

October 17, 2019

RECEIVED  
FREETOWN TOWN CLERK  
2019 OCT 17 AM 10:45  
*Ja Brown*

Memo to the Board of Selectmen

From: Health Insurance Advisory Committee

**Minutes of Meeting of October 17, 2019 of the Health Insurance Advisory Committee**

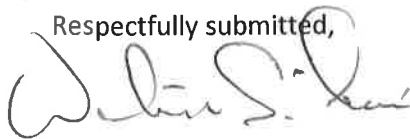
Those Present: Walter Sawicki, Chairman, Mark Fornaciari, Treasurer/Collector Jessica Thomas, Town Administrator David DeManche, Lt. Neal LaFleur and MIIA Account Executive Kerri Pochay and BXBS representative Adam Thornton. Absent are Keven Desmarais, and Selectman Lisa Pacheco.

The meeting was called to order by Chairman Walter Sawicki at 9:27am. After looking over documentations presented by the MIIA account executive relative to Health Insurance coverage for FY21 the Committee made the following Motion(s):

Motion (Fornaciari/LaFleur) to recommend all existing coverage approved as reflected on the rate sheet. Passed unanimously.

Meeting adjourned at 10:12 am Motion (Fornaciari/LaFleur). Passed unanimously.

Respectfully submitted,



Walter Sawicki, Chairman



## **MIIA Health Benefits Trust**

### Town of Freetown Strategic Planning Meeting AGENDA

---

- Introductions
- FY'19 & FY'20 debrief and open items
  - Service Team Feedback
- Review of data –Head Counts
- Multi-Year Planning & Budgeting
  - FY'21
  - FY'22
- Alternatives
  - Benchmark
  - Select Network
  - High Deductible Options
- Smart Shopper
- Wellness Engagement
- Retiree Renewal
- MMA Annual Meeting Registration
- Other Items

