

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Executive Committee Meeting Notice and Agenda

January 28, 2025

9:00 A.M.

ZOOM Meeting

Call to Order	RC
West County Senior Services District Addition to Trust (vote)	JS
2025 Rate Discussion and Recommendation (vote)	JS
Other Last Minute Items	JS
Adjournment	RC

Meeting Schedule

Insurance Advisory Committee – January 29, 2025, 10:00 a.m. ZOOM

Executive Committee – February - TBD

Executive Committee – March 19, 2025, 9:00 a.m. ZOOM

Joseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/84427146387?pwd=CzBvKkqY0BQTkmhCbYyZ6dqXJ17Xca.1>

Meeting ID: 844 2714 6387

Passcode: 980489

One tap mobile

+13126266799,,84427146387#,,,,*980489# US (Chicago)

+16465588656,,84427146387#,,,,*980489# US (New York)

Dial by your location

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- +1 646 558 8656 US (New York)
- +1 646 931 3860 US
- +1 301 715 8592 US (Washington DC)
- +1 305 224 1968 US
- +1 309 205 3325 US
- +1 719 359 4580 US
- +1 253 205 0468 US
- +1 253 215 8782 US (Tacoma)
- +1 346 248 7799 US (Houston)
- +1 360 209 5623 US
- +1 386 347 5053 US
- +1 507 473 4847 US
- +1 564 217 2000 US
- +1 669 444 9171 US
- +1 669 900 9128 US (San Jose)
- +1 689 278 1000 US

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Find your local number: <https://us02web.zoom.us/u/kqPja0D9L>



The Senior Center

Ashfield • Buckland • Shelburne

January 13, 2025

Hampshire County Group Insurance Trust
88 King Street
Northampton, MA 01060

ATTN: Joe Shea

Dear Mr. Shea,

We are contacting you on behalf of the West County Senior Services District. A home rule petition was approved by the Towns of Ashfield, Buckland, and Shelburne at Annual Town Meetings in 2022, and on January 5, 2023 Governor Baker signed into law Chapter 402 of the Acts of 2022 Establishing the West County Senior Services District.

The six members of the Board of Managers have been duly appointed and have been taking action to transition from the current 3-town Consortium Agreement to the new District. On October 7, 2024 the Selectboards of Ashfield and Shelburne and on October 8, 2024 the Selectboard of Buckland accepted the Transition Plan presented by the Board of Managers. Those votes used the same motion and all votes were unanimous.

As a result of the recent selectboard votes, the Consortium Agreement will end at midnight June 30, 2025, and the West County Senior Services District will be in effect July 1, 2025 at 12:01 a.m.

The 3 employees of The Senior Center are currently employees of the Town of Shelburne and receiving insurance benefits through the Town. At their November 8, 2024 meeting the Board of Managers voted to join the Hampshire County Group Insurance Trust as of July 1, 2025 and request continued insurance benefits for the employees who will continue to be employed by the new District.

Please advise us of additional information for a smooth transition.

Sincerely,



Sylvia M. Smith, Chair
Board of Managers
West County Senior Services District



Juli Moreno, Director
The Senior Center

7 Main Street Shelburne Falls, Massachusetts 01370

(413) 625-2502

VOTE

To allow the West County Senior Services District into the Hampshire County Group Insurance Trust effective 7/1/25. As this Unit is presently made up of three subscribers from existing Units, West County Senior Services District will not go through a probationary time period.

Premium Analysis

CVS Claims (12x\$2.35m)	28,200,000	
less Rx Rebates	(8,000,000)	
HMO Claims (8.2%trend)	45,838,932	74.6%
PPO Claims(10.21% trend)	15,636,230	25.4%
	<hr/>	
	81,675,162	

CVS Claims (12x\$2.5m)	30,000,000	
less Rx Rebates	(8,000,000)	
HMO Claims (8.2%trend)	45,838,932	74.6%
PPO Claims(10.21% trend)	15,636,230	25.4%
	<hr/>	
	83,475,162	

CVS Claims (12x\$2.75m)	33,000,000	
less Rx Rebates	(8,000,000)	
HMO Claims (8.2%trend)	45,838,932	74.6%
PPO Claims(10.21% trend)	15,636,230	25.4%
	<hr/>	
	86,475,162	

Berkshire Health Trust voted on a **16%** premium rate increase.

This year MIIA Health Trust members will be receiving the following:

Health members will be receiving rates of increase based on a range within the following:

Minimum of **9.9%** to a Maximum of **19.9%**. The MIIA Trust average is **14.8%**

HMO	Plan Counts	Current Prem	Current Annual Prem	15%	16%	17.5%	18.0%	19.0%	20%	22.5%
Single	1,334	\$ 711	\$ 11,381,688	\$ 13,088,941	\$ 13,202,758	\$ 13,373,483	\$ 13,430,392	\$ 13,544,209	\$ 13,658,026	\$ 13,942,568
+1	697	\$ 1,655	\$ 13,842,420	\$ 15,918,783	\$ 16,057,207	\$ 16,264,844	\$ 16,334,056	\$ 16,472,480	\$ 16,610,904	\$ 16,956,965
Family	1,178	\$ 2,040	\$ 28,837,440	\$ 33,163,056	\$ 33,451,430	\$ 33,883,992	\$ 34,028,179	\$ 34,316,554	\$ 34,604,928	\$ 35,325,864
PPO										
Single	383	\$ 819	\$ 3,764,124	\$ 4,328,743	\$ 4,366,384	\$ 4,422,846	\$ 4,441,666	\$ 4,479,308	\$ 4,516,949	\$ 4,611,052
Family	492	\$ 2,237	\$ 13,207,248	\$ 15,188,335	\$ 15,320,408	\$ 15,518,516	\$ 15,584,553	\$ 15,716,625	\$ 15,848,698	\$ 16,178,879
Premium		\$	\$ 71,032,920	\$ 81,687,858	\$ 82,398,187	\$ 83,463,681	\$ 83,818,846	\$ 84,529,175	\$ 85,239,504	\$ 87,015,327
New Premium				10,654,938	11,365,267	12,430,761	12,785,926	13,496,255	14,206,584	15,982,407

Proposed New Rates		Rate increase	
HMO			
Single	\$ 825	1,100,230	16%
+1	\$ 1,928	1,343,868	16.5%
Family	\$ 2,397	2,823,666	17.5%
PPO			
Single	\$ 962	368,570	17.5%
Family	\$ 2,662	1,309,719	19.0%
		6,946,053	Monthly
		83,352,640	Annual
		12,319,720	New Prem

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