HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Executive Committee
Meeting Notice and Agenda
March 18, 2020
9:00 A.M.
98 King Street
Northampton, MA 01060

Call to Order	RK
Approval of Minutes of February 2020	RK
Financial Report (Vote) Month of February 2020 **Income & Expenses & Operating Expenses** **For Trust and Wellness Initiative**	KK
February Expenditures (vote)	JS
MGL 32B, Section 20 Adoption (vote)	JS
FY21 Budget Proposal (vote)	JS
Coronavirus	JS
FY21 rate changes around the State	JS
Insurance Director Contract	RK
Adjournment	RK

Meeting Schedule

Insurance Advisory Committee – April 15, 2020, 10:00 a.m., Deerfield Town Hall
Executive Committee – May 20, 2020, 9:00 a.m., 98 King Street
Executive Committee – June 17, 2020, 9:00 a.m., 98 King Street

HAMPSHIRE COUNTY
GROUP INSURANCE TRUST

98 KING STREET
NORTHAMPTON, MA 01060

TO: All Trust Member Units

RE: **Minutes of February 19, 2020**
Executive Committee Meeting
HCGIT Office

MEMBERS PRESENT:

Russ Kaubris	Lisa Banner	Michael Sullivan
Donna Foglio	Lisa Blackmer	Denise Cashin

OTHERS PRESENT:

Joseph Shea	Karen Karowski	Cynthia Smith
Michele Komosa		

CALL TO ORDER
Chairman Russ Kaubris called the meeting to order at 9:00 a.m. with a quorum present.

APPROVAL OF MINUTES
A motion to accept the minutes of January 15, 2020 was made by Lisa Banner seconded by Lisa Blackmer and passed unanimously.

FINANCIAL REPORT
Financial Report
Karen presented the Financial Report for the month of January reflecting a starting balance of $6,811,819.93 with a total monthly income received of $6,216,179.22 and monthly expenses of $5,665,653.03 with a total net monthly income of $550,526.19 and an ending month balance of $7,362,346.12 with accounts receivable of $53,961.34 leaving a total of $36,447,236.09.

Investments and CD's for January 2020
Karen also reported that the investments portfolio value was $11,561,028.98 with a market change of ($41,130.19) leaving a total of $11,519,898.79. Karen also reported a starting balance in CD's of $12,901,265.98, with interest earned of $21,808.78, leaving a balance of $12,923,074.76.

A motion to accept the Financial Report as written was made by Michael Sullivan and seconded by Lisa Blackmer. The motion passed unanimously.

2.

WELLNESS UPDATE

Michele gave an update on the Wellness Initiative program:

- **On-Site Seminars** – Requests are picking up with 5 onsite seminars or health/wellness fairs currently booked and 4 more in the pipeline.
- **Spring Challenge** – This will be held April 20th through May 24th.
- **AHealthyMe** – In a meeting with Heidi and Maura from BCBS, Michele discovered engagement in the program is up 30% and about 75% of participants are female.
- **Weight Loss Benefit** – The weight loss app "Noom" is now eligible for reimbursement under the weight loss benefit.

For more information on any wellness programs contact Michele Komosa by phone at 413-584-1300 ext 173 or email at mkomosa@hampshirecog.org.

FY19 AUDIT

Joe reported a few recommendations received from the auditors. They suggested:

1. The EC review and formally approve all disbursements each month.
2. A donation was made on behalf of the Trust at Bill Barnett's passing and the auditors recommended we refrain from making any donations.
3. We adopt MCL Chapter 32B, Section 20 to establish an OPEB liability trust fund.

The items were each reviewed and discussed by the EC.

Lisa Banner made a motion to appoint Joe as the designee for processing monthly disbursements with spreadsheets provided monthly as part of the financial reporting at our meetings. This was seconded by Lisa Blackmer and passed unanimously.

JANUARY EXPENDITURES

Joe provided a spreadsheet of all expenditures for the month of January for the EC to review.

On a motion by Michael Sullivan, seconded by Lisa Blackmer, the January list of expenditures was unanimously approved.

MGL CHAPTER 32B, SECTION 20 ADOPTION

Joe provided a handout on MGL Chapter 32B, Section 20 for review and discussion per the recommendation of the auditors. It was discussed and agreed that the Trust should proceed with establishing a separate OPEB liability trust fund. More research is going to be done on putting this in place and it will be revisited at the next meeting.

BCBS ADMIN FEE AND TELEHEALTH

Joe reported that the BCBS administration fee will be going up 1.5% this year but they will be including the Telehealth service for free to the Trust. The Telehealth service will be an additional member benefit beginning July 1st. Members will be able to contact the telehealth service in place of some office visits for things such as mental health needs. Heidi Fountain from BCBS will be at the April meeting to give a more in-depth presentation on the Telehealth program and how it will help members.

3.

INSURANCE DIRECTOR CONTRACT

Russ Kaubris recommended extending Joe Shea's current contract as the Trust director to coincide with the fiscal year and budget. Russ explained he'd be contacting the EC members to complete a performance evaluation for Joe which the EC will review and use to negotiate a new contract with Joe.

On a motion by Michael Sullivan, seconded by Lisa Blackmer, it was unanimously voted to extend Joe Shea's current contract to June 30, 2020.

Respectfully submitted,
Cynthia Smith

Meeting Schedule

Executive Committee – March 18, 2020, 9:00 a.m., 98 King St., Northampton
Insurance Advisory Committee – April 15, 2020, 10:00 a.m., Deerfield Town Hall
Executive Committee – February 19, 2020, 9:00 a.m., 98 King St, Northampton

4.

