HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Executive Committee
Meeting Notice and Agenda
March 20, 2024
9:00 A.M.
ZOOM Meeting

Call to Order	RC
Approval of Minutes of, January 2024	RC
Financial Report Month of January and February 2024 **Income & Expenses & Operating Expenses** **For Trust and Wellness Initiative**	JS
Wellness Update	MK
Stop Loss Update	JS
Billing Update/Budget Adjustment (vote)	JS
Spouse Audit/Marital Affidavit	JS
Fraud Update	JS
Annual Mental Health Wellness Exam	JS
High Deductible Plan	JS
Other Last Minute Items	JS
Adjournment	RC

Meeting Schedule

Insurance Advisory Committee – **Thursday** April 11, 2024, 10:00 a.m. ZOOM
Executive Committee – May15, 2024, ZOOM
Executive Committee – June 19, 2024, 9:00 a.m., ZOOM

Joseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting
https://us02web.zoom.us/j/87370965866?pwd=STJpM0hzbzRHbDFIZ20yRUxMNWsxdz09

Meeting ID: 873 7096 5866
Passcode: 502259

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Meeting ID: 873 7096 5866
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Find your local number: https://us02web.zoom.us/u/kidLBAs7S

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

88 KING STREET
NORTHAMPTON, MA 01060

TO: All Trust Member Units

RE: **Minutes of January 24, 2024**
Executive Committee Meeting
Via Zoom Teleconference

MEMBERS PRESENT:

Rich Carmignani Jr	Joanne Misiaszek	Emily Russo
Deb Kuhn	Michele Turner	Shelley Poreda
Paula Harrison	Gabriele Voelker	

OTHERS PRESENT:

Joseph Shea	Cynthia Graves	Jessica Hebert
Michele Komosa	John Garrish	Ryan Mailloux

CALL TO ORDER

In compliance with the Governor's orders suspending certain provisions of the open meeting laws due to Covid-19, this meeting was held via Zoom telephone/video conference.

Chairman Rich Carmignani Jr called the meeting to order at 9:00 a.m. with a quorum present.

APPROVAL OF MINUTES

Chairman Rich Carmignani Jr requested that the minutes of December 20, 2023 & January 9, 2024 be approved. Motion by Paula Harrison, seconded by Emily Russo, accepted with unanimous consent.

FINANCIAL REPORT

The Financial Report for the month of December was presented reflecting a starting balance of $1,894,665.33 with a total monthly income received of $6,004,109.26 and monthly expenses of $4,571,608.65 with a total net monthly income of $1,432,500.61 and an ending month balance of $3,827,165.94 with accounts receivable of $873,419.61 leaving a total of $30,402,672.45.

Investments and CD's for December 2023

The investments portfolio value was $10,620,960.07 with a market change of $432,208.35 and a $500,000.00 transfer out to the general fund, leaving a total of $10,553,168.42. The starting balance in CD's was $10,239,591.59 with interest earned of $40,677.83 leaving a balance of $10,280,269.42.

DECEMBER EXPENDITURES

The expenditures for the month of December were reviewed.

Chairman Rich Carmignani JR requested that the full financial report, including the expenditures be approved. On a motion by Paula Harrison, seconded by Donna Whitely, these were approved without objection.

OPEN ENROLLMENT/HEALTH FAIRS

Joe advised that we should be planning ahead regarding our Open Enrollment/Health Fairs, getting dates into the trust as soon as possible.

RX RFP

John Garrish explained the RX RFP is between our current vendor, CVS Caremark, and BCBS stating a $1.4 million spread over 3-years between the two. John said CVS Caremark is able to provide better rebates and is planning to roll out Biosimilars which holds the potential for more savings for us in the future. Joe Shea explained our pharmaceutical costs account for 25% of our overall claim expenses. He then provided the pros and cons for going with each entity, recommending in the end to continue with CVS Caremark for another 3 years.

A motion was made by Emily Russo, seconded by Gabriele Voelker, to renew our contract with CVS Caremark for the next 3 years beginning July 1, 2024. A roll call vote was taken with all in favor.

