

SOUTHEASTERN MASSACHUSETTS HEALTH GROUP

Board Meeting

The Chateau Restaurant

Meeting Minutes

Monday, September 16th, 2013

Board Members Present:

Teresa DeSilva (Board Chairman)
Mark Fisher
Christine Sylvia
Erika Fleming
Joe Fernandes
Jacqueline Boudreau
Randall Buckner
Mary Hathaway
William Ross
Chris Defontes

Town of Easton
Town of No. Attleborough
Town of Westport
Town of E. Bridgewater
Town of Plainville
Town of Norton
Town of Raynham
Town of Dighton
Town of Mansfield
Town of Seekonk

Others Present:

Barbara Guilbault
Cathy Calicchia
Michelle Dobson
Sue Medeiros
Stella Farias
Linda Howard
Sandra Larosee
Carol Entel
Debbie Scott
David Colton
Diane Warren
Paul Mulkern
Pam Smith
Ginger Hastings
Jack Sharry

Town of Norton
Town of No. Attleborough
Town of No. Attleborough
Town of Dighton
Town of Westport
Town of Easton
Town of Mansfield
Town of Berkley
Town of Mansfield
Town of Easton
Town of Raynham
Group Counsel
GBS
GBS
GBS

Ms. DeSilva began the meeting at 9:45 a.m.

General Business

Ms. Boudreau made a motion to accept the minutes of the April 23, 2013 Board meeting. The motion was seconded by Chris Sylvia and was passed by unanimous vote.

The next item on the agenda was the election of officers. GBS distributed a ballot that contained the names of members who had been nominated for positions by the Steering Committee at its August 21, 2013 meeting. Mr. Ross moved that those nominated be elected to the positions for which they had been nominated. The motion was seconded by Mr. Fisher and passed by unanimous vote. Voted to the Steering Committee were: William Ross, Mark Fisher, Jacqueline Boudreau, Joseph Fernandez, Randall Buckner, and Chris Defontes. Teresa DeSilva was elected as Board Chair. Jacqueline Boudreau was elected Board Vice-Chair and Steering Committee Chair, while

Chris Sylvia was elected Steering Committee Vice-Chair.

Ms. DeSilva discussed the upcoming enrollment audit. She explained that HMS, the company that had been selected to perform the audit, was expecting to begin the process in October. Mr. Mulkern recommended that the towns schedule meetings with their Insurance Advisory Committees to discuss the audit. He said that he would prepare a draft letter to employees that would notify them of the audit.

Mr. Mulkern discussed the ACA requirement that employers provide all of their employees with a Notice of Coverage Options on or before October 1, 2013. He reviewed the instructions for completing the notice (that had earlier been forwarded to the Board members) as well as a draft letter to employees that explains the significance of that Notice (also earlier forwarded to members). Mr. Mulkern also reviewed a proposed HIPAA Privacy Notice that he had prepared. In answer to a question from Ms. Hastings, Mr. Mulkern recommended that all of the notices (ACA Notice, HIPAA Privacy Notice, and notice regarding the enrollment audit) be forwarded to employees by mail.

Mr. Mulkern also discussed the requirement that Massachusetts employers offer a Section 125 plan and non-contributory health coverage to certain employees who are not eligible for employer-sponsored coverage. Mr. Fisher asked if, like the ACA Notice, the HIPAA Notice needed to be distributed to all employees. Mr. Mulkern responded that the HIPAA Notice need only be provided to employees who were enrolled in the Town's health plans.

Financial Update

Ms. Hastings provided the Board with a financial update for the Group. She explained that the claims for July and August had been reported by Blue Cross and that the Group was showing a loss ratio of 101.7% as of August 31. She pointed out that the stop loss attachment point had been increased to \$250,000. She said that the Group had approximately \$500,000 in reinsurance reimbursements pending.

New Business

Mr. Ross made a motion to adjourn the meeting. The motion was seconded by Ms. Sylvia and passed by unanimous vote. The meeting was adjourned at 11:33 a.m.

*Prepared by Pam Smith
Group Benefits Strategies*