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

					2019						2020	
ITEMS	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB
Starting Cash Balance	$9,139,968.78	$9,809,941.83	$9,836,170.60	$9,835,518.68	$5,924,467.48	$9,494,654.59	$9,438,634.03	$9,582,833.36	$6,794,092.23	$5,247,746.37	$6,811,819.93	$7,362,346.12
Adjustments												
Total Starting Balance	$9,139,968.78	$9,809,941.83	$9,836,170.60	$9,835,518.68	$5,924,467.48	$9,494,654.59	$9,438,634.03	$9,582,833.36	$6,794,092.23	$5,247,746.37	$6,811,819.93	$7,362,346.12
MONTHLY INCOME												
Total Premium Collected	6,242,875.41	5,712,566.76	6,033,505.92	1,717,380.76	9,278,866.11	6,939,633.43	5,782,915.94	5,886,132.11	5,056,512.60	7,211,091.43	6,213,985.27	5,388,271.49
Interest Income (MMDT)	3,512.55	4,047.50	3,706.58	3,482.24	4,160.61	3,527.51	3,698.66	2,759.26	1,796.34	2,365.19	2,193.95	1,926.37
Other Income or Adjustments						12,049.44	(23,042.23)	(10,637.79)	(10,815.29)			
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	6,246,387.96	5,716,614.26	6,037,212.50	1,720,863.00	9,283,026.72	6,955,210.38	5,763,572.37	5,878,253.58	5,047,493.65	7,213,456.62	6,216,179.22	5,390,197.86
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,072,300.00	5,072,300.00
Reinsurance (Ind.&Agg.)	105,985.68	105,992.62	105,769.68	105,662.07	126,571.40	126,103.32	106,726.45	122,974.15	126,173.97	125,718.65	77,352.27	125,479.32
BCBS Settlement			427,485.79		(44,374.19)	1,374,177.84			943,254.14			860,319.75
Recon adjust w/Finance												
BCBS Sr Premium Paid												
Other Exp. & Claim Settlement	464,477.30	471,186.95	472,311.87	467,008.42	499,707.48	478,806.35	479,793.39	481,451.38	477,984.37	486,887.99	479,710.12	424,916.26
Total Plan Expenses	5,570,462.98	5,577,179.57	6,005,567.34	5,572,670.49	5,581,904.69	6,979,087.51	5,586,519.84	5,604,425.53	6,547,412.48	5,612,606.64	5,629,362.39	6,483,015.33
Total Unit Operating Expenses	5,951.93	113,205.92	32,297.08	59,243.71	130,934.92	32,143.43	32,853.20	62,569.18	46,427.03	36,776.42	36,290.64	36,340.91
TOTAL MONTHLY EXPENSES	5,576,414.91	5,690,385.49	6,037,864.42	5,631,914.20	5,712,839.61	7,011,230.94	5,619,373.04	5,666,994.71	6,593,839.51	5,649,383.06	5,665,653.03	6,519,356.24
TOTAL NET MONTHLY INCOME	669,973.05	26,228.77	(651.92)	(3,911,051.20)	3,570,187.11	(56,020.56)	144,199.33	211,258.87	(1,546,345.86)	1,564,073.56	550,526.19	(1,129,158.38)
BALANCE												
Cash Balance	9,809,941.83	9,836,170.60	9,835,518.68	5,924,467.48	9,494,654.59	9,438,634.03	9,582,833.36	9,794,092.23	5,247,746.37	6,811,819.93	7,362,346.12	6,233,187.74
Adjustments								(3,000,000.00)				
ENDING MONTHLY BALANCE	9,809,941.83	9,836,170.60	9,835,518.68	5,924,467.48	9,494,654.59	9,438,634.03	9,582,833.36	6,794,092.23	5,247,746.37	6,811,819.93	7,362,346.12	6,233,187.74

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Fund And Investment Information

FUNDS	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	2020 JAN	FEB
Post Employee Ben. S.B.	112,876.74	112,876.74	112,876.74	112,876.74	112,876.74	112,876.74	112,267.50	112,368.26	113,179.02	113,180.40	112,507.78	111,835.16
Funding						810.76	810.76	810.76	810.76	774.76	774.76	774.76
Expenses						1,420.00	710.00		809.38	1,447.38	1,447.38	1,450.14
Total	112,876.74	112,876.74	112,876.74	112,876.74	112,876.74	112,267.50	112,368.26	113,179.02	113,180.40	112,507.78	111,835.16	111,159.78
Accurued Vac & Sick Time	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Income												
Expenses												
Total	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Member Deposits	4,331,277.03	4,354,118.70	4,376,960.37	4,399,801.96	4,399,801.96	4,403,551.96	4,405,426.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96
Deposits	22,841.67	22,841.67	22,841.59		3,750.00	1,875.00	39,375.00					
Total Member Deposits	4,354,118.70	4,376,960.37	4,399,801.96	4,399,801.96	4,403,551.96	4,405,426.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96
Investments												
CD's	9,700,249.59	9,718,051.76	9,737,731.68	9,756,835.33	9,774,124.19	9,794,536.53	9,813,132.07	9,832,384.04	12,854,653.41	12,876,793.26	12,901,265.98	12,923,074.76
Deposit								3,000,000.00				
Interest	17,802.17	19,679.92	19,103.65	17,288.86	20,412.34	18,595.54	19,251.97	22,269.37	22,139.85	24,472.72	21,808.78	19,596.21
Balance	9,718,051.76	9,737,731.68	9,756,835.33	9,774,124.19	9,794,536.53	9,813,132.07	9,832,384.04	12,854,653.41	12,876,793.26	12,901,265.98	12,923,074.76	12,942,670.97
Portfolio Value	10,420,080.27	10,570,425.45	10,770,795.08	10,491,885.34	10,886,293.66	10,977,153.63	10,943,111.44	11,048,878.37	11,176,961.18	11,359,983.98	11,561,028.98	11,519,898.79
Deposit												
Interest	150,345.18	200,369.63	(278,909.74)	394,408.32	90,859.97	(34,042.19)	105,766.93	128,082.81	183,022.80	201,045.00	(41,130.19)	(495,115.62)
Market Change												
Total	10,570,425.45	10,770,795.08	10,491,885.34	10,886,293.66	10,977,153.63	10,943,111.44	11,048,878.37	11,176,961.18	11,359,983.98	11,561,028.98	11,519,898.79	11,024,783.17
Accounts Receivable	120,943.59	373,092.42	250,390.30	4,545,619.76	1,240,417.44	252,880.33	516,120.64	686,015.51	1,546,776.42	331,635.26	53,961.34	571,570.09
Total With Accounts Receivable	34,717,676.03	35,238,944.85	34,878,626.31	35,674,501.75	36,054,508.85	34,996,770.29	35,568,704.59	36,101,021.27	35,620,600.35	36,194,377.85	36,447,236.09	35,359,491.67

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FISCAL YEAR 2020 OPERATING EXPENSES (July 1, 2019 to June 30, 2020)

ITEM CODE	BUDGET ITEMS	FY-2019 Budgeted	FY-2019 Actual YTD	FY2020 Budgeted													FY-2020 Actual YTD
	WAGES & BENEFITS	7/1/18-6/30/19	7-1/6-30	7/1/19-6/30/20	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	7-1/6-30
5110	SALARY*	315,000.00	314,040.63	335,000.00	22,789.60	23,952.04	22,000.26	44,606.74	24,479.11	24,476.76	24,545.61	24,582.15					211,432.27
5145	LONGEVITY	575.00	400.00	575.00													-
5130	OVERTIME		-														-
5120	TEMP. EMPLOYEE SAL		-														-
481	FICA (.062)		-														-
5186	MED TAX (.0145)	5,500.00	4,366.45	5,000.00													-
5181	CONTRIBUTORY RET.	80,000.00	80,566.50	88,000.00	87,658.73												87,658.73
5189	EMP. ASST. PROG.EAP		-														-
5184	HEALTH INSURANCE	49,860.00	37,943.52	40,000.00	5,635.92	5,083.00	4,978.28	4,925.92	5,130.02	4268.28	4268.28	4268.28					38,557.98
5185	LIFE INSURANCE	320.00	255.60	320.00								252.24					252.24
5189	UNEMP HEALTH INS TAX		-														-
	TOT. WAGES & BENEFITS	451,255.00	437,572.70	468,895.00	116,084.25	29,035.04	26,978.54	49,532.66	29,609.13	28,745.04	28,813.89	29,102.67					337,901.22

