



Southeastern Massachusetts Health Group (SMHG) Board Meeting

Wednesday, March 27, 2024
Virtual Meeting/Remote Participation/Meeting Recorded

Meeting Minutes

Board Members in Attendance:

Mike Yunits	Norton
Sheena Martin	SCEC
Paul Reynolds	Dighton
Michael Mullen	Dighton
Lisa Cabral	Rehoboth
Kelly Usher	Raynham
Jim Hartnett	Westport

Guests in Attendance:

Marianna Gil	Arthur J. Gallagher
Karen Quinlivan	Arthur J. Gallagher
Darlenys Dominguez	Arthur J. Gallagher
Chris Defontes	Seekonk
Jennifer Argo	Seekonk
Paula Linhares	Norton
Susan Brayton	Westport
Stella Farias	Westport
Rich Bienvenue	Treasurer
Michael Breen	BCBS
Stephanie Ketcham	BCBS
Kristin McKenna	Abacus

Mr. Yunits, Board Vice Chair began the meeting at 9:37 A.M. Attendance roll was taken by Karen Quinlivan. Towns present were Dighton, Norton, Raynham, Rehoboth, SCEC, and Westport.



Approval of Minutes from February 21st, 2024

Mr. Hartnett made a motion to accept the minutes from the February 21st, 2024 Board meeting. The motion was seconded by Ms. Kelly Usher. There was a roll call vote by Ms. Quinlivan.

Motion

Dighton	Yes
Norton	Yes
Raynham	Yes
Rehoboth	Yes
SCEC	Yes
Westport	Yes

The motion passed by unanimous vote.

Abacus Utilization Update:

Kristen McKenna, Municipal Account Manager from Abacus Health provided an overview of the Abacus utilization, ROI for year two, and strategy for 2024. Members on an active plan and any dependants on their plan can participate. The program is for members with pre-diabetes, Type 1, Type 2, and gestational diabetes. Once members enroll, they immediately start a 90-day intro period. This means they start saving on their supplies and medication immediately as they work towards becoming adherent in the program. During the 90-day welcome period, Abacus sends out a provider confirmation form listing all of the standard labs and exams. The provider confirmation form will need to be signed by their doctor. Annual phone calls will be conducted with one of the Abacus health educators to review the results and member goals. Any activity members have done throughout the year counts towards their adherence, which allows them to get brand and generic medication, insulin test strips, and glucose meters.

Kristen went over the 2023 member engagement results. Overall, 20% of members were enrolled in the program. 44% of members enrolled were adherent and met all of the program's requirements. 21 DHAP conversations were held with educators, which is an 8% increase from year one. For high-risk members, 18% of the eligible population falls into this category. 40% of the high-risk members are registered, of which 47% are adherent. These results show a proven record that the members are working closely with the Abacus team and their doctors to get healthy and stay adherent.

The total fees paid to Abacus for members enrolled for year two was \$45,000. Over \$8,400 in copays were waived for prescriptions that members filled. The ROI was 2.4, and diabetes claims avoidance was 2.7%. The program made a positive impact in keeping members out of the hospital, and the group received almost \$30,000 back in rebates.

An introduction of a new rewards program called Silver, Gold, and Platinum was provided. The goal of this rewards program would be to reward the benefits/wellness champions for their efforts in helping to make the whole population healthier. Points will be earned by participating in activities with Kristen and redeemed for gift cards at the end of the quarter. Additional rewards can be achieved, such as a breakfast for hitting Silver status at



25% enrollment, lunch for hitting Gold status at 30% enrollment, and lunch and a gift card for Platinum status at 35% enrollment.

Paula Linhares asked if Kristen could encourage members to participate in the BCBS wellness programs provided by the group in addition to the Abacus program.

Kristen said Abacus would love to get involved in anything the group offers.

Marianna Gil said there was no vote for this on today's agenda, but a vote will be put on next month's agenda.

Blue Cross Blue Shield Wellness Credit Update:

Stephanie Ketcham from Blue Cross Blue Shield provided an update on the BCBS wellness credit dollars. A meeting was conducted on March 14th to decide how to spend the group's wellness credits with BCBS. The group has \$23k of wellness credits expiring on June 30th. AHealthyMe monthly program charge is a fixed budget expense paid from the group's wellness credits, but there are variable credits to play around with. The thought was to spend about \$9,000 towards Charge 6 Fitbits, \$6,500 on a virtual eight-week Optimal Weight Challenge, \$3,000-\$5,000 on incentives, and the remainder on 2-3 recorded wellness videos. The Challenge would run from May 6th through June 28th, so it needed to be approved quickly, and thus, the March 14th meeting was necessary.