STOP LOSS UPDATE

Joe explained that we have been reimbursed $2.5 million from our reinsurance in FY23 with more funds expected. So far in FY24, we only have 1 person that has reached the stop loss limit.

CANARX MAILING

Joe explained that this is a voluntary program and is not highly utilized, we have 600 subscribers receiving pharmaceuticals that could be using CanaRx which in turn would save the members and the Trust money. He advised that a marketing campaign targeting these members will be done by CanaRx and to be aware of it in case a member has questions about the program's validity.

SPOUSE AUDIT/MARITAL AFFIDAVIT/BUDGET ADJUSTMENT

Joe explained members are responsible for notifying their employer/the Trust when they experience a status change such as a divorce or the remarriage of either divorced party. The lack of notification when either divorced party remarries is fraudulent. We currently have two cases like this that were brought to our attention which directly impact the Trust and its bottom line. In light of these cases, Joe suggested doing an audit of members with spouses on record enforcing they complete and sign a new Marital Status Affidavit (MSA). The MSA will be tweaked to include stronger language for acknowledgement and clearly defined consequences for failure to provide proper notification of a divorce/remarriage in the future. When the audit is performed, those who fail to respond will be cancelled. Joe stated we'll need to add $5,000 to the budget for the audit expenses.

On a motion by Donna Whitely, seconded by Paula Harrison, it was voted to add $5,000 to the FY2024 budget for the impending spousal audit. This was approved with unanimous consent.

RATE INCREASE

Joe stated there has been a $6 million loss to the Trust over the last calendar year in claims expenses. With 6 months of claim activity left in this fiscal year and claims expected to continue to trend upward, the buffer is depleting requiring a sizeable rate increase for July 1, 2024. Joe originally proposed an increase of around 10% for the HMO and PPO plans which was met with push back from the EC asking to keep the increase in the single digits. Joe gave 2 scenarios, one at 8% which could have us breaking close to even and one at 9% which could hopefully give us a slight reserve. This was followed by much discussion.

On a motion by Donna Whitely, seconded by Emily Russo, it was voted to recommend to the IAC an 8% rate increase for the HMO and PPO plans effective July 1, 2024. A roll call vote was taken, passing with 5 voting yes and 3 voting no.

LAST MINUTE ITEMS

Joe advised that there are extended Fitness Benefits available at no additional cost to the trust or the members. The Fitness Benefit remains at $150 **per plan regardless of how many dependents are on that plan** but has expanded to include reimbursement for more things relating to fitness. A motion was made by Donna Whitely and seconded by Joanne Misiaszek for an all-inclusive option (which includes bicycles/bicycle helmets, athletic shoes & sports activity fees), all were in favor.

ADJOURNMENT

Meeting adjourned at 10:32

Respectfully submitted,
Jessica Hebert

Meeting Schedule

Executive Committee – February 2024, TBD
March 20, 2024, 10:00 a.m., via ZOOM
Insurance Advisory Committee – January 31, 2024, 10:00 a.m., via ZOOM

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FISCAL YEAR 2023 OPERATING EXPENSES (July 1, 2023 to June 30, 2024)

ITEM CODE	BUDGET ITEMS	FY-2023 Budgeted	FY-2024 Budgeted	July	August	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	YTD
	WAGES & BENEFI	7-1/6-30	7-1/6-30													
5110	SALARY*	370,000.00	391,000.00	24,522.36	40,072.17	26,195.97	25,879.75	26,512.19	26,195.98	39,394.65	27,115.94					235,889.01
5145	LONGEVITY	6,000.00	6,600.00													-
5130	OVERTIME															-
5120	TEMP. EMPLOYEE SAL															-
481	FICA (.062)															-
5186	MED TAX (.0145)															-
5181	CONTRIBUTORY RET.	106,719.00	111,539.00	114,462.10	4,685.79	3,123.86	3,123.86	3,123.86	3,123.86	3,123.86	4,685.79					139,452.98
5189	EMP. ASST. PROG. EAP															-
5184	HEALTH INSURANCE	61,500.00	56,000.00	6,044.60	6,304.06	6,174.33	6,174.33	6,174.33	6,174.33	6,174.33	6,174.33					49,394.64
5185	LIFE INSURANCE	350.00	350.00	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40					227.20
5189	UNEMP HEALTH INS TAX															-
	TOT. WAGES & BENEFITS	544,569.00	565,489.00	145,057.46	51,090.42	35,522.56	35,206.34	35,838.78	35,522.57	48,721.24	38,004.46	-	-	-	-	424,963.83