ITEM CODE	BUDGET ITEMS	FY-2019 Budgeted		FY2020 Budgeted									
	NON SALARY EXPENSE	7/1/18-6/30/19		7/1/19-6/30/20									
5300	ADM. CONT. SERVICES (FS&PF)	12,500.00	-										-
	Rent	14,400.00	14,430.00	15,000.00	1,230.00	1,230.00	1,230.00	1,230.00	1,230.00	1,230.00	1,230.00	1,230.00	9,840.00
	Parking	300.00	1,500.00	1,200.00									-
5305	ADM. CONT. SERVICES (Audit)	10,000.00	2,152.00	12,000.00									-
5320	LEGAL	10,000.00	17,827.50	32,000.00	1,365.00		2,172.90	1296.41	7,500.00	227.5	3,665.00	2500	18,726.81
5340	TELEPNONE/INTERNET	3,600.00	2,429.43	3,600.00	205.93	700.34		607.18				334.14	1,847.59
5490	FOOD SUPPLIES	500.00	538.00	500.00	83.63	56.47	11.58	137.82		68.80	37.97	76.75	473.02
5420	OFFICE & COMPUTER SUPPLIES	1,500.00	1,485.51	2,500.00	28.99						179.21	135.33	343.53
5580	MISC. EXPENSES	500.00	18.48	500.00		150.00	340.10	67.74					557.84
5580	NEWSPAPER/MAGS/BOOKS		100.00	100.00									-
5420	POSTAGE (Stamps)	3,750.00	2,605.80	3,500.00		46.84	15.99	1,519.97		29.54			1,612.34
5275	POSTAGE METER RENTAL		-									35.98	35.98
5380	MINI GRANTS/WELLNESS	25,000.00	19,257.08	25,000.00	11,900.00	357.00		92.16	63.80		57.96		12,470.92
5420	STATIONERY & OFF. SUPP.		436.96							274.84			274.84
5780	SURETY BONDS	850.00	550.00	1,250.00		100.00						350	450.00
5340	TELEPHONES	2,400.00	-										-
5320	TRAINING	1,000.00	-	500.00									-
5710	TRAVEL IN/OUT of STATE	3,000.00	706.77	3,000.00	37.12	27.84	17.44	61.48		4.64		145.80	294.32
5188	UTILITIES	4,000.00	205.40	4,000.00			557.92		470.03	472.06	355.47		1,855.48
	TOT. Inderect Costs		-										-
	Total Non-Salary	93,300.00	64,242.93	104,650.00	14,850.67	2,668.49	4,345.93	5,012.76	9,263.83	2,307.38	5,525.61	4,808.00	48,782.67

ITEM CODE	BUDGET ITEMS	FY-2019 Budgeted		FY2020 Budgeted									
	I.T.	7/1/18-6/30/19		7/1/19-6/30/20									
6000	COMPUTER HARDWARE	1,000.00	-	20,000.00									-
5420	COMPUTER SOFTWARE		-										-
5420	COMPUTER SUPPLIES		-	500.00			1308.78						1,308.78
5850	DESKTOP PCs		-	2,000.00				4,875.00					4,875.00
5300	MISC PROF & TECH SERV.**	10,000.00	2,639.40	18,000.00		439.90	219.95	3,148.76	7,554.07	5,724.00	1,951.14	2,430.24	21,468.06
	TOTAL DATA PROCESSING	11,000.00	2,639.40	40,500.00	-	439.90	1,528.73	8,023.76	7,554.07	5,724.00	1,951.14	2,430.24	27,651.84
	TOTALS	555,555.00	504,455.03	614,045.00	130,934.92	32,143.43	32,853.20	62,569.18	46,427.03	36,776.42	36,290.64	36,340.91	414,335.73

MONTHLY ACCOUNTS RECEIVABLE

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FOR MARCH 2020 PREMIUMS

AS OF FEBRUARY 29, 2020
MARCH PREMIUMS NOT PAID

TO AVOID LATE ASSESSMENT FEE INVOICE MUST BE PAID **BEFORE:**
March 4, 2020

HADLEY	175,601.33	
HCOG	1,993.26	
MIDDLEFIELD	3,925.84	
WESTHAMPTON	43,735.58	
BERNARDSTON	12,504.88	
PIONEER VALLEY R S D	196,693.13	
SHUTESBURY	53,961.34	
SOUTHWICK	83,154.73	
	$ 571,570.09	