MLA HEALTH BENEFITS TRUST

Summary of Headcounts for Freetown for period 10/2017 - 9/2019






10/12/2019 Page 37

| Month  | VIP Ind. | VIP Family | VIP Two | VIP Mem. | BCE Ind. | BCE Family | BCE Two | BCE Mem. | HMO Ind. | HMO Family | HMO Two | HMO Mem. | Choice Ind. | Choice Family | Choice Two | Choice Mem. | Medex Ind. | Medex Subtotal | MBS Ind. | BC65 HMB Ind. | Medical Subs | Medical Mem. | Dental Ind. | Dental Family | Dental Two | Dental Subs | Dental Mem. |
|--|----------|------------|---------|----------|----------|------------|---------|----------|----------|------------|---------|----------|-------------|---------------|------------|-------------|------------|----------------|----------|---------------|--------------|--------------|-------------|---------------|------------|-------------|-------------|
| Oct. 2017  |          |            |         |          | 3        | 2          |         | 9        | 22       | 40         | 153     |          |             |               |            |             | 62         | 129            | 24       |               | 153          | 248          | 13          | 21            |            | 34          | 74          |
| Nov. 2017  |          |            |         |          | 3        | 1          |         | 6        | 22       | 43         | 162     |          |             |               |            |             | 62         | 131            | 24       |               | 155          | 254          | 12          | 23            |            | 35          | 79          |
| Dec. 2017  |          |            |         |          | 3        | 1          |         | 6        | 24       | 42         | 162     |          |             |               |            |             | 63         | 133            | 24       |               | 157          | 255          | 13          | 23            |            | 36          | 80          |
| Jan. 2018  |          |            |         |          | 3        | 1          |         | 6        | 23       | 42         | 161     |          |             |               |            |             | 64         | 133            | 24       |               | 157          | 255          | 13          | 23            |            | 36          | 80          |
| Feb. 2018  |          |            |         |          | 3        | 1          |         | 6        | 23       | 43         | 164     |          |             |               |            |             | 64         | 134            | 24       |               | 158          | 258          | 13          | 24            |            | 37          | 83          |
| Mar. 2018  |          |            |         |          | 3        | 1          |         | 6        | 23       | 42         | 161     |          |             |               |            |             | 64         | 133            | 24       |               | 157          | 255          | 13          | 24            |            | 37          | 83          |
| Apr. 2018  |          |            |         |          | 3        | 1          |         | 6        | 23       | 42         | 161     |          |             |               |            |             | 64         | 133            | 24       |               | 157          | 255          | 13          | 24            |            | 37          | 83          |
| May. 2018  |          |            |         |          | 3        | 1          |         | 6        | 23       | 42         | 161     |          |             |               |            |             | 64         | 133            | 23       |               | 156          | 254          | 13          | 24            |            | 37          | 83          |
| Jun. 2018  |          |            |         |          | 3        | 1          |         | 6        | 24       | 42         | 162     |          |             |               |            |             | 64         | 134            | 23       |               | 157          | 255          | 14          | 24            |            | 38          | 84          |
| Jul. 2018  |          |            |         |          | 3        | 1          |         | 6        | 24       | 43         | 166     |          |             |               |            |             | 64         | 135            | 23       |               | 158          | 259          | 17          | 25            |            | 42          | 89          |
| Aug. 2018  |          |            |         |          | 3        | 1          |         | 6        | 23       | 42         | 160     |          |             |               |            |             | 65         | 134            | 23       |               | 157          | 254          | 17          | 25            |            | 42          | 87          |
| Sep. 2018  |          |            |         |          | 3        | 1          |         | 6        | 23       | 42         | 160     |          |             |               |            |             | 65         | 134            | 23       |               | 157          | 254          | 17          | 25            |            | 42          | 87          |
| Oct. 2018  |          |            |         |          | 3        | 1          |         | 6        | 23       | 42         | 161     |          |             |               |            |             | 65         | 134            | 23       |               | 157          | 255          | 17          | 25            |            | 42          | 92          |
| Nov. 2018  |          |            |         |          | 3        | 1          |         | 6        | 23       | 42         | 160     |          |             |               |            |             | 64         | 133            | 23       |               | 156          | 253          | 16          | 26            |            | 42          | 90          |
| Dec. 2018  |          |            |         |          | 3        | 1          |         | 6        | 23       | 41         | 155     |          |             |               |            |             | 65         | 133            | 23       |               | 156          | 249          | 15          | 25            |            | 40          | 85          |
| Jan. 2019  |          |            |         |          | 3        | 1          |         | 6        | 22       | 42         | 158     |          |             |               |            |             | 68         | 136            | 22       |               | 158          | 254          | 16          | 25            |            | 41          | 86          |
| Feb. 2019  |          |            |         |          | 3        | 1          |         | 6        | 22       | 42         | 158     |          |             |               |            |             | 68         | 136            | 22       |               | 158          | 254          | 16          | 25            |            | 41          | 86          |
| Mar. 2019  |          |            |         |          | 3        | 1          |         | 6        | 24       | 43         | 166     |          |             |               |            |             | 68         | 139            | 22       |               | 161          | 262          | 17          | 26            |            | 43          | 92          |
| Apr. 2019  |          |            |         |          | 3        | 1          |         | 6        | 25       | 43         | 168     |          |             |               |            |             | 68         | 140            | 22       |               | 162          | 264          | 16          | 27            |            | 43          | 98          |
| May. 2019  |          |            |         |          | 3        | 1          |         | 6        | 26       | 43         | 169     |          |             |               |            |             | 68         | 141            | 22       |               | 163          | 265          | 16          | 27            |            | 43          | 98          |
| Jun. 2019  |          |            |         |          | 3        | 1          |         | 6        | 24       | 43         | 167     |          |             |               |            |             | 68         | 139            | 22       |               | 161          | 263          | 15          | 27            |            | 42          | 97          |
| Jul. 2019  |          |            |         |          | 3        | 1          |         | 6        | 23       | 44         | 168     |          |             |               |            |             | 68         | 139            | 22       |               | 161          | 264          | 14          | 28            |            | 42          | 98          |
| Aug. 2019  |          |            |         |          | 4        | 1          |         | 7        | 22       | 44         | 167     |          |             |               |            |             | 68         | 139            | 22       |               | 161          | 264          | 14          | 28            |            | 42          | 98          |
| Sep. 2019  |          |            |         |          | 4        | 1          |         | 7        | 24       | 44         | 168     |          |             |               |            |             | 68         | 141            | 22       |               | 163          | 265          | 14          | 28            |            | 42          | 98          |
| Averages<br>(24 Months Medical / 24 Months Dental) |          |            |         |          | 3        | 1          |         | 6        | 23       | 42         | 162     |          |             |               |            |             | 65         | 135            | 23       |               | 158          | 257          | 15          | 25            |            | 40          | 88          |

Aug 2019  
Report Date

## PERFORMANCE REPORT

## EXECUTIVE SUMMARY

|   |   |   |
|---|---|---|
| <br><b>Eligible Population</b>                   | <b>173</b><br>Members   | <b>72</b><br>Households   |
| <br><b>Activation</b><br>(Program to Date)       | <br><b>Shopping</b><br>(Program to Date)<br><b>50.00%</b><br>Activated Shopping Rate   | <br><b>Incentives Paid</b><br>(Program to Date)<br><b>50.00%</b><br>Shop Conversion Rate |
| <b>4</b><br>Households Activated<br><b>5.56%</b><br>Activation Rate   | <div> <div> <b>2</b><br/> Activated Households that<br/> shopped<br/> <b>\$0.00</b><br/> Average Savings per Shop<br/> Activity<br/> <b>2.78%</b><br/> Shopping Rate </div> <div> <b>3</b><br/> Shop Activity by Activated<br/> Households<br/> <b>Shopping By Gender</b><br/> Men<br/> <b>0%</b><br/> Women<br/> <b>100%</b> </div> </div> | <b>1</b><br># Incentives Paid<br><b>\$75</b><br>\$ Incentives Paid<br><b>\$0</b><br>Average Savings Per<br>Incentive  |
| <br><b>Claims Savings</b><br>(Program to Date) | <b>\$75</b><br>Total Gross Savings  | <b>\$0</b><br>Total Claims Savings<br><b>21</b><br>Total Shoppable Claims   |
| <b>Monthly Performance</b>  | <b>\$75</b><br>Total Gross Savings<br><b>\$0</b><br>Total Claims Savings  | <b>\$75</b><br>\$ Incentives Paid<br><b>1</b><br># Incentives Paid  |