ITEM CODE	BUDGET ITEMS															
	NON SALARY EXPENSES															-
5300	ADM. CONT. SERVICES (FS&PF)															-
	Rent	16,500.00	14,400.00	1,400.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00					-
	Parking	500.00	-													8,400.00
5305	ADM. CONT. SERVICES (Audit)	16,500.00	21,000.00													-
5320	LEGAL		-													-
5340	TELEPNONE/INTERNET										5,000.00					5,000.00
5490	FOOD SUPPLIES	600.00	600.00		47.18		20.46	17.78		11.97						-
5420	OFFICE & COMPUTER SUPPLI	2,500.00	2,500.00		961.46		610.56	539.99								97.39
5580	MISC. EXPENSES	500.00	5,500.00	1,436.95	402.07		417.15	98.96		77.44						2,112.01
5580	NEWSPAPER/MAGS/BOOKS															2,432.57
5420	POSTAGE (Stamps)	3,500.00	3,500.00													-
5275	POSTAGE METER RENTAL									492.48						492.48
5380	MINI GRANTS/WELLNESS	20,000.00	10,000.00		261.59			1710								1,971.59
5420	STATIONERY & OFF. SUPP.															-
5780	SURETY BONDS	1,750.00	1,750.00		74.98			876.95		41.43						993.36
5340	TELEPHONES				290.00	100.00										390.00
5320	TRAINING															-
5710	TRAVEL IN/OUT of STATE	5,000.00	5,000.00													-
5188	UTILITIES	5,500.00	5,500.00	454.56	538.07	228.23	476.75	353.72	354.58	481.73	231.41					3,119.05
	TOT. Inderect Costs															-
	Total Non-Salary	72,850.00	69,750.00	3,291.51	3,575.35	1,328.23	2,524.92	4,597.40	1,354.58	2,105.05	6,231.41	-	-	-	-	25,008.45

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ITEM CODE	BUDGET ITEMS	FY-2023 Budgeted														
	I.T.	7-1/6-30	7-1/6-30													
6000	COMPUTER HARDWARE		3,000.00													-
5420	COMPUTER SOFTWARE															-
5420	COMPUTER SUPPLIES	5,000.00	2,000.00													-
5850	DESK TOP PCs															-
5300	MISC PROF & TECH SERV.**	136,800.00	145,000.00	1,824.25	63,682.74	1,545.25	33,615.25	5,019.75	33,978.00	12,750.00	3,261.40					155,676.64
	TOTAL DATA PROCESSING	141,800.00	150,000.00	1,824.25	63,682.74	1,545.25	33,615.25	5,019.75	33,978.00	12,750.00	3,261.40	-	-	-	-	155,676.64
	TOTALS	759,219.00	785,239.00	150,173.22	118,348.51	38,396.04	71,346.51	45,455.93	70,855.15	63,576.29	47,497.27	-	-	-	-	605,648.92

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HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