Hampshire County Group Insurance Trust

TRANSACTION REPORT FEB FY-20

STARTING BALANCE GENERAL FUND					$ 7,362,346.12
2020					
	WAR#	TRANSACTION	A/P DEBIT	A/R CREDIT	
FEB		PEOPLE'S UNITED			
3		BLUE CROSS BLUE SHIELD	5,932,619.75		$ 1,429,726.37
3		GERBER LIFE/STOP LOSS (NOV)	125,479.32		$ 1,304,247.05
		BR FOX/CANARX	32,764.22		$ 1,271,482.83
3		PEOPLE'S UNITED		53,961.34	$ 1,325,444.17
5		DEPOSIT BOOK FEE	60.64		$ 1,325,383.53
14		PEOPLE'S UNITED		65,491.88	$ 1,390,875.41
14		PEOPLE'S UNITED		33,609.52	$ 1,424,484.93
18		PEOPLE'S UNITED		521,460.78	$ 1,945,945.71
19		BLUE MEDICARE RX (JAN)	392,152.04		$ 1,553,793.67
19		PEOPLE'S UNITED		114,968.67	$ 1,668,762.34
19		PEOPLE'S UNITED		181,744.55	$ 1,850,506.89
20		PEOPLE'S UNITED		80,187.06	$ 1,930,693.95
20		PEOPLE'S UNITED		149,518.50	$ 2,080,212.45
20		PEOPLE'S UNITED		151,102.08	$ 2,231,314.53
21		PEOPLE'S UNITED		32,556.74	$ 2,263,871.27
21		PEOPLE'S UNITED		53,003.08	$ 2,316,874.35
24		PEOPLE'S UNITED		13,021.86	$ 2,329,896.21
24		PEOPLE'S UNITED		550,428.65	$ 2,880,324.86
24		PEOPLE'S UNITED		7,259.16	$ 2,887,584.02
25		PEOPLE'S UNITED		57,116.04	$ 2,944,700.06
25		PEOPLE'S UNITED		165,987.58	$ 3,110,687.64
25		DEPOSIT BOOK FEE REFUNDED		60.64	$ 3,110,748.28
26		PEOPLE'S UNITED		125,392.93	$ 3,236,141.21
27		PEOPLE'S UNITED		994,806.39	$ 4,230,947.60
27		PEOPLE'S UNITED		8,297.25	$ 4,239,244.85
27		PEOPLE'S UNITED		24,802.48	$ 4,264,047.33
27		PEOPLE'S UNITED		142,714.36	$ 4,406,761.69
27		PEOPLE'S UNITED		233,211.64	$ 4,639,973.33
27		PEOPLE'S UNITED		3,078.22	$ 4,643,051.55
28		PEOPLE'S UNITED		118,961.92	$ 4,762,013.47
28		PEOPLE'S UNITED		613,320.87	$ 5,375,334.34
28		PEOPLE'S UNITED		250,148.18	$ 5,625,482.52
28		PEOPLE'S UNITED		569,062.90	$ 6,194,545.42
28		PEOPLE'S UNITED		73,056.86	$ 6,267,602.28
28		PAYROLL (FEB)	29,102.67		$ 6,238,499.61
28		ACCOUNTS PAYABLE (FEB)	7,238.24		$ 6,231,261.37
28		INTEREST		1,926.37	$ 6,233,187.74
					$ 6,233,187.74
					$ 6,233,187.74
					$ 6,233,187.74
					$ 6,233,187.74
					$ 6,233,187.74
					$ 6,233,187.74
					$ 6,233,187.74
					$ 6,233,187.74
		MEMBER UNIT DEPOSITS ON HAND			
FEB			Starting Balance>>>>>>>>>>>>>>>		$ 4,444,801.96
					$ 4,444,801.96
29		Total			**$ 4,444,801.96**
		PEOPLE'S UNITED			
FEB		Post Employee Benefits Fund	Starting Balance>>>>>>>>>>>>>>>		$ 111,835.16
14		Retiree Health & Life Ins.	1,450.14	774.76	$ 111,159.78
29		Total			**$ 111,159.78**

		PEOPLE'S UNITED			
FEB		Accrued Vacation & Sick Time Fund	Starting Balance>>>>>>>>>>>>>>>		$ 31,317.96
					$ 31,317.96
29		Total			**$ 31,317.96**
		INVESTMENTS			
FEB		CD-(Florence Savings-(15 mos 2.30%)			$ 3,366,843.85
29		CD-Interest (renewed 1/5/2019)		5,872.66	$ 3,372,716.51
29		Total			**$ 3,372,716.51**
FEB		CD-Easthampton Savings			$ 9,556,230.91
29		12 mos. @1.90		5,960.33	$ 9,562,191.24
29		Merged with another CD			$ 9,562,191.24
29		12 mos. @1.85% (Renewed 1/3)		6,176.24	$ 9,568,367.48
29		12 mos. @1.90		1,586.98	$ 9,569,954.46
		Total			**$ 9,569,954.46**
FEB		Portfolio Value FEB 1, 2020			$ 11,519,898.79
		Additional Investment			$ 11,519,898.79
29		Investment Earnings/Loss	495,115.62		**$ 11,024,783.17**
		Total			**$ 34,787,921.58**

Hampshire County Group Insurance Trust
Claim Payments - April 2011 To Present

	CLAIMS		AMOUNT PAID		VARIANCE	CUMULATIVE VAR.
July	$ 5,044,390.85	A	$ 4,568,600.00	A	$ 475,790.85	$ 488,216.90
August	$ 4,615,270.49	A	$ 4,568,600.00	A	$ 46,670.49	$ 534,887.39
September	$ 5,393,378.34	A	$ 4,568,600.00	A	$ 824,778.34	$ 1,359,665.73
October	$ 3,213,342.52	A	$ 4,568,600.00	A	$ (1,355,257.48)	$ 4,408.25
November	$ 3,769,413.70	A	$ 4,568,600.00	A	$ (799,186.30)	$ (794,778.05)
December	$ 5,412,781.89	A	$ 4,568,600.00	A	$ 844,181.89	$ 49,403.84
2017 Jan	$ 4,369,459.10	A	$ 4,614,300.00	A	$ (244,840.90)	$ (195,437.06)
February	$ 4,224,033.88	A	$ 4,614,300.00	A	$ (390,266.12)	$ (585,703.18)
March	$ 5,425,612.68	A	$ 4,614,300.00	A	$ 811,312.68	$ 225,609.50
April	$ 3,937,343.78	A	$ 4,614,300.00	A	$ (676,956.22)	$ (451,346.72)
May	$ 4,449,446.02	A	$ 4,614,300.00	A	$ (164,853.98)	$ (616,200.70)
June	$ 5,149,211.18	A	$ 4,614,300.00	A	$ 534,911.18	$ (81,289.52)
July	$ 4,846,901.35	A	$ 4,614,300.00	A	$ 232,601.35	$ 151,311.83
Aug	$ 5,075,129.47	A	$ 4,614,300.00	A	$ 460,829.47	$ 612,141.30
Sept	$ 5,093,190.74	A	$ 4,614,300.00	A	$ 478,890.74	$ 1,091,032.04
Oct	$ 3,107,039.21	A	$ 4,614,300.00	A	$ (1,507,260.79)	$ (416,228.75)
Nov	$ 4,834,990.20	A	$ 4,614,300.00	A	$ 220,690.20	$ (195,538.55)
Dec	$ 5,159,544.72	A	$ 4,614,300.00	A	$ 545,244.72	$ 349,706.17
2018 Jan	$ 4,286,736.71	A	$ 4,635,000.00	A	$ (348,263.29)	$ 1,442.88
Feb	$ 4,849,271.14	A	$ 4,614,300.00	A	$ 234,971.14	$ 236,414.02
Mar	$ 5,402,471.81	A	$ 4,635,000.00	A	$ 767,471.81	$ 1,003,885.83
April	$ 3,320,986.14	A	$ 5,000,000.00	A	$ (1,679,013.86)	$ (675,128.03)
May	$ 4,842,441.31	A	$ 5,000,000.00	A	$ (157,558.69)	$ (832,686.72)
June	$ 5,185,651.60	A	$ 5,000,000.00	A	$ 185,651.60	$ (647,035.12)
July	$ 4,422,144.08	A	$ 5,000,000.00	A	$ (577,855.92)	$ (1,224,891.04)
August	$ 5,849,127.14	A	$ 5,000,000.00	A	$ 849,127.14	$ (375,763.90)
September	$ 4,241,277.55	A	$ 5,000,000.00	A	$ (758,722.45)	$ (1,134,486.35)
October	$ 5,696,290.48	A	$ 5,000,000.00	A	$ 696,290.48	$ (438,195.87)
November	$ 5,837,423.17	A	$ 5,000,000.00	A	$ 837,423.17	$ 399,227.30
December	$ 4,350,290.11	A	$ 5,000,000.00	A	$ (649,709.89)	$ (250,482.59)
2019 - Jan	$ 4,743,800.39	A	$ 5,000,000.00	A	$ (256,199.61)	$ (506,682.20)
February	$ 4,992,711.55	A	$ 5,000,000.00	A	$ (7,288.45)	$ (513,970.65)
March	$ 6,002,513.39	A	$ 5,000,000.00	A	$ 1,002,513.39	$ 488,542.74
April	$ 4,691,042.28	A	$ 5,000,000.00	A	$ (308,957.72)	$ 179,585.02
May	$ 5,951,683.60	A	$ 5,000,000.00	A	$ 951,683.60	$ 1,131,268.62
June	$ 5,242,909.22	A	$ 5,000,000.00	A	$ 242,909.22	$ 1,374,177.84
July	$ 3,462,952.74	A	$ 5,000,000.00	A	$ (1,537,047.26)	$ (162,869.42)
August	$ 5,939,797.85	A	$ 5,000,000.00	A	$ 939,797.85	$ 776,928.43
September	$ 5,166,325.71	A	$ 5,000,000.00	A	$ 166,325.71	$ 943,254.14
October	$ 4,136,764.22	A	$ 5,000,000.00	A	$ (863,235.78)	$ 80,018.36
November	$ 5,655,235.07	A	$ 5,000,000.00	A	$ 655,235.07	$ 735,253.43
December	$ 5,125,066.32	A	$ 5,000,000.00	A	$ 125,066.32	$ 860,319.75
2020-Jan	$ 4,478,889.48	A	$ 5,072,300.00	A	$ (593,410.52)	$ 266,909.23
February	$ 5,222,819.59		$ 5,072,300.00		$ 150,519.59	$ 417,428.82