Aug 2019

Report Date

## PERFORMANCE REPORT

## Cost-Effective Breakout By Procedure (Jul 2019 - Aug 2019)

| Procedure Name              | Incurred Claims | Shopping Activity | Incentives Paid (#) | Incentives Paid (\$) | Redirection Rate | Savings    | Savings Per Case | BOB savings (Prior Year) | Potential Savings |
|-----------------------------|-----------------|-------------------|---------------------|----------------------|------------------|------------|------------------|--------------------------|-------------------|
| Bladder Repair (Sling)      | 0               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$2,686                  | \$0               |
| Bone Density                | 0               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$107                    | \$0               |
| Bronchoscopy                | 0               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$1,129                  | \$0               |
| Bunionectomy                | 0               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$2,756                  | \$0               |
| Carpal Tunnel               | 0               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$1,431                  | \$0               |
| Cataract Removal            | 2               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$1,833                  | \$3,667           |
| Colonoscopy                 | 2               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$918                    | \$1,836           |
| CT Scan                     | 4               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$352                    | \$1,408           |
| Ear Tubes                   | 0               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$952                    | \$0               |
| Gall Bladder Surgery        | 0               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$3,541                  | \$0               |
| Hernia Repair               | 1               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$3,110                  | \$3,110           |
| Knee Surgery                | 0               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$1,914                  | \$0               |
| Lithotripsy - Kidney Stones | 0               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$4,544                  | \$0               |
| Mammogram                   | 4               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$82                     | \$328             |
| MRI                         | 3               | 2                 | 1                   | 75                   | 33.33%           | \$0        | \$0              | \$384                    | \$768             |
| PET Scan                    | 0               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$1,473                  | \$0               |
| Shoulder Surgery            | 0               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$4,172                  | \$0               |
| Sinus Surgery               | 0               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$4,234                  | \$0               |
| Tonsils and Adenoids        | 0               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$1,870                  | \$0               |
| Tubal Ligation              | 0               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$2,402                  | \$0               |
| Ultrasound                  | 4               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$242                    | \$967             |
| Upper GI                    | 1               | 1                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$1,085                  | \$1,085           |
| Urethra and Bladder Scope   | 0               | 0                 | 0                   | 0                    | 0.00%            | \$0        | \$0              | \$3,617                  | \$0               |
| <b>Total</b>                | <b>21</b>       | <b>3</b>          | <b>1</b>            | <b>75</b>            |                  | <b>\$0</b> |                  |                          | <b>\$13,170</b>   |

| Metric Name                               | Definition  |
|---|---|
| Activated Households that Shopped         | How many activated households had shop activity   |
| Activated Performance rate                | Household Activation rate/[benchmark]   |
| Activated Shopping Rate                   | Total activated household shop activity/Total activated households                              |
| Activation Rate                           | Total activated households/Total households   |
| Active Households                         | Total count of households that are currently enrolled in the plan and eligible for SmartShopper |
| Active Members                            | Total count of members that are currently enrolled in the plan and eligible for SmartShopper    |
| Average Savings per Shop                  | Total activated household claim savings amount/Total activated household shop activity          |
| Average Savings Per Shop Activity         | Total Claim Savings Amount / Total activated active households that shopped                     |
| Book of Business Average Savings per Case | Average savings per Incentives paid across Sapphires book of business for comparison purposes   |



**MIIA HEALTH BENEFITS TRUST**  
Renewal Proposal 1/1/2020 - 12/31/2020  
**Freetown**

| MONTHLY CONTRIBUTION RATES |             |          |          |          |
|----------------------------|-------------|----------|----------|----------|
| PRODUCTS                   |             | CURRENT  | RENEWAL  |          |
|                            |             | RATES    | RATES    | INCREASE |
| Medex 2                    | Medex 2     | \$162.88 | \$162.88 | 0.00%    |
|                            | Blue Med Rx | \$158.02 | \$163.54 | 3.49%    |
|                            | Total       | \$320.90 | \$326.42 | 1.72%    |
| Managed Blue for Seniors 2 | Individual  | \$151.56 | \$156.24 | 3.09%    |
|                            | Blue Med Rx | \$158.02 | \$163.54 | 3.49%    |
|                            | Total       | \$309.58 | \$319.78 | 3.29%    |

310.10 Town  
16.32 Ret.  
303.79 Town  
15.99 Ret

Blue Medicare Rx rates represent PDP Option 26 (\$10/\$20/\$35 RX, 2x MO).

Renewal rates are based on continuing the current enrollment level.

| Signature for Acceptance of Rates | Date |
|-----------------------------------|------|
|                                   |      |