

Meeting Notes
IAC Meeting 1.8.2020

Present: Marcia Cairns-Retiree, Leslie Guertin-General Accounting, Marion Karsina – WB Schools, Jim Bartlett-Police, Roger Pontribriand-School., Mike Coveney, Jack McCormick-Retiree Joy Layden – NFP
Karen Gagliastre – Fallon Health Wellness Consultant

Absent: John Fitch-Light Dept., Eric Mensing-DPW is no longer with the Town. DPW needs to choose another IAC rep with Union.

Meeting Called to order at 3:20

Service Issues

1. Marcia Cairns relayed concern about inability to receive medications as she had not yet received member ID card, she called Fallon/Aetna to no resolve. Has this happened to any other members? I will take up issue with Fallon.
2. Jim Bartlett also raised concern over son, college student and inability to receive physical therapy while in New Hampshire and being required to return to MA for the services, however a week later Fallon mailed letters to the contrary. I will take up issue with Fallon.

Pre-Renewal Discussion

Reviewed current plan design, analytics reporting including current MLR and discussed strategy to await the October financials to see if improvement in high cost claims helps MLR. Compared current to last year, and this year it is worse and last year renewal was 8.5. We should expect double digit increase, perhaps mid-teens, but we have a lot of tools to help us achieve a more reasonable renewal. Deductibles, HRAs, Networks, Opt Outs, etc. Discussed pros/cons of RFP. Discussed addition of higher deductibles, in addition to high deductible with HRA or even HSA. Jack pointed out an on line video on Town internal website for HSA education will be very helpful, all agreed.

Discussed Select vs. Direct network and reviewed the overlap report. Several IAC members stated the financial difference in premiums between the two is not enough to incent members to move from Select to Direct. Shared Starrett one-on-one meeting with Fallon rep and the success they had. Ken and I met with Nancy last week and she also liked this idea. Discussed mandatory meetings. Leslie suggested all attend or they will default enrollment to Direct. Roger inquired if Select was even needed as an offering, as contracts only stipulate HMO/PPO. Mike suggested a list of folks in Select using only Direct providers be given to managers. NFP stressed this one-one-one is intended to be an educational tool for members who may not NEED Select network, not a penalty for those who do need Select.

Discussed higher deductibles paired with HRA. Fallon owns Ultra Benefits where there is an integrated HRA, automatic claim file feed, and Ultra pays provider directly, eliminating 2

steps for member, no need to submit claim themselves, or pay provider themselves. TASC is current FSA vendor and they do a good job. NFP will also obtain HRA proposal from TASC. Can a member use FSA & HRA for same deductible reimbursement?

Reviewed GIC benchmark plan and discussion ensued regarding financial savings if move to the Fallon Benchmark plan. NFP will bring current GIC rates to next IAC meeting. We are continually monitoring GIC Executive meetings. There is inclination that they may add a HDHP with HSA this year. (Would there be enough financial savings so that the Town could contribute towards Dental plan? Discussed RFP for Dental renewal. Altus usually come out in mid-February to provide renewals.) What if IAC votes yes on deductible changes but Unions vote No? Discussed invoking Section 21, this was approved by BOS back when Leon was TM as a placeholder. BOS could move to GIC and proceed with PEC, then determine mitigation fund (25% savings allocated back to EEs). There is concern that unions could vote that there is a change in working conditions. Some members expressed that the GIC had changed deductibles mid-year a while back and they are financially unstable. Jack suggested the Union presidents be invited to an IAC meeting, all agreed this was good idea. I suggested only to invite them after IAC has arrived at agreement on renewal action plan and not too early on in the renewal process while the committee is developing action plan. NFP will request price for benchmark plan in addition to higher deductibles.

Wellness

Discussed wellness for this year and that 6 months have passed and budget had not been used at all yet. In prior IAC meetings it was determined the focus going forward would be on active workshops rather than passive table top demonstrations. Challenge has been the school employees in terms of schedule due to their restricted free time during the school day. Roger will check on Professional Development days coming up and see if Wellness can be added to the agenda so that school employees can also participate in workshops.

Student Debt Plans

Discussed the possibility of adding a new benefit to help employees with college loans. We will continue to work on this and obtain proposals from 3 vendors.

Next IAC Meeting Thursday 1/30 3:15, all can attend.

Approved
1/30/20
MPC