

**Berkshire Health Group  
(BHG)**

**Board Meeting #23- 04**

Monday, November 28, 2022 at 9:30 a.m.  
Meeting by Virtual Participation

**Meeting Minutes**

**Board and Alternates Present:**

Sharon Harrison, Board Chair  
Erika Snyder  
Crystal Wojcik  
Lyndsay Patenaude  
Joseph Bergeron  
Paula O'Neil  
Chris Desjardins  
Rachel Vadnais

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  
Erika Oleson  
Heidi Fountain  
Judy Moniz  
Chris Collins  
Jim Riley  
Joseph Anderson  
Karen Quinlivan

BHG Treasurer  
Berkshire Medical Systems  
Town of Stockbridge  
Blue Cross Blue Shield of MA (BCBS)  
Blue Cross Blue Shield of MA (BCBS)  
CanaRx  
CanaRx  
Gallagher Benefit Services, Inc. (GBS)  
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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  
Crystal Wojcik  
Lyndsay Patenaude  
Joseph Bergeron  
Paula O'Neil  
Chris Desjardins  
Rachel Vadnais

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

**Approval of the minutes of September 26, 2022 (#23-03) meeting:**

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

Motion

Joe Bergeron seconded the motion.

A roll call vote was taken

Sharon Harrison	yes
Erika Snyder	yes
Crystal Wojcik	yes
Lyndsay Patenaude	yes
Joe Bergeron	yes
Paula O'Neil	yes
Chris Desjardins	yes
Rachel Vadnais	yes

The motion passed by unanimous vote.

**Treasurer's Report:**

Treasurer Jim Kelley, CPA reviewed his reports as of October 31, 2022 (unaudited figures). The overall cash position decreased by a net of approximately \$3,354,000 during October primarily due to early payment of the BCBS level monthly deposit. Reinsurance receivables decreased by a net of \$30,000 during October and the balance stands at approximately \$3,000. Prepaid expenses increased by approximately \$3,582,000 due to prepayment of the level monthly deposit on 10/31/2022. The investment account at MMDT increased by approximately \$ 1,199,000 due to the following: interest income of approximately \$7,000 and an excess funds transfer of \$1,192,000 to capture the large interest earnings differential. The group experienced an unrealized gain on the Scwab investment portfolio for October of \$77,000 and realized gains of \$31,000. The group experienced an overall profit for October of \$ 748,000. The Health Fund generated a profit of approximately \$577,000 and the Dental Fund a profit of approximately \$25,000 for the month of October. The Investment Fund experienced a profit of approximately \$146,000 for October. For the 4 months ended 10/31/2022, the group has experienced a YTD loss in investments of \$116,000. The Health Fund realized a profit of \$547,000 with claims as a percentage of member assessment revenue running at 88%. The Dental Fund had a YTD profit of \$94,000 with claims as a percentage of member assessment running at 68%. As far as retained earnings went, the actuarial reserve of about \$4,855,000 at 15% leaves an unencumbered surplus of 14.3M. The audit is underway and should be available around rate setting.

**Acceptance of the November warrant summary:**

The warrant summary was reviewed.

Erika Snyder motioned acceptance of the November warrant summary as presented.

Motion

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

Sharon Harrison	yes
Erika Snyder	yes
Crystal Wojcik	yes
Lyndsay Patenaude	yes
Joe Bergeron	yes
Paula O'Neil	yes
Chris Desjardins	yes
Rachel Vadnais	yes

The motion passed by unanimous vote

### **GBS reports:**

Joseph Anderson reviewed the *FY23 Funding Rate Analysis* with data through October 31, 2022. He reviewed the historical claims summary as compared to FY22 and pointed out the variance in trends. He said that the composite expense-to-funding ratio for health plans was 93.82 % and 76.15 for dental respectively.

### Reinsurance:

Karen Quinlivan reviewed the reinsurance reports. The FY22 policy period through October had 5 claimants in excess with updated total paid claims of \$ 2,033,291.96 and excess claims of \$658,291.96. The aggregating specific has been met. There were \$555,329.59 in reimbursements and there is an outstanding reimbursement balance due of \$2,962.37. There were 14 claimants at or above 50% of the deductible with total claims of \$2,668,995.96. The FY23 policy period through September had 1 claimant in excess with updated total paid claims of \$ 295,065.37. Claims will go towards aggregating specific so there is no outstanding amount due at this time. There were 2 claimants at or above 50% of the deductible with total claims of \$ 426,227.86.

### **Wellness program report:**

Richard Butler presented a current Wellness Report. WalkTober was a success with 154 participants from all 11 sites. Maintain Your Health and Habits for the Holidays is focused on maintaining a diary and calendar of decision making during the holidays. There have been 123 Omron blood pressure cuffs handed out. Fitness classes are ongoing at McCann, Lenox and BHRSD for the winter. There are currently 6 participants for Hero Coaching for the Fall/Winter. The Diabetes program is moving along with 21 participants for the Fall. Covid and Flu Shot clinics were held at various sites and \$25 gift card vouchers were distributed for those receiving shots. There have been 114 Biometric screenings. The town of Adams would like to have a 9 hole golf outing with the wellness stipend. Lanesborough is considering a cooking demonstration.

### **BCBS Report:**

Heidi Fountain said that the PBM is changing effective 01/01/2023 to CVS Caremark. Everyone will be receiving new ID cards. Any member filling prescriptions through mail order will need to contact the PBM and update financial information.

Erika Snyder asked a question regarding fitness equipment reimbursement.

Heidi Fountain said it can be claimed on the regular fitness reimbursement form.

### **CanaRx Report:**

Chris Collins said that the group has an upward trend with savings. A savings report through October showed savings of \$73,368.97. Best practices for marketing can hopefully increase the numbers going forward as there are more potential savings. One tool that can perhaps be looked at is payroll software if there are mailboxes that can be utilized.

**Other Business:**

The next BHG Board meetings were scheduled for December 19, 2022, 2022 at 9:30 A.M (virtual), January 30, 2023 9:30 AM at McCann Tech and February 27, 2023 9:30 AM (virtual).

It was discussed that in-person meetings could be alternated every other month between Lenox and McCann Tech.

There was no other business.

Sharon Harrison adjourned the meeting by unanimous consent at 10:03 A.M.

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