

**GATEWAY HEALTH GROUP BOARD OF DIRECTORS
MEETING MINUTES OF MEETING
MAY 12, 2015
CARVER TOWN HALL**

Attendance:

Carver: Michael Milanoski, Peter Gray
Lakeville: Rita Garbitt
Mattapoisett: Brenda Herbeck, Secretary
Marion: Gary Carreiro, Chair
Old Colony Vocational Technical School District: Sarah Griffith
GHG Treasurer: Debra Blanchette
EBS Foran: Edd Byrnes
BCBS: Sheila Reardon, Tanya Chakmakian
MOSAIC Wealthcare: Steve Armbrust, Matt Capone

Carreiro opened the meeting at 9:40am

Review of Minutes

Motion to amend the minutes of April 8th by Milanoski to include Peter Gray in the attendance records.
Seconded by Garbitt
Approved Unanimously
Motion to accept the minutes of April 8th as amended by Milanoski.
Seconded by Garbitt
Approved Unanimously

New Business

It was brought to Byrnes' attention that the Gateway website is shut down. Former Chairman, Pat Meagher, had used his credit card to pay the annual fee and had previously been reimbursed by the Group, but his credit card had been compromised, and subsequently cancelled. Since no other card was set up, the website was shut down. Blanchette agreed to use her credit card. Gray will notify Lisa to get in touch with Blanchette a.s.a.p. so the website could be back up and running.

Treasurer's Report

Blanchette distributed warrants for March and April. The Group will be paying the same level monthly plus additional Medex 2 bills until Medex 3 claims run out, then the level monthly will decrease. We have a credit of \$363K from BCBS and over \$230K from HP for the quarter ending March 31st, which is not reflected in this month's report. Byrnes continues to monitor the progress of the Medicare/HP settlement, but believes it may not be resolved by June 30th. The claimant will turn 26 soon, and then will probably go onto Mass Health. The bank account total should be back up to about \$1M after the remaining funds from the resolution are received, after credits from the carriers are reflected and after the level monthly stabilizes.

Motion by Garbitt to accept the Treasurer's Report.
Seconded by Milanoski
Approved Unanimously

FY 14 Audit Status

Blanchette received a draft of the FY 2014 audit from Fraher. He found an error in the 2013 audit, and requested information on run-out claims to complete it, which Byrnes will provide. Blanchette will request Fraher be present at June's meeting to meet with the Group and review the audit. It will be decided then whether or not to renew the agreement for FY 15's audit.

Next Meeting Date

Blanchette had to leave the meeting, so setting the next meeting date was taken out of order

The next meeting was set for Tuesday, June 23rd at 9:30 in Carver

August meeting at the Beverly Yacht Club in Marion was set for Wednesday, August 19th at noon.

BCBS-Wellness Website

Reardon & Chakmakian provided information about the upcoming Summer Activity Challenge, including promotional materials and information on creating teams, tracking progress and syncing Fitbits. BCBS will send Byrnes reports by the 15th of each month, which will be used to determine the program's success, and, in the beginning, who is entitled to a free Fitbit. Reardon recommended Fitbit winners register them and download the app on their smartphones for ease of syncing. Participants can enter steps manually under the Exercise tab on the "ahealthyme" website. Participants can receive help syncing by calling the Customer Service 800 number. Reardon advised the Group to send the notifications included in the handout to promote participation. Since the Challenge is set up to be a group challenge, entities would need to promote team participation and appoint team leaders. Teams within each entity would compete with each other. Average steps per participant will determine winners.

MOSAIC Wealthcare

Capone and Armbrust updated the Group on what they have been doing with various Gateway entities. Armbrust assured that Mosaic is not here to change any vendors, but to take the responsibility of coordinating reps and making sure they do their jobs.

He stated that they are working with Liberty Mutual to offer discounted home and auto insurance to employees. Carreiro wondered if we let one vendor in why not other vendors. Armbrust stated that entities should leave it up to Mosaic to look at vendors' products and help Gateway entities determine whether or not to offer those products.

Armbrust and Capone informed the Group that guaranteed issue life insurance is currently available through New York Life and Mass Mutual. With regard to disability insurance, he stated that teachers don't even know that they have disability insurance through the MTRS or they are confused on how that disability works. Regarding 457 plans, Capone stated that they can analyze whether there would be savings to employees if they enrolled with Mass Mutual. He stated that Mosaic can bring more enhancements to each individual's retirement plan. Mosaic is available to do seminars for retirement planning, including providing information on Social Security and County Retirement.

Armbrust presented a demo of their Voluntary Benefits website they will customize for each Gateway entity. Websites for ORR and Mattapoisett will soon be available.

Byrnes Report

Byrnes informed the Group that DiBenedetto will be contacting member units to set up HIPAA training.

The Group contracted with Armbrust and Capone when they were with New York Life and now that they are MOSAIC Wealthcare, it is necessary for the Group to sign an addendum to the agreement.

Motion by Milanoski to authorize Carreiro to sign the addendum on behalf of the Gateway members
Seconded by Garbitt
Approved Unanimously

Byrnes advised the Group to contact their payroll companies to see what they are doing to assist with the ACA reporting that will be required at the beginning of 2016. NFP is looking into a plan with the minimum essential coverage that member units can offer to all employees, for which employees would pay the full premium. By offering this plan to all employees, it would make it impossible for any member unit to pay the penalty. 50-50 contribution communities will always have an affordability issue. Byrnes noted that the “Cadillac” plan fee will be effective in 2018, and Gateway’s PPO plan would be considered such a plan. It was agreed to take a “wait-and-see” position before taking any action. Fees would result in increased rates.

Old Business

Milanoski asked whether Byrnes was still looking into the feasibility of having one provider. Byrnes stated that rates would not change much as the only variable is the admin fees. Some union contracts specifically state the plans offered, so contracts would need to be changed in order to switch to one provider.

Motion by Milanoski to adjourn at 11:44am

Seconded by Garbitt

Approved Unanimously

Respectfully Submitted:

Brenda Herbeck

Secretary