P = Acturial Projection of Claims or Anticipated Payments, A = Actual Info. E = Estimate based on some actual information

Feb 3, 2020	wire		5,072,300.00	BCBS	xxx		Yes	Monthly Claim prefunding
Feb 3, 2020	wire		125,479.32	Gerber	xxx		Yes	Feb Reinsurance Premium
Feb 4, 2020		5311	1,230.00	King St Realty	5270			Rent - FEB
Feb 5, 2020	ACH		11,018.42	Checkwriters				Net Payroll, 2/1
Feb 7, 2020		5312	20,589.22	BR Fox & Assoc	xxx		Yes	RX Consulting Fee
Feb 7, 2020		5313	48.81	Big Y	5490			Food
Feb 7, 2020		5314	6,427.10	CanaRx	xxx		Yes	CanaRx claims
Feb 7, 2020		5315	182.97	Joseph Shea	various			T&E
Feb 7, 2020		5316	56.87	National Grid	5340			Electric
Feb 7, 2020		5317	1,805.24	Paragus Strategic		5300		Various IT
Feb 12, 2020	wire		860,319.75	BCBS				Quarterly Settlement
Feb 14 2020		5318	255.00	Boston Mutual				Life Insurnace 7/1/19 - 1/31/20
Feb 14 2020		5319	350.00	CNA Surety				Insurance Bond - J Shea
Feb 14 2020		5320	5,563.92	HCGIT				Health Insurance - Mar
Feb 14 2020	wire		392,152.04	Blue Medicare Rx	xxx		Yes	Medex Rx premium
Feb 19 2020	ACH		11,009.59	Checkwriters				Net Payroll, 2/15
Feb 21, 2020		5321	151.74	PPI - ACSA Group Ins				Dental Insurance - Mar
Feb 21, 2020		5322	113.03	AEON				Telephone Expense
Feb 21, 2020		5323	5,747.90	CanaRx	xxx		Yes	CanaRx claims
Feb 21, 2020		5324	139.54	Comcast Business	5340			Internet
Feb 21, 2020		5325	2,554.14	Hampshire Retirement Board				Retirement Allocation - Feb
Feb 21, 2020		5326	2,500.00	Melanson Heath	5305			Audit fee FY19 - Final
Feb 28, 2020		5327	120.50	Cindy Smith				Travel & Tolls
Feb 28, 2020		5328	41.58	LD Products		5420		Toner
Feb 28, 2020		5329	625.00	Paragus Strategic		5300		Various IT
Feb 28, 2020		5330	24.70	Verizon				Telephone Expense
			6,520,806.38					

FY 2021 Budget

BUDGET ITEMS	FY-2019 Budgeted	FY-2019 Actual YTD	FY2020 Budgeted	FY-2020 Actual YTD	FY 2021 Proposed Budget
WAGES & BENEFITS	7/1/18-6/30/19	7-1/6-30	7/1/19-6/30/20	7-1/6-30	
SALARY*	315,000.00	314,040.63	335,000.00	211,432.27	345,000.00
LONGEVITY	575.00	400.00	575.00	-	4,000.00
OVERTIME		-		-	
TEMP. EMPLOYEE SAL		-		-	
FICA (.062)		-		-	
MED TAX (.0145)	5,500.00	4,366.45	5,000.00	-	
CONTRIBUTORY RET.	80,000.00	80,566.50	88,000.00	87,658.73	98,000.00
EMP. ASST. PROG. EAP		-		-	
HEALTH INSURANCE	49,860.00	37,943.52	40,000.00	38,557.98	51,409.35
LIFE INSURANCE	320.00	255.60	320.00	252.24	320.00
UNEMP HEALTH INS TAX		-		-	
TOT. WAGES & BENEFITS	**451,255.00**	437,572.70	468,895.00	337,901.22	498,729.35

BUDGET ITEMS	FY-2019 Budgeted		FY2020 Budgeted		
NON SALARY EXPENS	7/1/18-6/30/19		7/1/19-6/30/20		
ADM. CONT. SERVICES (FS&PF)	12,500.00	-		-	
Rent	14,400.00	14,430.00	15,000.00	9,840.00	15,450.00
Parking	300.00	1,500.00	1,200.00	-	1,200.00
ADM. CONT. SERVICES (Audit)	10,000.00	2,152.00	12,000.00	-	12,500.00
LEGAL	10,000.00	17,827.50	32,000.00	18,726.81	5,000.00
TELEPNONE/INTERNET	3,600.00	2,429.43	3,600.00	1,847.59	3,500.00
FOOD SUPPLIES	500.00	538.00	500.00	473.02	600.00
OFFICE & COMPUTER SUPPLIES	1,500.00	1,485.51	2,500.00	343.53	2,000.00
MISC. EXPENSES	500.00	18.48	500.00	557.84	700.00
NEWSPAPER/MAGS/BOOKS		100.00	100.00	-	
POSTAGE (Stamps)	3,750.00	2,605.80	3,500.00	1,612.34	3,500.00
POSTAGE METER RENTAL		-		35.98	
MINI GRANTS/WELLNESS	25,000.00	19,257.08	25,000.00	12,470.92	25,000.00
STATIONERY & OFF. SUPP.		436.96		274.84	
SURETY BONDS	850.00	550.00	1,250.00	450.00	550.00
TELEPHONES	2,400.00	-		-	
TRAINING	1,000.00	-	500.00	-	500.00

