

Health Insurance Study Committee

Meeting minutes

November 14, 2017

DRAFT

Present were Julie Lonergan, Marla Davis, Ralph Rathjen, Steve Hankard, Melanie Van Tassel, Peggy Petraszewski and Katie Ambrose. Also present was Michael Connelly, Account Manager from New England Employee Benefits Co. Inc. (NEEBCO).

The Committee convened at 10:04 am.

Michael Connelly presented the study committee with information packets containing available plans and rates offered by Harvard Pilgrim, Anthem and Tufts. The committee reviewed the various plan options and rates and how they compare to the current plan and rates. Mr. Connelly noted that the renewal for the Town's current plan with Harvard Pilgrim has an increased out of pocket maximum, an increase in the addition of a coinsurance and an 11.26% rate increase. There is a 2% premium reduction for renewing a plan with the same carrier so it would ultimately be a 9.26% increase.

The difference between an HMO and an Elevated HMO with Harvard Pilgrim was discussed. The Elevated HMO has a more limited network with no access to providers & hospitals in other New England states such as MA, ME & CT. If an employee needed care at a Boston hospital or provider it would not be covered.

Discussion ensued about the plan options and rates. Consensus was that the benefits of the preferred Tufts plan and having a 7.69% increase (vs. higher increases) outweighed the administrative work necessary in changing providers. Steve Hankard made a motion to recommend to the Selectmen the Tufts Health Freedom Plan Silver Granite Advantage EPO 5000 as the first choice, the Harvard Best Buy HMP LP 5000 Rx1516 Silver as the second choice and the Anthem Silver Access Blue NE 2SZR HMO 5000/0%/7350 SOS as the third choice. Seconded by Julie Lonergan. Mr. Connelly stated that Tufts has been in NH for two years now and he has not observed any issues with service or rate increases. If the Town were to switch providers to Tufts and an issue arose, NEEBCO would address it. Discussion ensued about the HRA so Julie Lonergan retracted her second and Steve Hankard retracted his motion. After discussing the recommended plan and the HRA the committee will not recommend changing the HRA. Steve Hankard made a motion to recommend to the Selectmen the Tufts Health Freedom Plan Silver Granite Advantage EPO 5000 as the first choice, the Harvard Best Buy HMP LP 5000 Rx1516 Silver as the second choice and the Anthem Silver Access Blue NE 2SZR HMO 5000/0%/7350 SOS as the third choice. Seconded by Julie Lonergan. Motion passed unanimously.

The committee then reviewed a comparison of Life, AD&D and STD insurance benefits and providers. Sun Life Financial presented a slightly lower cost for their package than the current provider (Unum), but it would not likely outweigh the administrative costs associated with changing providers. Ralph Rathjen made a motion to recommend to the Selectmen to stay with the current carrier, seconded by Melanie Van Tassel. Motion passed unanimously.

Ralph Rathjen will present the committee's recommendation to the Select Board at their meeting tomorrow night.

Motion to adjourn at 11:50am by Julie Lonergan, 2nd by Melanie Van Tassel. Motion passed unanimously.

Respectfully submitted,
Katie Ambrose