

**Berkshire Health Group
(BHG)**

Board Meeting #23- 09

Monday, April 24, 2023 at 9:30 a.m.
Meeting by Virtual Participation

Meeting Minutes

Board and Alternates Present:

Erika Snyder	Hoosac Valley RSD
Greg Boino	Central Berkshire RSD
Joseph Bergeron	Mt. Greylock RSD
Paula O'Neil	Northern Berkshire Voc. RSD
Chris Desjardins	Southern Berkshire RSD
Rachel Vadnais	Town of Williamstown

Guests present:

James Kelley, CPA	BHG Treasurer
Richard Butler	Berkshire Medical Systems
Heidi Fountain	Blue Cross Blue Shield of MA (BCBS)
Judy Moniz	Blue Cross Blue Shield of MA (BCBS)
Josie Larimer	Learn to Live
Chris Collins	CanaRx
Jim Riley	CanaRx
Joseph Anderson	Gallagher Benefit Services, Inc. (GBS)
Karen Quinlivan	Gallagher Benefit Services, Inc. (GBS)

Erika Snyder, Board Vice 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. Snyder asked for a roll call of Board members who will be voting. The following voting members were present:

Erika Snyder	Hoosac Valley RSD
Greg Boino	Central Berkshire RSD
Joseph Bergeron	Mt. Greylock RSD
Paula O'Neil	Northern Berkshire RSD
Chris Desjardins	Southern Berkshire RSD
Rachel Vadnais	Town of Williamstown

Approval of the minutes of February 2, 2023 (#23-07) meeting:

Greg Boino motioned to approve the Board meeting minutes of February 2, 2023 as presented.

Motion

Joe Bergeron seconded the motion.

A roll call vote was taken

Erika Snyder	yes
Greg Boino	yes
Joe Bergeron	yes
Paula O'Neil	yes
Chris Desjardins	yes
Rachel Vadnais	yes

The motion passed by unanimous vote.

Approval of the notes of March 27, 2023 (#23-08) meeting:

Joe Bergeron motioned to approve the Board meeting minutes of February 2, 2023 as presented.

Motion

Greg Boino seconded the motion.

A roll call vote was taken

Erika Snyder	yes
Greg Boino	yes
Joe Bergeron	yes
Paula O'Neil	yes
Chris Desjardins	abstain
Rachel Vadnais	abstain

The motion passed by majority vote.

Treasurer's Report:

Treasurer Jim Kelley, CPA reviewed his reports as of March 31, 2023 (unaudited figures). The overall cash position decreased by a net of approximately \$966,000 during March primarily due to \$1,100,000 being transferred to MMDT for investment. Accounts receivable member assessments increased by \$321,000 during March as one member was late in paying there assessment. Accounts receivable – Reinsurance increased by approximately \$35,000 during March and the balance at March 31 stands at approximately \$275,000. The investment account at MMDT increased by a net of \$1,117,000 representing interest earned of \$17,000 for the month and temporary excess cash invested of \$1,100,000 for a portion of the month. The group experienced an unrealized gain on the Schwab investment portfolio for March of \$200,000 and realized losses of \$2,000 for March. The group experienced an overall loss for March of \$ 849,000. The Health Fund generated a loss of approximately \$1,063,000 and the Dental Fund a loss of approximately \$36,000 for the month of March. The Investment Fund experienced a profit of approximately \$250,000 for March. For the nine months ended 03/31/2023, the group has experienced a YTD profit in investments of \$343,000. The Health Fund realized a loss of \$1,067,000 with claims as a percentage of member assessment revenue running at 96%. The Dental Fund had a YTD profit of \$99,000 with claims as a percentage of member assessment running at 79%. As far as retained earnings went, the actuarial reserve of about \$4,855,000 at 15% leaves an unencumbered surplus of 13.7M.

Acceptance of the March and April warrant summaries:

The warrant summaries were reviewed.

Joe Bergeron motioned acceptance of the March and April warrant summaries as presented.

Motion

Greg Boino seconded the motion. There was a roll call vote.

Erika Snyder	yes
Greg Boino	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 March 31, 2023. 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 97.7 % and 80.47% for dental respectively.