TRAVEL IN/OUT of STATE	3,000.00	706.77	3,000.00	294.32	3,000.00
UTILITIES	4,000.00	205.40	4,000.00	1,855.48	3,000.00
TOT. Inderect Costs		-		-	
Total Non-Salary	**93,300.00**	64,242.93	104,650.00	48,782.67	76,500.00

BUDGET ITEMS I.T.	**FY-2019 Budgeted 7/1/18-6/30/19**		**FY2020 Budgeted 7/1/19-6/30/20**		
COMPUTER HARDWARE	1,000.00	-	20,000.00	-	
COMPUTER SOFTWARE		-		-	
COMPUTER SUPPLIES		-	500.00	1,308.78	1,000.00
DESK TOP PCs		-	2,000.00	4,875.00	
MISC PROF & TECH SERV.**	10,000.00	2,639.40	18,000.00	21,468.06	26,400.00
TOTAL DATA PROCESSING	11,000.00	2,639.40	40,500.00	27,651.84	27,400.00
TOTALS	**555,555.00**	504,455.03	**614,045.00**	414,335.73	**602,629.35**

Does not include potential IT work to replace Server and/or Billing Program

COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE
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MIKE KENNEALY
SECRETARY OF HOUSING AND ECONOMIC DEVELOPMENT

EDWARD A. PALLESCHI
UNDERSECRETARY OF CONSUMER AFFAIRS AND BUSINESS REGULATION

GARY D. ANDERSON
COMMISSIONER OF INSURANCE

BULLETIN 2020-02

To: Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts, Inc., and Health Maintenance Organizations

From: Gary Anderson, Commissioner of Insurance

Date: March 6, 2020

Re: Addressing COVID-19 (Coronavirus) Testing and Treatment

The Division of Insurance ("Division") issues this Bulletin to provide information to Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts, Inc., and Health Maintenance Organizations ("Carriers") about the Division's expectations regarding Carriers' appropriate coverage of testing and treatment for COVID-19, also known as Coronavirus, and other actions that will directly address the potential impacts of Coronavirus. Recognizing that members of the public may seek a variety of health care services in connection with the Coronavirus, including laboratory testing and urgent care and emergency services, the cost of those health care services should not be a barrier for Massachusetts residents.

The Coronavirus Risk

The public health and societal impact from the spread of the Coronavirus could dramatically impact the Commonwealth. It will be essential that government and business leaders take all appropriate steps to safeguard the general public and well-being of the Commonwealth's citizens. Health insurance coverage plays a critical role in the public's actual and perceived access to and affordability of health care services. Coronavirus may impose unique risks to our insurance market that Massachusetts has not faced for at least a generation. Therefore, the Division is notifying Massachusetts Carriers that it expects them to take all necessary steps to enable their covered members to obtain medically necessary and appropriate testing and treatment that will help fight the spread of this disease.

The Division expects Carriers to communicate prevention, testing and treatment options to covered persons in accordance with guidelines from the Massachusetts Department of Public Health (DPH) and the Centers for Disease Control and Prevention (CDC), such as guidelines regarding how and when to contact your local board of health or health care provider. As this situation evolves, and informed by guidance from the DPH and CDC, the Division may issue further bulletins on this topic.

Specifically, the Division expects Carriers to do the following:

- Establish dedicated help lines to respond to all calls about the Coronavirus and keep covered members aware of providers who test/treat the virus, members' available benefits, and phone numbers that members can call for additional help.
- Promote tele-health options, including removal of applicable cost-sharing for such services, enabling covered members to seek screening, evaluation, diagnosis and/or treatment for Coronavirus in order to reduce the need for patients to come to medical offices where they may come into contact with the Coronavirus.
- Relax prior approval requirements and procedures so that members can get timely medically necessary testing or treatment, in accordance with DPH and CDC guidelines, if they are at risk of contracting the Coronavirus.
- Relax out-of-network requirements and procedures when access to urgent testing or treatment, in accordance with DPH and CDC requirements, is unavailable from in-network providers.
- Forego any cost-sharing (copayments, deductibles, or coinsurance) for medically necessary Coronavirus testing, counseling and vaccinations at in-network doctors' offices, urgent care centers, or emergency rooms; and at out-of-network doctors' offices, urgent care centers, or emergency rooms when access to urgent testing or treatment, in accordance with DPH and CDC requirements, is unavailable from in-network providers.
- Forego any copayments for medically necessary Coronavirus treatment, in accordance with DPH and CDC guidelines, at in-network doctors' offices, urgent care centers, or emergency rooms; and at out-of-network doctors' offices, urgent care centers, or emergency rooms when in-network alternatives are not available.

Guidelines in Relation to Coronavirus

Pursuant to M.G.L. c. 176O, §16(b), Massachusetts-issued insured health plans are required to provide coverage for health care services if (1) the services are a covered benefit under the insured's health benefit plan; and (2) the services are medically necessary. Insured health plans that are accredited by the Division as managed care companies under M.G.L. c. 176O may employ utilization review systems in making decisions about whether services are medically necessary. Utilization review is defined in M.G.L. c. 176O as "a set of formal techniques designed to monitor the use of, or evaluate the clinical necessity, appropriateness, efficacy, or efficiency of, health care services, procedures or settings." Carriers should review all relevant medical necessity criteria and develop appropriate exceptions in cases where the insured is at significant risk of contracting dangerous viruses such as the Coronavirus.

If you have any questions about this Bulletin, please contact Kevin Beagan, Deputy Commissioner for the Health Care Access Bureau, at (617) 521-7323.

Joe Shea

From: Blue Cross Blue Shield of Massachusetts <email@contact.emailbcbsma.com>
Sent: Wednesday, March 11, 2020 6:03 PM
To: Joe Shea
Subject: Coronavirus Information from Blue Cross Blue Shield of Massachusetts

Trouble viewing this email? View the web version

MASSACHUSETTS

March 11, 2020

Dear valued customer,

Blue Cross Blue Shield of Massachusetts has been monitoring and responding to the serious challenges posed by the outbreak of coronavirus strain COVID-19. We want to assure you that our priorities remain rock-solid: to ensure uninterrupted access to care for our customers and members. This weekend, the Boston Globe ran a story on new Division of Insurance guidance, highlighting Blue Cross' plans specifically. See story.

