

**Berkshire Health Group  
(BHG)**

**Board Meeting #22- 05**

Monday, February 28, 2022 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  
Greg Boino  
Josh Lang  
Lyndsay Patenaude  
Joe Bergeron  
Paula O'Neil  
Chris Desjardins  
Rachel Vadnais

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

**Guests present:**

James Kelley, CPA  
Erika Oleson  
Makayla Zonfrilli  
Cynthia Ullrich  
Richard Butler  
Heidi Fountain  
Peter Cahill  
Chris Collins  
Jim Riley  
Joseph Anderson  
Karen Quinlivan

BHG Treasurer  
Town of Stockbridge  
Town of Lanesborough  
Town of Great Barrington  
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 9:33 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  
Greg Boino  
Josh Lang  
Lyndsay Patenaude

Berkshire Hills RSD  
Hoosac Valley RSD  
Town of Adams  
Central Berkshire RSD  
Town of Lanesborough  
Town of Lenox

Joe Bergeron  
Paula O'Neil  
Chris Desjardins

Mt Greylock RSD  
Northern Berkshire RSD  
Southern Berkshire RSD

**Approval of the minutes of January 24, 2022 (meeting #22-04:**

Erika Snyder motioned to approve the Board meeting minutes of January 24, 2022 as presented.

Greg Boino seconded the motion.

Motion

A roll call vote was taken

|                  |     |
|------------------|-----|
| Sharon Harrison  | yes |
| Erika Snyder     | yes |
| Crystal Wojcik   | yes |
| Greg Boino       | yes |
| Josh Lang        | yes |
| Lyndsay Broom    | yes |
| Joe Bergeron     | yes |
| Paula O'Neil     | yes |
| Chris Desjardins | yes |

The motion passed by unanimous vote.

**Annual election of officers:**

Sharon Harrison said that the group needs to remember to vote the annual election of officers. Current positions for election are Board Chair and Board Vice-Chair.

Erika Snyder motioned to nominate Sharon Harrison as Board Chair.

Motion

Lyndsay Patenaude seconded the motion. There was a roll call vote.

|                  |     |
|------------------|-----|
| Sharon Harrison  | yes |
| Erika Snyder     | yes |
| Crystal Wojcik   | yes |
| Greg Boino       | yes |
| Josh Lang        | yes |
| Lyndsay Broom    | yes |
| Joe Bergeron     | yes |
| Paula O'Neil     | yes |
| Chris Desjardins | yes |

The motion passed by unanimous vote.

Lyndsay Patenaude motioned to nominate Erika Snyder as Board Vice-Chair.

Motion

Joe Bergeron seconded the motion. There was a roll call vote.

|                  |     |
|------------------|-----|
| Sharon Harrison  | yes |
| Erika Snyder     | yes |
| Crystal Wojcik   | yes |
| Greg Boino       | yes |
| Josh Lang        | yes |
| Lyndsay Broom    | yes |
| Joe Bergeron     | yes |
| Paula O'Neil     | yes |
| Chris Desjardins | yes |

The motion passed by unanimous vote.

### **Treasurer's Report:**

Treasurer Jim Kelley, CPA reviewed his reports as of January 31, 2022 (unaudited figures). The overall cash position decreased by a net of approximately \$193,000 during January due to reduced advance collections of member assessments. A/R member assessments decreased by approximately \$232,000 as a late member assessment was received in January. Reinsurance receivables increased by \$265,000 during January. Prepaid expenses increased by \$117,000 in January mainly due to the use of settle-up credit due from BCBS at month's end. The investment account balance at MMDT stood at approximately \$4,314,000 representing readily available cash approximating the actuarial reserve calculation. The group experienced an unrealized loss on the investment portfolio for January of approximately \$512,000. The group experienced an overall loss for January of \$194,000. The Health Fund generated a profit of approximately \$282,000 and the Dental Fund a profit of approximately \$19,000. The Investment Fund experienced a loss of approximately \$495,000 for January. For the seven months ended 01/31/2022, the group has experienced a YTD profit in investments of \$195,000. The Health Fund realized a loss of \$634,000 with claims as a percentage of member assessment revenue running at 95%. The Dental Fund had a YTD profit of \$98,000 with claims as a percentage of member assessment running at 76%.

Mr. Kelley said that the Investment Advisor, Gene Daponte got in touch to say that the the short term portion of the bond market is now favorable. Rates of 1.7 to 2% yields are showing on one to three year paper. It may be time to move money around from MMDT and Adams Community Bank to capture some of these higher yields. There is about \$12M liquid between the two. A decision would need to be made whether a premium holiday will be offered for FY22. Mr. Daponte has also decided to join another firm as Peoples United is in the process of merging with a much larger Bank. Their firm is named Bradley, Foster and Sargeant. They are ranked in the top 100 for CNBC and Baron's ranks them as well. They have been around since 1994 and manage \$6 billion. Mr. Kelley does not see any reason to not go with the firm. He will gather more information to share.

