

**Mass Strategic Health Group
Meeting Minutes
Meeting of June 12th, 2019
GBS Gallagher**

Board Members Present:

Doug Willardson
Richard Mathieu
Matthew Wojcik

Webster Town Administrator
Dudley Charlton RSD Finance and Operations Manager
Douglas Town Administrator

Others Present:

Anthony Lively
Emmilie Roach
Chris Nunnally

Alera/Lively Insurance
Arthur J. Gallagher
Arthur J. Gallagher

The meeting was called to order 12:50 PM

Mr. Mathieu made a motion to call the meeting to order, Mr. Wojcik seconded the motion and it passed unanimously.

Attendance

The attendance sheet was passed around and signed as everyone arrived and took meeting materials.

Stop Loss Introduction/Vote

Mr. Anthony Lively introduced himself from Lively Insurance and went over the basic terms of stop loss. Mr. Lively explained stop loss and how it pertains to self-funded groups limiting risk to the group.

Mr. Willardson asked if lasers are added at the renewal and Mr. Lively responded yes, they can also have a contingent laser which is personalized for an individual who is known to have higher claims. Mr. Lively said when looking for a stop loss carrier you want to make sure you go with someone who has financial stability and the ability to pay your claims. Mr. Lively went into further details on a captive and the different ways to structure it. Mr. Lively explained that by having a captive the group will be more financially stable. Mr. Nunnally noted to the group that this is something to look into in the future.

Mr. Lively said the two carriers that came in with the best quotes were Harvard Pilgrim and Gerber, they both offered 12/24 & 12/18 contracts which means that contract runs 12 months but is paid in 24 months and a 12/18 is 12 month contract but is paid in 18 months. Chris Nunnally recommended a 12/24 and looking at a 12/18 next year. Gerber and Harvard Pilgrim both offered a 100,000 and 150,000 stop loss quote. Mr. Lively reviewed the best options and it showed Gerber

showing the lowest cost. Mr. Mathieu requested a copy of all the quotes for review and Mr. Nunnally said he would send the copies.

Mr. Richard Mathieu made a motion to accept Gerber at \$150,000 deductible with a 12/24 contract as the MSHG's stop loss carries and Matt Wojcik seconded the motion and it passed unanimously.

Richard Bienvenue Contract

Chris Nunnally presented Mr. Bienvenue contract, the contract showed pricing and details on how to set up accounts and pay bills.

Mr. Wojcik talked about Mr. Bienvenue needing to obtain a Treasurer's Bond at a level determined by the Board with the cost of said bond to be borne by the Group mentioned number 9 on Mr. Bienvenues contract. The group had a conversation about the level of the bond and how much it was going to be. Chris Nunnally clarified it was a \$500,000 bond and it was specific to the group. The group requested clarification and Mr. Nunnally will have Mr. Bienvenue add it in.

Mr. Wojik made a motion to set the treasures bond at \$500,000 with the cost of the bond to be set by the group. Mr. Mathieu seconded and the motion and it passed unanimously.

Mr. Mathieu made a motion to accept Mr. Bienvenue's contract, Mr. Wojcik seconded the motion and it passed unanimously.

Other Business

Chris Nunnally spoke with the group about the governance website that will be ready by the end of July that Ms. Roach will post the meeting minuets, agenda, and meeting post to. Ms. Roach will be sending the meeting minutes and the notice/agenda for the groups to post. Mr. Nunnally said that all meetings will be posted 48 hours prior to the meeting on the HPI MSHG website until the governance website is built.

Mr. Nunnally passed out the HPI agreements that everyone will sign and return after reviewed.

Next Meeting

The next meeting was set for July 17th at 2:30

Mr. Mathieu made a motion to end the meeting at 1:53 PM Mr. Wojcik seconded the most and it passed unanimously.

*Submitted by,
Emmilie Roach
Gallagher Benefit Services*