snyder	yes
Crystal Wojcik	yes
Lyndsay Broom	yes
Joe Bergeron	yes
Maureen Senecal	yes
Chris Desjardins	yes
Roslyn Broch	yes

The motion passed by unanimous vote.

GBS reports:

Joseph Anderson reviewed the *FY21 Funding Rate Analysis* with data through April 2021. He said that the composite expense-to-funding ratio for health plans was 91.1 % and was 90.7 % for dental.

Reinsurance:

Karen Quinlivan reviewed the reinsurance reports. For the FY20 period through April, there were 5 claimants with claims above the the \$225,000 specific deductible. The aggregating specific deductible (ASD) of \$100,000 has been met. Total excess claims were \$572,897 and there were \$604,997 in reimbursements, leaving a credit balance of \$132,100. There were 21 claimants on the report of claims between 50% and 100% of the deductible with total claims of \$3,108,583. The FY21 policy period had 1 lasered claimant with updated total paid claims of \$234,282. There were 13 members on the report of claims between 50% and 100% of the deductible with total claims of \$2,517,972.

Roster and Invoice Download Agreement

The contract for GBS to provide services to distribute monthly invoices and rosters through a secure web portal was presented for FY22. The contract represented a zero% increase from the prior year for a total of \$1,732 for 11 units.

Maureen Senecal motioned to accept the FY22 Roster and Invoice Download Agreement as presented.

Motion

Erika Snyder seconded the motion. There was a roll call vote.

Sharon Harrison	yes
Erika Snyder	yes
Crystal Wojcik	yes
Lyndsay Broom	yes
Joe Bergeron	yes

Maureen Senecal	yes
Chris Desjardins	yes
Roslyn Broch	yes

The motion passed by unanimous vote.

BHG Website Maintenance Agreement

The FY22 contract to maintain information as requested by the BHG on its website is presented with no increase from the prior year. The total annual fee is \$3,785.

Joe Bergeron motioned to accept the FY22 BHG Website Maintenance Agreement as presented.

Motion

Maureen Senecal seconded the motion. There was a roll call vote.

Sharon Harrison	yes
Erika Snyder	yes
Crystal Wojcik	yes
Lyndsay Broom	yes
Joe Bergeron	yes
Maureen Senecal	yes
Chris Desjardins	yes
Roslyn Broch	yes

The motion passed by unanimous vote.

Wellness program report:

Richard Butler presented the current Wellness Program report. The “Teams of 2 Challenge” is running through May and June. Since health habits can be contagious, this challenge has participants use the power of partnership and compete against other teams of two. Fitness classes are continuing for Martial arts, Zumba, and other outdoor activities. There was a Well Concept lecture on the FODMAP diet and what people need to know about GI health. Fourteen people signed up for the lecture. Central Berkshire RSD had a teacher wellness day organized by wellness champion Kerry Mason. There was in-person Pickleball at Nessacus Gym, a nutrition webinar, a “Walk and Talk” exercise lecture at Wahconah Track with Beth Piantoni and all levels of virtual Yoga with Nicole Carter. The BHG Hero Coaching program has had 14 participants initiate or complete their coaching since January of 2021. The Diabetes Care Program has had 15 participants initiate or complete their coaching since January. The Berkshire 150 has had over 1200 participants from around the county register to track 150 minutes or more of activity per week until May 29th. Future goals and objectives include encouraging people to visit their health care providers and increase engagement with members through in-person communication.

BHG Proposed FY22 Wellness Budget

The FY22 budget included a 3% increase for nurses’ fees for the Diabetes Rewards Program for a total budget of \$180,417.

Sharon Harrison asked how many people had colonoscopies during FY21.

Richard Butler said that he thought that 20 reward cards had been sent out for the first 4 months of 2021.

Maureen Daniels said that it is a large part of discussion in the office how to engage people to get back to in-person screenings.

Sharon Harrison also questioned the town/school stipend for wellness at 13 units. It should be 11.

Joe Bergeron motioned to accept the FY22 Wellness Budget with correction for the number of units on the town/school stipend to 11.

Motion

Erika Snyder seconded the motion. There was a roll call vote.

Sharon Harrison	yes
Erika Snyder	yes
Crystal Wojcik	yes
Lyndsay Broom	yes
Joe Bergeron	yes
Maureen Senecal	yes
Chris Desjardins	yes
Roslyn Broch	yes

The motion passed by unanimous vote.

BCBS Report:

Heidi Fountain presented the latest Covid dashboard report. Numbers are continuing to decline. Vaccine dashboard data is now reported but is missing information from the state vaccination sites. Numbers will be underreported. Massachusetts is currently beating the national average in vaccinations. She said that as of July 1, 2021 the waiver of cost share for Telehealth will end for non-Covid related claims. Covid related claims will continue to have no cost share. Ms. Fountain reminded everyone that virtual fitness is available for reimbursement as of 07/01. She was also going to run reports on colonoscopy usage for both screening and diagnostic to help provide data on utilization.

Other Business:

Motion

The next BHG Board meeting is scheduled for Monday June 28, 2021 at 9:30 A.M.

There was no other business.

Joe Bergeron motioned to adjourn the meeting.

Erika Snyder seconded the motion. A roll call vote was taken.

Sharon Harrison	yes
Erika Snyder	yes
Crystal Wojcik	yes
Lyndsay Broom	yes
Joe Bergeron	yes
Maureen Senecal	yes
Chris Desjardins	yes
Roslyn Broch	yes

The motion carried by unanimous vote. The meeting adjourned at 10:30 A.M.

*Prepared by Karen Quinlivan
Gallagher Benefit Services, Inc.*