ITEMS	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB
Starting Cash Balance	$274,380.59	$2,156,135.28	$450,905.99	$597,120.20	-$103,285.87	$1,431,427.23	$931,638.22	$2,331,461.69	$1,895,820.23	$1,893,415.33	$3,825,915.94	$2,605,026.79
Adjustments												
Total Starting Balance	$274,380.59	$2,156,135.28	$450,905.99	$597,120.20	-$103,285.87	$1,431,427.23	$931,638.22	$2,331,461.69	$1,895,820.23	$1,893,415.33	$3,825,915.94	$2,605,026.79
MONTHLY INCOME												
Total Premium Collected	6,476,474.34	5,587,514.39	6,218,987.39	3,185,030.93	8,831,831.86	7,275,673.64	5,382,467.37	7,226,436.62	6,754,063.27	5,996,972.36	5,715,556.19	6,553,181.33
Interest Income (MMDT)	2,759.32	4,072.45	3,549.87	4,502.28	5,264.71	3,663.91	4,875.98	7,745.63	5,478.25	7,136.90	12,237.75	7,880.48
Other Income or Adjustments	1,000,000.00		2,000,000.00			400,000.00		1,205.62				
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	7,479,233.66	5,591,586.84	8,222,537.26	3,189,533.21	8,837,096.57	7,679,337.55	5,387,343.35	7,235,387.87	6,759,541.52	6,004,109.26	5,727,793.94	6,561,061.81
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	4,839,000.00	4,839,000.00	5,845,673.45	4,839,000.00	5,212,600.00	5,212,600.00	5,212,600.00	5,212,600.00	5,212,600.00	5,212,600.00	5,284,300.00	5,496,690.69
Reinsurance (Ind.&Agg.)	160,375.91	161,173.56	(96,437.83)	(37,355.54)	65,735.45	82,453.43	(368,119.05)	176,486.70	174,988.75	(1,049,013.79)	(499,401.33)	175,078.12
BCBS Settlement						627,408.62						
Recon adjust w/Finance												
BCBS Sr Premium Paid												
Other Exp. & Claim Settlement	550,999.43	2,221,934.00	2,289,316.12	544,563.36	1,873,874.80	2,138,316.00	715,280.99	2,210,596.12	2,328,901.74	337,167.29	2,100,208.13	2,149,118.03
Total Plan Expenses	5,550,375.34	7,222,107.56	8,038,551.74	5,346,207.82	7,152,210.25	8,060,778.05	5,559,761.94	7,599,682.82	7,716,490.49	4,500,753.50	6,885,106.80	7,820,886.84
Total Unit Operating Expenses	47,103.63	74,708.57	37,771.31	43,731.46	150,173.22	118,348.51	38,396.04	71,346.51	45,455.93	70,855.15	63,576.29	47,497.27
TOTAL MONTHLY EXPENSES	5,597,478.97	7,296,816.13	8,076,323.05	5,389,939.28	7,302,383.47	8,179,126.56	5,598,157.98	7,671,029.33	7,761,946.42	4,571,608.65	6,948,683.09	7,868,384.11
TOTAL NET MONTHLY INCOME	1,881,754.69	(1,705,229.29)	146,214.21	(2,200,406.07)	1,534,713.10	(499,789.01)	(210,814.63)	(435,641.46)	(1,002,404.90)	1,432,500.61	(1,220,889.15)	(1,307,322.30)
BALANCE												
Cash Balance	2,156,135.28	450,905.99	597,120.20	(1,603,285.87)	1,431,427.23	931,638.22	720,823.59	1,895,820.23	893,415.33	3,325,915.94	2,605,026.79	1,297,704.49
Adjustments				1,500,000.00			1,610,638.10		1,000,000.00	500,000.00		
ENDING MONTHLY BALANCE	2,156,135.28	450,905.99	597,120.20	(103,285.87)	1,431,427.23	931,638.22	2,331,461.69	1,895,820.23	1,893,415.33	3,825,915.94	2,605,026.79	1,297,704.49

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HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Fund And Investment Information