Reinsurance:

Karen Quinlivan reviewed the reinsurance reports. The FY22 policy period through March had 5 claimants in excess with updated total paid claims of \$ 2,045,284.89 and excess claims of \$670,284.89. The aggregating specific has been met. There were \$555,329.59 in reimbursements and there is an outstanding reimbursement balance due of \$14,955.30. There were 14 claimants at or above 50% of the deductible with total claims of \$2,692,351.53. The FY23 policy period through January had 3 claimants in excess with updated total paid claims of \$ 1,185,685.70. There were \$ 360,685.70 in excess claims. No reimbursements have been received so there is a total outstanding amount due of \$ 260,685.70. Excess claims Claims will go towards aggregating specific so there is no outstanding amount due at this time. There were 7 claimants above 50% of the deductible with total claims of \$ 1,477,149.87.

Wellness program report:

Richard Butler presented his wellness report. The Berkshire 150 started on April 16th. The challenge is for 150 minutes of activity a week for 5 weeks. There is good participation for this challenge. Fitness classes are ongoing at 6 sites. The Colonoscopy screening program had 51 participants for FY22-23. Biometric screenings have been offered at Mt. Everett, Mt. Greylock and Lanesborough. Data was provided on participation for Hero Coaching and the Diabetes Program. Hero Coaching is at an all-time high and the Diabetes Program is maintaining. Upcoming activities include a 9-hole golf outing on May 20th at Adams and the Steel Rail Race which includes a \$50 race reimbursement for any BHG participant.

Learn to Live Presentation:

Heidi Fountain said that we all know that anxiety is on the rise and behavioral health is a concern for everyone. Blue Cross has a new program names Learn to Live that they would like to introduce to the group. It is a program that provides online self-directed programs that are built on the evidence based principle of

cognitive behavioral therapy. It is aimed at helping members to address mild to moderate behavioral health issues such as anxiety, depression, substance abuse and it comes with self-assessment and coaching. Blue Cross provides BHG with about \$20,000 in partnership credits annually and BHG could use some of their credits to purchase the program. There are two different versions of the program. The full program costs \$20,300 annually and a slimmed down version which costs \$6,100 annually. Ms. Fountain introduced Josie Larimer from Learn to Live to go over the program specifics.

Josie Larimer outlined Learn to Live. They have been in the market for almost 10 years and have a national presence covering over 32 million lives. They partner with employers of all sizes across industries as well as health plans serving large fully insured populations and self-insured populations. There are over 150 million sufferers in the US yet three out of four will not seek on person therapy. Those silent sufferers are the population targeted. Identified barriers are social stigma, accessibility, and high costs. A 24/7 digital approach helps to address barriers. Cognitive Behavioral Therapy shows the way we think impacts the way we act, which then impacts our emotions. CBT is key to supporting change in thought process to create lasting behavioral change. The platform is comprised of three key product components. Clinical assessment uses validated tools used in face to face therapy to provide a program recommendation. Members are able to track their progress as they continue through programs. Each program contains digital lessons equivalent to about a 45 minute face to face therapy session. For those that digital is not enough, Learn to Live offers 24/7 live coaching. Coaching is opted in and the member can work with the same coach throughout. In the event that a referral to a doctor is needed, they would review the resources that your organization has available and direct a person to those resources. On demand webinars are also a feature of the program. Learn to Live is on par with in person cognitive behavioral therapy and out paces it after the 5th lesson. A dedicated client success manager will customize a program with an engagement plan and engage with Wellness Coordinators and champions. Program initiatives and incentives can be used to encourage participation. Training sessions can help champions understand the program and the benefits and promotional materials can be provided. Quarterly reports provide utilization data, and psychometric improvement. The full service option with reporting and support is about \$20,000 annually and the smaller version with less support and reporting is about \$6,000.

Heidi Fountain stressed that this program is meant to supplement other options that are available and not replace treatment options that are currently available.

BCBS Report:

Heidi Fountain said that the end of the public health emergency means that diagnostic COVID testing and treatment will continue to be covered with no cost share but the over the counter test kits will no longer be covered.

CanaRx Report:

Jim Riley said actual savings through March was \$20,023.14 with the monthly average \$6,674.38. Average savings is 78.05% with 21 enrolled members and 17 prescriptions filled. Enrolled members are increasing which is good. Trends have shown that quarterly postcards result in an uptick in enrollment and web traffic on the program site after the mailing

Other Business:

Joe Anderson said that Lanesborough had earlier announced that they were exiting Berkshire Health Group but have subsequently said that they will be staying.

The next BHG Board meetings will be scheduled at the next meeting at McCann Tech on May 22, 2023.

There was no other business.

Joe Bergeron motioned to adjourn the meeting

Greg Boino seconded the motion.

Erika Snyder, Board Vice Chair, adjourned the meeting by unanimous consent at 10:32 A.M.

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