Stephanie confirmed that 68 FitBits have been ordered, and about \$9,180 of the group's credit was spent on them. There was a discussion in the last meeting, so the FitBits get in the hands of individuals who want them, as it may not appeal to all challenge participants. The Fitbits will be completely free for those who want them. The 8-week Optimal Weight Challenge is booked through Wellness Concepts and will run from early May through June 2024. Marianna Gil will release marketing material for the challenge once it is available. The group also settled on 70 \$50.00 gift cards for the incentives and each town will get 10 \$50.00 gift cards. The group will need to provide their decision on the 2-3 wellness videos by June 30th. The group would have \$37 left over if all goes according to this plan.

Stephanie showcased popular wellness video topics for the group's consideration. She inquired about the best way to present the full video topic descriptions and hold a vote, and mail out the gift cards.

There was discussion about how to distribute the gift cards, and it was decided to wait until the April meeting to determine how the gift cards would be distributed.

Stephanie said she would distribute the more popular wellness video topics, and a vote could be held in the April meeting to decide which 2 to 3 videos to move forward with.

Paula asked if the challenge starts on the 24th when we expect to get the FitBits into employee's hands.

Stephanie said the FitBits have been delivered to Seekonk and the next step is to get the survey out.

Marianna Gil said sending the survey in waves may be best to capture interest and deliver the FitBits. Paul Reynolds asked if there is a flyer to refresh employees on how to enroll in AHealthyMe challenge.



Stephanie said that a flyer will be sent out to the group and it has an enroll now call to action. Members can also register through MyBlue, and this flyer will walk them through how to register for the platform. Once the member's platform is up and running, members will be able to find the wellness challenges and join them. Members will need to join for this challenge by April 10, 2024.

Marianna suggested incorporating this flyer into the eKit, where all the BCBS flyers are compiled.

Michael Breen asked Stephanie to send him the flyer, and he will see if it can be incorporated into the eKit.

Treasurer's Report

Mr. Bienvenue provided his report of the financial position through January 2024. He said that at the end of January, the member premium receivable was pretty high, but almost all entities are current as of today. The reinsurance receivable has not changed from the prior month because we did not get the data, but by the end of March, we will be back on track with the reinsurance reports. Accrued expenses are going down as an estimate for two months of Blue Med Rx payments carried as paid in arrears. Now that the only Medicare plan is the Mass Strategic Aetna plan with fixed premiums, the arrears are being phased out as the December premiums paid in February was the last month. The group currently has a listed debit with Blue Cross, which represents that BCBS owes SMHG money on the level monthly deposits. Year-to-date the group started with \$12.7 million of fund balance at the beginning of the year. So far, there has been a loss of \$746,000, which brings the fund balance to \$12 million. If the group's cost is annualized over the course of a year, it represents 17-18% of the group's cost, which is a good fund balance position despite the loss for the year.

Financial Report

Marianna Gil said that the group is running relatively status quo through February. Year to date, the group is running at 105.8%; last month through January, the group was running at 105.3%. The incurred high-cost claimants are expected to be paid in the spring and early summer. Ms. Gil pointed out it will take a few more months to start seeing the change in CanaRx utilization based on the introduced incentive, as there is reporting lag. Currently, the group has five large claimants, and one of them has exceeded \$500,000.

Sempre Health vs. CanaRx

Marianna spoke about a question that came up in one of the prior meetings about whether members should be using CanaRx or Sempre Health. She said there was a comparison between the medications covered under Sempre and CanaRx and some overlap was identified. The two most common examples are Eliquis and Zellarlo medications. Ms. Gil recommends that individuals pursue obtaining medications through CanaRx if there is an overlap with Sempre. With CanaRx, significant discounts are received on the total cost of the medication and the member does not have to pay a copay, while Sempre only provides a reduced cost to the member. If medications are not under the CanaRx eligible medication list, then members should pursue obtaining the medication through Sempre Health.



Paula Linhares asked if it was possible to take drugs that are available via both programs of the Sempre Health list so members would only default to CanaRx.

Marianna said the medication list on Sempre Health cannot be changed because it is a program available to all BCBS members rather than being specific to individual accounts. The hope is that members will receive information from CanaRx showcasing a \$0 copay, while Sempre Health can lower their copay but not necessarily eliminate it completely. Members will be more likely to pursue CanaRx based on their intrinsic value.

BCBS Update

Michael Breen said there was currently no updates. He said that if any groups are having health fairs, do not hesitate to reach out for BCBS' assistance.

Mr. Mullen made a motion to adjourn the meeting. Ms. Cabral seconded the motion.
Vice Chair Michael Yunits adjourned the meeting by unanimous consent at 10:32 AM.

Motion

The next meeting will be held on April 25th, 2024 at 9:30 a.m.

*Submitted by
Darlenys Dominguez
Gallagher Benefit Services*