FUNDS	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB
Post Employee Ben. S.B.	82,224.65	81,350.87	80,477.09	79,603.31	78,729.53	77,855.75	76,981.97	76,108.19	75,234.41	74,360.63	72,411.83	72,523.07
Funding	995.16	995.16	995.16	995.16	985.02	985.02	985.02	985.02	985.02		2,060.04	1,030.02
Expenses	1,868.94	1,868.94	1,868.94	1,868.94	1,858.80	1,858.80	1,858.80	1,858.80	1,858.80	1,948.80	1,948.80	1,948.80
Total	81,350.87	80,477.09	79,603.31	78,729.53	77,855.75	76,981.97	76,108.19	75,234.41	74,360.63	72,411.83	72,523.07	71,604.29
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	4,444,801.96	4,444,801.96	4,444,801.96	4,445,801.96	4,445,801.96	4,448,301.96	4,449,551.96	4,449,551.96	4,450,801.96	4,453,301.96	4,454,551.96	4,455,801.96
Deposits			1,000.00		2,500.00	1,250.00		1,250.00	2,500.00	1,250.00	1,250.00	
Total Member Deposits	4,444,801.96	4,444,801.96	4,445,801.96	4,445,801.96	4,448,301.96	4,449,551.96	4,449,551.96	4,450,801.96	4,453,301.96	4,454,551.96	4,455,801.96	4,455,801.96
OPEB Trust	301,922.70	302,435.56	302,899.57	303,592.88	304,715.76	305,880.36	307,049.41	308,147.22	309,362.92	310,507.14	311,617.31	312,881.87
Interest	512.86	464.01	693.31	1,122.88	1,164.60	1,169.05	1,097.81	1,215.70	1,144.22	1,110.17	1,264.56	1,115.60
OPEB Trust	302,435.56	302,899.57	303,592.88	304,715.76	305,880.36	307,049.41	308,147.22	309,362.92	310,507.14	311,617.31	312,881.87	313,997.47
Investments												
CD's	15,334,612.68	15,363,916.49	15,390,435.03	13,417,921.05	12,440,947.34	12,464,721.48	12,100,773.76	11,144,872.72	11,193,726.96	10,239,591.59	10,280,269.42	10,326,622.59
Deposit			(2,000,000.00)	(1,000,000.00)		(400,000.00)	(1,000,000.00)		(1,000,000.00)			
Interest	29,303.81	26,518.54	27,486.02	23,026.29	23,774.14	36,052.28	44,098.96	48,854.24	45,864.63	40,677.83	46,353.17	40,911.48
Balance	15,363,916.49	15,390,435.03	13,417,921.05	12,440,947.34	12,464,721.48	12,100,773.76	11,144,872.72	11,193,726.96	10,239,591.59	10,280,269.42	10,326,622.59	10,367,534.07
Portfolio Value	10,926,429.52	11,164,369.30	11,286,821.97	11,109,640.88	11,120,611.17	11,430,984.12	11,149,531.17	10,159,560.51	9,918,430.90	10,620,960.07	10,553,168.42	10,612,104.16
Deposit				(500,000.00)			(600,000.00)			(500,000.00)		
Interest	237,939.78	122,452.67	(177,181.09)	510,970.29	310,372.95	(281,452.95)	(389,970.66)	(241,129.61)	702,529.17	432,208.35	58,935.74	335,215.45
Market Change												
Total	11,164,369.30	11,286,821.97	11,109,640.88	11,120,611.17	11,430,984.12	11,149,531.17	10,159,560.51	9,918,430.90	10,620,960.07	10,553,168.42	10,612,104.16	10,947,319.61
Accounts Receivable	500,626.01	917,955.04	670,123.34	3,902,453.05	1,428,366.26	519,568.60	1,592,828.71	820,662.27	417,650.60	873,419.61	1,594,266.46	1,520,608.55
Total With Accounts Receivable	34,044,953.43	32,905,614.61	30,655,121.58	32,221,290.90	31,618,855.12	29,566,413.05	30,093,848.96	28,695,357.61	28,041,105.28	30,402,672.45	30,010,544.86	29,005,888.40

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Hampshire County Group Insurance Trust

TRANSACTION REPORT FEB 2024 (FY24)

