

GATEWAY HEALTH GROUP BOARD OF DIRECTORS
MEETING MINUTES OF SPECIAL MEETING
September 25, 2018
CARVER TOWN HALL

Attendees:

Carver: Michael Milanoski, Brad Brothers
Lakeville: Rita Garbitt
Mattapoisett: Sarah Piehler
Marion: Gary Carreiro, Chair, Annita Donovan
Old Colony VTSD: Eileen Reece
Old Rochester RSD: Patrick Meagher, Susana Cunningham
GHG Treasurer: Debra Blanchette
NFP: Edd Byrnes, Mary Whitters

Carreiro opened the meeting at 9:35 AM

Review of Minutes:

Review of Minutes from the August Board Meeting.
Minutes posted well in advance of meeting.
Garbitt asked to have meetings sent out earlier (Concern about the dismissal of HPHC plans)
Discussion about the timing of Minutes and the Posting of Minutes.
Announcement of upcoming meeting and Minutes will be posted sooner and will be on the website.
A few misspellings. Piehler will correct and resend Minutes.
Garbitt motioned to approve Minutes as amended, Seconded by Piehler. Approved unanimously

Treasurer's Report:

Blanchette distributed the Treasurer's Report and the August Expense warrant (signatures required).
Blanchette said that the quarterly adjustment from BCBS \$395,000 still owed. Made two \$50,000 payments. Bills are paid.
A payment from Stop Loss was received yesterday for a total of \$140,000. Blanchette deposited today.
Byrnes mentioned that NFP will receive a new Stop Loss report tomorrow 9/26. Future payments expected from Stop Loss.
Quarterly settlement has to do with claims. We are still collecting less than the monthly level deposits.
Imbalance with quarterly adjustments may be due to 3 new Stop Loss claimants.
Setting rates Byrnes uses current population of bodies multiplied by the requested monthly level deposit for each of the carriers and match to rates done using the same body count. = Surplus value
Doesn't include Medicare rates
Mid-year rate adjustment? Allowable but messes up the budget.
Premium rates exceed level monthly deposit rate. Pattern over past few years. Edd trying to get to the bottom of the issue.
Carreiro - Possibly not aggressive enough setting rates. Byrnes – possible still doesn't explain why not building a surplus each month compared to the level monthly deposit.

Balances have been pretty much what they have been. Everything is paid.

Heart transplant claimant is pushing the stop loss

Blanchette touched on bonding for herself. She looked into it with Darling & O'Neil. D&O said *"It may be more beneficial for GHG to purchase blanketed employment dishonesty including third party coverage. Something that would protect the entity in the event that any employee steals monies from them. And would also allow the entity to submit for reimbursement of the lost funds. Otherwise GHG would need to provide bylaws to determine how much Debra, as Treasurer, should be bonded for."*

Blanchette asked D&O for a cost estimate for the Dishonesty coverage. *"Could be anywhere from \$500 to \$5,000 or more."*

Blanchette is currently bonded for \$350,000 and cost \$975.

Simplest thing is to include in the bylaws that the Treasurer will be bonded for a certain amount and then get a quote.

Blanchette will get a few different quotes for re-bonding.

Byrnes – will look into the wording for the addendum.

Motion to accept the Treasurers report:

Garbitt motioned to approve

Seconded by Peihler

Approved unanimously

Old Business:

Carreiro received an update on South Eastern RSD Situation

Carreiro received an email from Dee Moschos office. A draft complaint letter from GHG. Finalize and give blessing to send.

Incurring of legal fees from Dee Moschos office. Total of \$4,500 (interest included) including the complaint letter.

Milanoski motioned to approve.

Seconded by Garbitt

Approved unanimously

New Business:

Byrnes presented Senior Renewals for January 1, 2019

- HPHC Enhance Plan increasing by 4.42%
- BCBS Medex Plan increasing by 2.11%
- BCBS Managed Blue for Seniors plan increasing by 3.72%

The thing to take into account is the HPHC Enhance rates are over \$1,400 more expensive than the BCBS Medex rates.

