

**Berkshire Health Group  
(BHG)**

**Board Meeting #26-09**

Wednesday, August 26, 2026, at 9:30 a.m.

**Meeting Minutes**

**Board and Alternates Present:**

Erika Snyder, Board Chair  
Greg Boino, Vice Chair  
Diane Hall  
Jay Green  
Melanie Medon  
Dave Fierro Jr  
Matthew Myers  
Kristen Behnke  
Katie Lemanski  
Rachel Vadnais  
Dave Fierro Jr  
Jodi Hollingsworth

Hoosac Valley RSD  
Central Berkshire RSD  
Town of Great Barrington  
Town of Lenox  
Northern Berkshire RSD  
Town of Williamstown  
Southern Berkshire RSD  
Berkshire Hills RSD  
Town of Adams  
Town of Williamstown  
Town of Williamstown  
Town of Lanesborough

**Guests present:**

Jim Kelley  
Richard Butler  
Heidi Fountain  
Joseph Anderson  
Patrick Flattery  
Jess Dube

BHG Treasurer  
Berkshire Medical Systems  
Blue Cross Blue Shield of MA (BCBS)  
Gallagher Benefit Services, Inc. (GBS)  
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Erika Snyder, Board Chair, called the meeting to order at 9:30 AM.

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

Erika Snyder  
Greg Boino  
Diane Hall  
Jay Green  
Melanie Medon  
Dave Fierro Jr  
Kristen Behnke  
Matthew Myers

Hoosac Valley RSD  
Central Berkshire RSD  
Town of Great Barrington  
Town of Lenox  
Northern Berkshire RSD  
Town of Williamstown  
Berkshire Hills RSD  
Southern Berkshire RSD

**Approval of the minutes of the June 10th, 2026 (26-08) meeting:**

Erika Snyder reported she had mentioned to Jess Dube prior to the meeting a few clerical errors that needed to be corrected. Greg Boino then made a motion to approve the minutes of June 10th, 2026 Board meeting as presented.

Kristen Behnke seconded the motion. There was a roll call vote.

Motion

|                |     |
|----------------|-----|
| Erika Snyder   | yes |
| Greg Boino     | yes |
| Diane Hall     | yes |
| Melanie Medon  | yes |
| Dave Fierro Jr | yes |
| Kristen Behnke | yes |
| Matthew Myers  | yes |

The motion passed by majority vote.

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

Jim Kelley presented his report, beginning with stating there was an overall profit for the month of June of \$191,000. The health fund had a profit of \$151,000, and the Dental fund generated a loss of approximately \$5,000. The Investment Fund experienced a profit of approximately \$45,000 for June. Jim explained as FY26 ends, the year-to-date investments for the group were a profit of \$734,000. The health funds had a loss of 2,989,000 with claims running at 98%. The dental fund had a profit of \$9,000 with claims running at 88%.

Jim then moved on to the month of July, where he explained there is still an ongoing cash shortfall. The receivable reinsurance account decreased by \$250,000 as some reinsurance money came in. The balance on July 31<sup>st</sup> stood at \$73,000. Jim highlighted Accounts Receivable-RX Rebates stands at \$1,034,000 at the end of July, and he received \$671,000 in August. For the MMDT investment, there was an increase of \$927,000, which is the timing difference between when Jim pays the claims versus when the money comes in. The group earned \$15,000 in July, leaving the balance at \$3,885,000. Jim explained the group experienced an unrealized loss on the Schwab investment account of \$15,000, but net realized gains of \$53,000 were recorded in July. The health fund generated a profit of \$55,000, and the dental fund had a loss of \$45,000.

Jim reported the first few weeks of August are in, and it looks like it will be on par for a profitable month. Jim also reported that with the decision to no longer cover GLP-1's, the next year should help bring in more profit for the group.

### **Approval of the August & September warrants:**

Motion

Greg Boino motioned to approve the August & September warrants.

Kristen Behnke seconded the motion. There was a roll call vote.

|                |     |
|----------------|-----|
| Erika Snyder   | yes |
| Greg Boino     | yes |
| Diane Hall     | yes |
| Melanie Medon  | yes |
| Dave Fierro Jr | yes |
| Kristen Behnke | yes |
| Matthew Myers  | yes |

The motion passed by majority vote.

### **GBS Reports:**

Joe Anderson reported for FY26, stop loss premiums total \$1.48 million. That is how much Blue Cross charged the group for any claims over \$275,000. Joe explained that for the year, the group may look underfunded, but it was due to an environment of accelerating GLP-1 cost, which had a run rate of \$2 million a year. Joe reported the prescription rebates are about six months behind, so there will be two additional quarters of sturdy rebates to the group based on their GLP-1 spend. Patrick Flattery was then asked to explain the flow of how CMS/Medicare goes through their annual pricing for Medicare plans. Patrick explained that this year is continuing in the same trend as last year where CMS is favoring a standalone PDP Part D plan instead of a Medicare Advantage plan. Patrick is hopeful there will be renewals out by the time the group meets again in October. Joe Anderson then went on to review stop loss for the group. On the 50% report, there were 21 claimants with updated total paid claims of \$3.7 million. The total reimbursement for FY26 was approximately \$2 million, with a \$600,000 surplus to the group. Joe highlighted the advantage of using Blue Cross for stop loss, noting how clean reimbursements come in.

### **Wellness Report:**

Richard Butler gave an update on BHG Wellness. The group is finishing up summer bingo, where there are about 25 different activities members can participate in, from walking, to going to a farmer's market, to cooking at home, etc. For the fall, the next focus is typically on initiating flu clinics. The two locations that host the clinics are easy to sign up for online and schedule an appointment. Richard highlighted each town/school and the wellness program happening at each, with lots exercising the Class Pass where they can join a class for free for being part of BHG wellness. For the Diabetes Coaching Program, Richard reported he sends out 10-20 flyers a week. Richard also reported there are many incentive gift cards to hand out still, mostly for folks from summer bingo.

### **Blue Cross Report:**

Heidi Fountain reported the only update was that they are expecting the Medicare renewal release to be out soon and she can share with the group as soon as it is ready.

### **Other Business:**

There was no other business to discuss.

Next meeting is Wednesday September 23<sup>rd</sup>, which will be held by virtual participation. Meetings were also set for November 18, 2026, December 16, 2026, and January 27, 2027.

Greg Boino motioned to adjourn

Kristen Behnke seconded the motion.

Erika Snyder, Board Chair, adjourned the meeting by unanimous consent at 10:11 A.M.

*Prepared by Jess Dube  
Gallagher Benefit Services, Inc.*