

**Berkshire Health Group  
(BHG)**

**Board Meeting #24- 11**

Thursday, June 27, 2024, at 9:30 a.m.

By Virtual participation

**Meeting Minutes**

**Board and Alternates Present:**

Sharon Harrison, Board Chair  
Erika Snyder, Board Vice Chair  
Ashley Satko  
Greg Boino  
Sophia Bletsos  
Joe Bergeron  
Rachel Vadnais

Berkshire Hills RSD  
Hoosac Valley RSD  
Town of Adams  
Central Berkshire RSD  
Town of Great Barrington  
Mt. Greylock RSD  
Town of Williamstown

**Not Present:**

Gina Dario  
Lyndsay Patenaude  
James Brosnan  
Jonathan Cavallo

Town of Lanesborough  
Town of Lenox  
Northern Berkshire RSD  
Southern Berkshire RSD

**Guests present:**

Richard Butler  
Heidi Fountain  
Judy Moniz  
Jim Riley  
Joseph Anderson  
Karen Quinlivan

Berkshire Medical Systems  
Blue Cross Blue Shield of MA (BCBS)  
Blue Cross Blue Shield of MA (BCBS)  
CanaRx  
Gallagher Benefit Services, Inc. (GBS)  
Gallagher Benefit Services, Inc. (GBS)

Sharon Harrison, Board Chair, called the meeting to order at 9:33 AM.

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

Sharon Harrison  
Erika Snyder  
Ashley Satko  
Greg Boino

Berkshire Hills RSD  
Hoosac Valley RSD  
Town of Adams  
Mt Greylock RSD

Sophia Bletsos  
Joe Bergeron  
Rachel Vadnais

Town of Great Barrington  
Mt. Greylock RSD  
Town of Williamstown

**Approval of the minutes of the May 20, 2024 (# 24-09) meeting:**

Motion

Joe Bergeron motioned to approve the minutes of the May 20<sup>th</sup>, 2024 Board meeting.

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

Sharon Harrison	Yes
Erika Snyder	Yes
Ashley Satko	Yes
Greg Boino	Yes
Sophia Bletsos	Yes
Joe Bergeron	Yes
Rachel Vadnais	Yes

The motion passed by unanimous consent.

**Treasurer's Compensation:**

Joe Bergeron motioned to approve the increase in Treasurer's compensation by 3% annually and an additional \$225 per month for increased work on monthly claims reporting.

Motion

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

Sharon Harrison	Yes
Erika Snyder	Yes
Ashley Satko	Yes
Greg Boino	Yes
Sophia Bletsos	Yes
Joe Bergeron	Yes
Rachel Vadnais	Yes

The motion passed by unanimous consent.

**Approval of the June warrant:**

Erika Snyder motioned to approve the June warrant.

Motion

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

Sharon Harrison	Yes
Erika Snyder	Yes
Ashley Satko	Yes
Greg Boino	Yes
Sophia Bletsos	Yes
Joe Bergeron	Yes
Rachel Vadnais	Yes

The motion passed by unanimous consent.

**Stop Loss Renewal:**

There was a review of the stop loss renewal for FY25.

Joe Anderson said that the stop loss renewal has come in the loss ratio for Stop Loss has been hovering between 80 and 90%. HM has been the carrier with Stop Loss Insurance Brokers as the broker for the last five years. They were acquired by HUB International. Recently there was an increase by BHG in the specific deductible from \$250,000 to \$275,000. That is a good level for this group. There were two responses, One from HUB and one from Blue Cross. The increase for HUB was 13.9% and Blue Cross was 13.4%. There were no lasers for either group. Blue Cross discounted the administrative fees on medical by \$31,392 and zero percent commissions.

The third party broker currently is on the monthly warrant and reimbursements can take some time. With Blue Cross as broker, the reimbursements would be credited on the monthly invoice with fewer moving parts. Blue Cross would also take the eligibility that the group had already established since they are the sole carrier. The additional specific deductible illustrations of \$300,000 and \$325,00 were also looked at but Gallagher did not think that it makes sense to change at this time. Compared to other groups, the renewal was reasonable at 13%.

Erika Snyder motioned to approve BCBS as the carrier for Stop Loss for FY25 at 13.4% increase and total spend of \$ 1,259,500.

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

Sharon Harrison	Yes
Erika Snyder	Yes
Ashley Satko	Yes
Greg Boino	Yes
Sophia Bletsos	Yes
Joe Bergeron	Yes
Rachel Vadnais	Yes

The motion passed by unanimous consent.

**Wellness budget:**

The Wellness proposed budget was reviewed for FY25. Incentives increased because there has been greater participation. Biometric screening costs have increased from \$35 to \$40. The number of participants should remain the same. Mailing costs have increased costs for the Diabetes program. Total proposed budget funding is \$ 173,644.

Joe Bergeron motioned to accept the proposed FY25 Wellness budget of \$173,644.

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

Sharon Harrison	Yes
Erika Snyder	Yes
Ashley Satko	Yes
Greg Boino	Yes
Sophia Bletsos	Yes

Joe Bergeron	Yes
Rachel Vadnais	Yes

The motion passed by unanimous consent.

**CanaRx Report:**

Jim Riley said that savings through May are \$80,201.58 with projected savings of 87,492.63 for the year. Average employee annual savings is \$305.60 The postcards are working with slight increases in participation.

**Other Business:**

The next meeting will be held in Lenox on August 19th at 9:30 A.M. and McCann Tech on October 7, 2024.

There was no other business.

Sharon Harrison, Board Chair, adjourned the meeting at 10:00 A.M.

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