We are reaching out to our customers directly to outline the steps we are taking. We have established a dedicated coronavirus helpline (1-888-372-1970) available for members to answer any questions about benefits, providers, and share other resources related to COVID-19. We also have launched a regularly updated resource center that includes information about how to stay safe, a downloadable tip sheet for employers, a video featuring one of our physicians, and an FAQ. Our health news site, Coverage, produces timely, original news articles reporting what health consumers need to know about COVID-19. Additionally, effective immediately, Blue Cross plans (excluding Medicare) will:

- Remove co-pay, co-insurance, or deductibles for testing, counseling, vaccination (once available), and other COVID-19 care provided at doctors' offices, emergency rooms, and urgent care centers for all members, consistent with the guidance issued by the Massachusetts Division of Insurance.
- Remove co-pay for COVID-19 treatment provided at doctors' offices, emergency rooms, and urgent care centers for all members, consistent with the guidance issued by the Massachusetts Division of Insurance. Any medically necessary treatment for coronavirus is covered under a member's health plan within the United States or internationally.
- Remove co-pays, co-insurance, or deductibles for members with the Blue Cross telehealth benefit (Well Connection) for the screening, evaluation, and/or

suggested treatment of COVID-19. Telehealth offers convenience (within the United States) as well as the opportunity to avoid potential exposure to contagion.

Note: We intend to take these actions to reduce barriers to access care for both our fully insured customers and our self-funded customers. Self-insured customers can opt-out of the removal of member liability entirely. If you decide to opt-out, please contact your BCBSMA Account Executive within two business days.

- Remove administrative barriers, such as prior authorizations and referrals, for medically appropriate care for COVID-19.
- Provide access to prescription medications for members with Blue Cross Blue Shield pharmacy benefits. Members will have access to early refills for all prescribed maintenance medications. We will ensure formulary flexibility if there are shortages or access issues. Members should reach out to Blue Cross directly for more information.

We also want you to know that our company has disaster response and pandemic preparedness plans in place. As we have in past outbreaks, we have begun to execute on these plans, which are designed to support our customers, members, and providers as well as maintain business continuity.

For example, our workforce is mobile-enabled and can work remotely to support customers, members, providers, and business partners. Our financial reserves can be used to pay for health care services and fund our operations should there be an interruption in the flow of business revenue because of a pandemic. We are in a strong position to lead and support all our constituents in an emergency.

We are closely coordinating with federal and state health officials as well as the Blue Cross Blue Shield Association and will update you on next steps as needed.

We are grateful for your business and confident that we are well prepared to face this challenge. Please reach out anytime if you have questions or concerns.

Sincerely,

Andrew Dreyfus
President and CEO
Blue Cross Blue Shield of Massachusetts

Bruce Nash, M.D.
Chief Physician Executive
Blue Cross Blue Shield of Massachusetts

MASSACHUSETTS

SCANTIC VALLEY REGIONAL HEALTH TRUST

FY21 Approved Rates & Funding

APPROVED FUNDING SCENARIO - EFFECTIVE 7/1/20 (based on 12/19 enrollments)

	FY21 Approved Rates			12/19 Enrollments			MONTHLY	ANNUALIZED	% Change
BLUE CARE ELECT (BCE)	Individual		Family	Individual		Family	FUNDING	FUNDING	om current
Standard	$ 1,453.00		$ 3,162.00	8		3	21,110		
Deductible	$ 1,397.00		$ 3,035.00	9		3	21,678		
				17		6	42,788	513,456	0.0%
	Individual		Family	Individual		Family	MO. FUNDING	ANN. FUNDING	
NETWORK BLUE - Standard	$ 811.00		$ 2,009.00	178		223	$ 592,365	$ 7,108,380	4.0%
				0					
NETWORK BLUE - Deductible Plan	$ 788.00		$ 1,956.00	116		185	$ 453,268	$ 5,439,216	4.0%
All NETWORK BLUE				294		408	1,045,633	12,547,596	4.0%
HNE EPO Standard	Individual	2-Person	Family	Individual	2-Person	Family	MO. FUNDING	ANN. FUNDING	
2-Tier	$ 710.00		$ 1,769.00	60	0	70	$ 166,430	1,997,160	
3-Tier	$ 744.00	$ 1,511.00	$ 2,035.00	80	83	48	$ 282,613	3,391,356	
				140	83	118	$ 449,043	$ 5,388,516	6.0%
HNE EPO - Deductible Plan	Individual	2-Person	Family	Individual	2-Person	Family	MO. FUNDING	ANN. FUNDING	
2-Tier	$ 687.00		$ 1,711.00	229		365	$ 781,838	$ 9,382,056	
3-Tier	$ 718.00	$ 1,459.00	$ 1,965.00	0	0	0	$ -	$ -	
				229	0	365	$ 781,838	$ 9,382,056	6.0%
All HNE				369	83	483	$ 1,230,881	$ 14,770,572	6.0%
	Individual		Family	Individual		Family	MO. FUNDING	ANN. FUNDING	
TUFTS EPO - Standard	$ 822.00		$ 2,052.00	7		4	$ 13,962	$ 167,544	
TUFTS EPO - Deductible	$ 747.00		$ 1,863.00	23		15	$ 45,126	$ 541,512	
All TUFTS							$ 59,088	$ 709,056	5.0%
TOTAL FUNDING:							$ 2,378,390	$ 28,540,680	5.0%

Increase from Current funding: $ 1,351,512

Decrease compared to Scenario A: $ (840,361)

20.

Fiscal Year 2021 Full-Cost Premiums

Medicare

Vote

Product	Plan	Tier	Projected Enrollment*	FY20 Rates	FY21 Rates	% Increase Over FY20 Rates
Medicare Advantage	Tufts Medicare Preferred	Individual	4,538	$321.31	$324.00	0.8%
Medicare Supplement	Tufts Medicare Complement	Individual	9,499	$370.20	$382.54	3.3%
	UniCare OME w/o CIC	Individual	253	$375.00	$387.44	3.3%
	UniCare OME w/CIC	Individual	75,009	$385.58	$398.47	3.3%
	HPHC Medicare Enhanced	Individual	16,038	$389.76	$402.63	3.3%
	HNE Medicare Supplement	Individual	3,045	$390.44	$403.39	3.3%

Enrollment counts as of August 2019

Key Insights

- Benefits remain the same as Fiscal Year 20 and the premium increases across all plans are comparable, besides the Medicare Advantage plan
- All Medicare Supplement products offer similar value propositions and premiums
- The majority of GIC Medicare-eligible members are in UniCare OME

- Overall average Fiscal Year 2021 premium increase amongst Medicare products is 3.2%
- Among Medicare products, the highest increase is 3.3% and the lowest is 0.8%
- Tufts Medicare Preferred is the only Medicare Advantage product offered to GIC members
- Among Medicare Supplement products, Tufts Medicare Complement remains the lowest cost product followed by UniCare OME
- There is little premium variation across Medicare Supplement products with a maximum premium differential of $21/month

21.