### **Acceptance of the February warrant summary:**

The warrant summary was reviewed.

Joe Bergeron motioned acceptance of the February warrant summary as presented.

|        |
|--------|
| Motion |
|--------|

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

|                  |     |
|------------------|-----|
| Sharon Harrison  | yes |
| Erika Snyder     | yes |
| Crystal Wojcik   | yes |
| Greg Boino       | yes |
| Josh Lang        | no  |
| Lyndsay Broom    | yes |
| Joe Bergeron     | yes |
| Paula O'Neil     | yes |
| Chris Desjardins | yes |

The motion passed by majority vote.

### **GBS reports:**

Joseph Anderson reviewed the *FY22 Funding Rate Analysis* with data through January 31, 2022. He reviewed the historical claims summary as compared to 2020 and pointed out an increased trend. He said that the composite expense-to-funding ratio for health plans was 95.89 % and 85.50 % for dental.

### Reinsurance:

Karen Quinlivan reviewed the reinsurance reports. For the FY21 period through January, there were 5 claimants with claims above the the \$275,000 specific deductible. The aggregating specific deductible (ASD) of \$100,000 has been met. Total excess claims were \$533,744 and there were \$442,343 in reimbursements, leaving an overpayment credit balance of \$8,599.67. There were 15 claimants on the report of claims between 50% and 100% of the deductible with total claims of \$2,753,233. The FY22 policy period had 1 claimant in excess with updated total paid claims of \$ 558,885. The aggregating specific has not been met, therefore there is an outstanding reimbursement due of \$183,885. There was one claimant at or above 50% of the deductible with total claims of \$178,631.

*Rachel Vadnais, Williamstown voting member, joined the meeting*

### **Wellness program report:**

Richard Butler presented a current Wellness Report. Winter Fitness sessions are ongoing with 6 out of 11 sites offering classes. Rethink Your Drink is finishing up. Some people drink as little of zero percent of their calories and some people drink up to 40% in a day. There has been positive feedback on the activity. The goal was reduction of caffeine, sugar, sweeteners and dessert drinks. Hero Coaching is going well. Member that participate have a very high success rate with the members that complete their four coaching sessions. An updated list has been obtained from Blue Cross on the Diabetes program. Welcome letters and care forms were sent out. The first Health fair will be held at Mount Greylock on April 8<sup>th</sup>. Central Berkshire will have a Teacher Development Day and BHG Wellness meeting in May or June. Gift vouchers have been very popular with the activity rewards for colonoscopy participants.

Lyndsay Patenaude asked if the Wellness Booklet will be updated.

Sharon Harrison said that she could talk offline with Richard Butler to see what makes sense and it could be brought up at the next meeting for discussion.

Ms. Harrison said that the matter of the Wellness Stipend distribution was also raised. Formerly, the group tended to remember mid- year to vote and distribute. The group has not yet voted on the FY22 distribution. As in the past, the stipend can be approved and then distributed once the FY21 spending reports are received. It can be a simple statement indicating how each group spent the prior stipend. In years past there was an issue with several sites not spending money and it was just accumulating.

Joe Bergeron Motioned to distribute the FY22 Wellness Stipend after FY21 spending reports are received.

Motion

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

|                  |     |
|------------------|-----|
| Sharon Harrison  | yes |
| Erika Snyder     | yes |
| Crystal Wojcik   | yes |
| Greg Boino       | yes |
| Josh Lang        | no  |
| Lyndsay Broom    | yes |
| Joe Bergeron     | yes |
| Paula O'Neil     | yes |
| Chris Desjardins | yes |
| Rachel Vadnais   | yes |

The motion passed by unanimous vote.

#### **BCBS Report:**

Heidi Fountain said that as of July 1<sup>st</sup>, home gym equipment will be added to the active employee plan fitness reimbursement benefit. Please also let Peter Cahill or her know about your open enrollment needs and if units are having in-person fairs. Please let Blue Cross know numbers of hard copies of materials you need for your office.

#### **Other Business:**

There was discussion of a member appeal that was made to Blue Cross by a retiree from Central Berkshire. The member did not sign up for Medicare when initially eligible and incurred a claims liability of about \$6,500 because Blue Cross paid claims as if the member had Medicare. Verification was made that the member was advised to sign up for Medicare. BHG has not made exceptions in the past for a member not signing up for part A and B when required. The appeal was denied by Blue Cross. A copy of the Municipal Medicare Guidelines was put in the meeting packet for all member units to review.

The next BHG Board meetings were scheduled for Monday March 28, 2022 at 9:30 A.M. and Monday April 25, 2022 at 9:30 AM.

There was no other business.

Erika Snyder motioned to adjourn the meeting.

Motion

Joe Bergeron seconded the motion.

Sharon Harrison adjourned the meeting by unanimous consent at 10:23 A.M.

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