- At 25% contribution level will cost the retirees \$364 more yearly
- At 50% contribution level will cost the retirees \$768 more yearly

Worse in copays than the BCBS Medex plan. Covered Provider Group is any doctor that accepts Medicare, includes hospital.

Byrnes suggested there is no reason to stay with HPHC other than comfort value.

Three groups still have HPHC Enhance. Lakeville (30), Carver (24) and Old Colony (21).

Byrnes suggested that both Tanya Chakamakian (BCBS) and he are both willing to meet with Seniors on the Enhance plan and the IAC's to discuss the termination of the plan.

IAC meeting first to inform of changes as October/November are Open Enrollments for Senior plans.

Garbitt asked about the eye exam provision – Byrnes will check into the BCBS Medex benefit and get back to Garbitt.

Altus Dental Discussion

Garbitt was concerned about whether retirees could be on the dental plan.

Byrnes reassured her that the retirees can be on the plan or be on a separate retiree trust plan with Altus.

Reece concerned about the implementation of the Altus plan as Old Colony presently has Altus dental plan. Byrnes assured her that it will be the same plan design.

Need to vote to move GHG to Altus Dental and making NFP the BOR.

Carreiro suggest that the Board revisit the Altus dental discussion and take a vote at the October Board Meeting.

Retirees will term January, 2019 the HPHC Enhanced plan.

Active Employees will term HPHC plans and also implementing the Altus Dental plan July, 2019.

10:10 AM – Presentation by Matt Capone and Steve Armbrust (Mosaic) and Steve Karas (Aflac) on the proposed transition from BeneClick to Selerix:

Capone addressed the urgency for the Board to make a decision to transfer data from BeneClick platform over to Selerix platform, as the plug will be pulled on December 31st by Mass Mutual.

Karas addressed concerns and questions from the Board regarding the Aflac Selerix platform. He used Rockland and Wellesley as examples of recent implementations.

His major point was that it is all about the communication. Suggesting meetings be set up with Department Heads and Union Leaders first.

A Sample Letter of Agreement was presented by Karas to the Board members.

Aflac is asking to meet with at least 75% of each entities population for one on one meetings.

There was mutual concern among Board members that it is difficult to get captive meetings with employees

Karas emphasized that Aflac is here to educate. These voluntary benefits compliment the core benefit package.

How will Aflac continue to work with the groups after the initial enrollment?

- Will have a direct Aflac contact to make changes & updates on platform

- Will have dedicated support member

Carreiro asked if other carriers can be included on the platform along with the intended Voluntary Benefits package carriers (Aflac, Boston Mutual and Mass Mutual)

Answer: No, not if in direct conflict with one of the proposed products. Future products/carriers need to be vetted through Capone or Armbrust (Mosaic). Also, any future carriers need to have technology that can feed into the Selerix platform.

Board needs to vote on the implementation of Selerix sooner than later. Need time to meet with entities and Department Heads. Lakeville and Old Colony need to be brought on board.

Carreiro asked about the cost of Selerix further down the road. No charge to Gateway presently.

FSA with Aflac.

Currently employees pay administration fee, with Aflac FSA there will be no fee for the employee.

Carreiro recommends going forward with the FSA with Aflac.

Take aways:

Lakeville and Old Colony need to see the Selerix demo.

The benefit platform is already in place with Beneclick so technically not changing benefits, therefore do not need to meet with the IAC regarding the Selerix transition.

Vote taken to move to the Selerix platform;

Piehler motioned to approve

Seconded by Cunningham

Reece abstained from the final vote.

Byrnes mentioned that we will need a BOR letter from each entity.

The Board agreed the next GHG Board Meeting will be Wednesday, October 17th at 9:30 AM

Meeting adjourned at 11:20 AM

Respectfully Submitted:

Mary Whitters