Fiscal Year 2021 Full-Cost Monthly Premiums

Non-Medicare

Vote

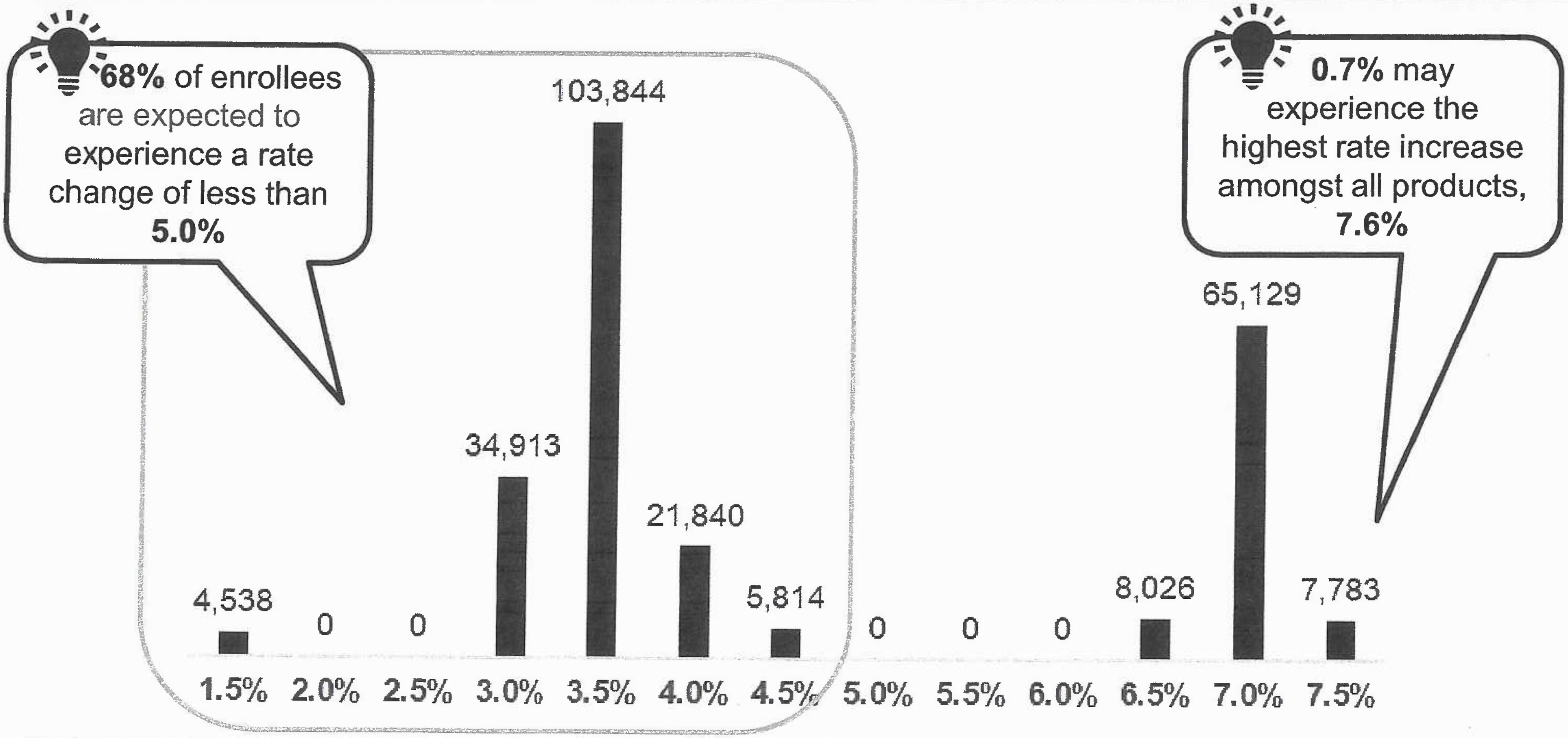
Network	Plan	Tier	Projected Enrollment*	FY20 Rates	FY21 Rates	% Increase Over FY20 Rates
Regional	HNE	Individual	5,164	$568.82	$592.22	4.1%
		Family	5,814	$1,351.81	$1,409.87	4.3%
	AllWays Health Partners Complete HMO	Individual	4,159	$644.67	$685.47	6.3%
		Family	3,867	$1,671.84	$1,783.21	6.7%
Limited	UniCare Community Choice	Individual	8,577	$515.71	$550.64	6.8%
		Family	11,410	$1,272.51	$1,363.28	7.1%
	Tufts Spirit	Individual	3,043	$563.94	$604.56	7.2%
		Family	1,771	$1,354.20	$1,456.45	7.6%
	Fallon Direct	Individual	2,032	$598.58	$616.43	3.0%
		Family	1,704	$1,508.95	$1,556.03	3.1%
	HPHC Primary Choice	Individual	4,973	$643.55	$663.11	3.0%
		Family	5,602	$1,640.74	$1,691.10	3.1%
Broad	UniCare Plus	Individual	6,814	$693.67	$721.22	4.0%
		Family	9,862	$1,648.83	$1,716.49	4.1%
	Tufts Navigator	Individual	12,748	$745.15	$796.25	6.9%
		Family	19,380	$1,815.72	$1,944.65	7.1%
	Fallon Select	Individual	1,207	$808.96	$833.27	3.0%
		Family	2,161	$1,965.01	$2,025.95	3.1%
	HPHC Independence	Individual	7,196	$886.55	$913.98	3.1%
		Family	10,038	$2,163.92	$2,231.38	3.1%
National	UniCare Basic w/o CIC	Individual	200	$1,030.93	$1,103.56	7.0%
		Family	167	$2,281.21	$2,445.85	7.2%
	UniCare Basic w/CIC	Individual	9,604	$1,082.31	$1,159.70	7.2%
		Family	6,012	$2,398.20	$2,573.70	7.3%

Enrollment counts as of August 2019

23.

FY2021 Premiums for All Plans: Executive Summary

Overall average FY21 premium increase is **5.1%** over FY20.
FY21 aggregate premium increase is in-line with market trends of 5% - 7%.



34.

Caveats:
**These are premium rates – not member contributions*
**CIC is paid 100% by enrollees, so some enrollees will see larger contribution increases*
**Enrollment as of August 2019 and does not reflect potential migration between plans*