



Southeastern Massachusetts Health Group (SMHG) Board Meeting

Thursday, December 21st, 2023
Virtual Meeting/Remote Participation/Meeting Recorded

Meeting Minutes

Board Members in Attendance:

Sheena Martin	SCEC
Mike Yunits	Norton
Chris Defontes	Seekonk
Lisa Cabral	Rehoboth
Michael Mullen	Dighton
Kelly Usher	Raynham
Jim Hartnett	Westport

Guests in Attendance:

Marianna Gill	Arthur J. Gallagher
Pam Smith	Arthur J. Gallagher
Emmillie Roach	Arthur J. Gallagher
Jennifer Argo	Seekonk
Paula Linhares	Norton
Paul Reynolds	Dighton
Jeanne Linhares	Norton
Rich Bienvenue	Treasurer
Michael Breen	BCBS

Mr. Yunits began the meeting at 9:33 a.m. and requested a roll call to be taken. Ms. Smith did roll call. Towns present were Norton, SCEC, Seekonk, Rehoboth, Dighton, Westport, and Raynham.

Minutes from November 15, 2023

Ms. Defontes made a motion to accept the minutes from the December 21st, 2023 Board meeting. The motion was seconded by Mr. Hartnett. The motion passed unanimously.

Motion

Billing Discussion

Ms. Gil introduced herself to the group and said she will take over Chris' role after his departure from Gallagher. Ms. Gil has worked as Director of Benefits for the City of Boston and has an extensive background in Municipality experience.



Ms. Gil said it was discovered the billing for January was incorrect because of the transition from Blue Cross to Aetna on the Medicare side. The information was pooled erroneously, but this has been corrected. Ms. Gil said we have had some discussions with Blue Cross regarding the reconciliation process but would like to open this topic up to the Board for any questions. Mr. Mullen said the reconciliation is challenging and asked if it could be done monthly. Emmillie Roach said that is challenging because administrators have the ability to make changes 60 days retroactively. The hope is to increase the reconciliation to quarterly, but we can discuss this further. There was further discussion regarding reconciliations and issues with terminating members in Blue Cross. Ms. Gil said we understand the concern and will continue to work with everyone on these issues.

Senior Plan Update

Ms. Gil said the transition from Medex to Aetna is underway, and members should receive their ID cards any day now. The calls that have come into Aetna and RetireeFirst have been the typical types of calls regarding network questions. RetireeFirst said they are unaware of any major issues and the transition is going well.

CanaRx Update

Ms. Gil reviewed the benefits of CanaRx to the group and said we would like to try to increase utilization so the group can benefit from the savings impact CanaRx can have for them. We are hoping to have a campaign to try and promote this benefit. At this time, only 4% of members are taking part in this benefit, and large amounts of money could be saved if we could increase utilization. Ms. Gil said the campaign would be gift cards at a possible \$25.00 a piece, which would cost about \$6,775.00 if every member participated. This is a minimal cost to the group compared to the savings able to be achieved. This campaign has worked well with other Joint Purchase Groups as well. There was some discussion on the amount of the gift card.

A motion was made by Mr. Mullen to offer a \$50.00 gift card incentive for CanaRx. Ms. Defontes seconded the motion. The motion was passed unanimously.

Motion

Treasurer's Report

Mr. Bienvenue reviewed the report through October 31st and noted that the report shows a loss of about \$650K for the year. Mr. Bienvenue said he did some work with the group's IBNR and noted that the claims incurred but not reported were coming to about \$2M, slightly less than the \$2.2M the group had previously. Mr. Bienvenue is also working on Plainvilles' calculation and is assisting the Auditors with the audit and hopes to have that wrapped up soon. Mr. Bienvenue said we should think about having someone from Bartholomew come in to update the group on their investments. The Board agreed and they will be invited to the next meeting.

Dental Update

Ms. Smith said the Town of Seekonk asked about possibly offering Dental insurance to retirees on a voluntary basis. Ms. Smith wanted to see how the Board felt about this before taking any action. There was some discussion that followed and the Board said they are open to Ms. Smith getting some numbers put together to present at the next meeting. Ms. Smith will work with the voluntary representative to put something together for the next meeting.



Health Analysis Update

Ms. Smith reviewed the report through November. There is a deficit of \$629K, with a loss ratio of 105%. The Medex loss ratio is 85%, with a \$163K surplus at this time. Ms. Smith reviewed the group's stop loss and said there are six members at 50% and one member has gone over the specific. Ms. Smith will prepare the paperwork for submission to RMTS.

New Business

Mr. Hartnett asked if we have any indicators of what the BCBS renewal will look like for FY24. Ms. Gil said it's challenging to predict with only five months of claims data. Mr. Breen said he hopes to have the renewal to us by mid-January but agrees it is too hard to predict what the renewal will look like.

Ms. Gil also wanted to ensure everyone understood the Gag Clause and asked the group to reach out for assistance if they had any issues filing the online forms.

Mr. Mullen made a motion to adjourn the meeting at 10:18 a.m. Ms. Defontes seconded the motion. The motion was passed unanimously.

Motion

The next meeting will be held on January 18th, 2023 at 9:30 a.m.