

Health Insurance Study Committee

Meeting minutes

November 16, 2016

DRAFT

Present were Julie Lonergan, Marla Davis, Ralph Rathjen, Peggy Petraszewski and Katie Ambrose. Also present was Michael Connelly, Account Manager from New England Employee Benefits Co. Inc. Steve Hankard and Melanie Van Tassel were not present.

The Committee convened at 10:35 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 he did not provide plans from Minuteman Health as LRGH and Franklin hospital don't participate nor Maine Community Health Options as they've left New Hampshire.

Marla Davis stated she would not like to switch carriers based on consistency with the current carrier and positive employee feedback, and noted that Tufts may be an option to explore further in the future when they have been in the market longer (Tufts has only been in the market for a year).

The potential for a second plan option was discussed and Mike Connelly noted that a second plan option with a different carrier would only be possible if there was at least 37.5% participation in each plan. With a second plan option the employee could pay the difference between the two plans if it were more expensive. Marla Davis and Julie Lonergan expressed that it would be best for the Town to only offer one plan at this time given the participation requirement and the work load it would add to payroll.

Discussion ensued about the plan options which were narrowed down between the Harvard Pilgrim Best Buy HMO LP 5000 and a Tufts Health Freedom Plan. Consensus supported the Harvard Pilgrim plan. Ralph stated that both should be presented to the Select Board.

The HRA was discussed and the committee agreed that given the deductible for the preferred plan would increase by \$1,000, the HRA contribution should be increased by \$1,000. Mr. Connelly recommended including the LP copay in the HRA as it could save the employees and the Town money. Marla Davis motioned to recommend to the Select Board the Harvard Pilgrim Best Buy HMP LP 5000 Rx 1253 Silver plan for the calendar year January 1, 2017 through December 31, 2017 with a \$1,000 increase to the HRA and include the LP copay. Julie Lonergan seconded. Motion passed unanimously. Ralph will present the committee's recommendation to the Select Board at their meeting tonight.

Motion to adjourn at 11:55am by Julie Lonergan, 2nd by Peggy Petraszewski.

Respectfully submitted,
Katie Ambrose