STARTING BALANCE GENERAL FUND **(M&T BANK)**				$ 2,048,487.50
2024	TRANSACTION	A/P DEBIT	A/R CREDIT	
FEB	**M&T BANK**			
1	BLUE CROSS BLUE SHIELD	5,496,690.69		$ (3,448,203.19)
1	STEALTH/STOP LOSS		3,074.20	$ (3,445,128.99)
1	M&T BANK		75,703.00	$ (3,369,425.99)
5	M&T BANK		456,649.50	$ (2,912,776.49)
5	M&T BANK (FROM ESB)		1,300,000.00	$ (1,612,776.49)
6	M&T BANK (FROM WF INVEST)		4,436.00	$ (1,608,340.49)
20	M&T BANK		844,027.46	$ (764,313.03)
22	M&T BANK		65,205.30	$ (699,107.73)
27	M&T BANK		891,408.03	$ 192,300.30
29	M&T BANK		365,548.09	$ 557,848.39
29	CVS CAREMARK	1,637,535.98		$ (1,079,687.59)
29	PAYROLL	27,115.94		$ (1,106,803.53)
29	INTEREST		5,843.69	$ (1,100,959.84)
				$ (1,100,959.84)
				$ (1,100,959.84)
				$ (1,100,959.84)
				$ (1,100,959.84)
				$ (1,100,959.84)

STARTING BALANCE GENERAL FUND **(EASTHAMPTON SAVINGS BANK)**				$ 556,539.29
2024	TRANSACTION	A/P DEBIT	A/R CREDIT	
FEB	**EASTHAMPTON SAVINGS BANK**			
				$ 556,539.29
1	STEALTH/STOP LOSS	178,152.32		$ 378,386.97
1	ESB		7,146.00	$ 385,532.97
1	ESB		99,396.61	$ 484,929.58
1	ESB		67,616.22	$ 552,545.80
1	ESB		11,222.00	$ 563,767.80
1	ESB		629,124.55	$ 1,192,892.35
2	ESB		59,888.91	$ 1,252,781.26
2	ESB		4,795.00	$ 1,257,576.26
2	ESB		178,287.67	$ 1,435,863.93
5	ESB (TO MTB)	1,300,000.00		$ 135,863.93
14	ESB		49,930.00	$ 185,793.93
15	ESB		83,457.35	$ 269,251.28
15	ESB		97,712.30	$ 366,963.58
15	ESB		62,822.00	$ 429,785.58
16	ESB		7,011.00	$ 436,796.58
20	ESB		102,159.77	$ 538,956.35
21	ESB		12,605.00	$ 551,561.35
21	ESB		31,276.90	$ 582,838.25
22	ESB		128,222.00	$ 711,060.25
22	ESB		51,724.42	$ 762,784.67
22	ESB		185,977.17	$ 948,761.84
22	ESB		13,855.87	$ 962,617.71
22	ESB		224,060.67	$ 1,186,678.38
22	ESB		181,350.20	$ 1,368,028.58
26	ESB		129,695.60	$ 1,497,724.18
26	ESB		186,921.60	$ 1,684,645.78
26	ESB		3,205.00	$ 1,687,850.78
26	ESB		4,676.76	$ 1,692,527.54

28	ESB		11,261.00	$ 1,703,788.54
28	ESB		6,726.00	$ 1,710,514.54
28	ESB		193,805.20	$ 1,904,319.74
28	ESB		71,672.79	$ 1,975,992.53
28	ESB		8,158.00	$ 1,984,150.53
29	ESB		188,265.67	$ 2,172,416.20
29	ESB		13,560.26	$ 2,185,976.46
29	ESB		98,337.00	$ 2,284,313.46
29	ESB		644,277.46	$ 2,928,590.92
29	CANARX	17,713.40		$ 2,910,877.52
29	BLUE MEDICARE RX (DEC)	493,868.65		$ 2,417,008.87
29	PAYROLL	10,888.52		$ 2,406,120.35
29	ACCOUNTS PAYABLE	9,492.81		$ 2,396,627.54
29	INTEREST		2,036.79	$ 2,398,664.33
				$ 2,398,664.33
				$ 2,398,664.33
				$ 2,398,664.33
				$ 2,398,664.33
				$ 2,398,664.33
				$ 2,398,664.33
				$ 2,398,664.33
				$ 2,398,664.33
				$ 2,398,664.33
				$ 2,398,664.33
	MEMBER UNIT DEPOSITS ON HAND			
FEB		Starting Balance>>>>>>>>>>>>>>>>		$ 4,455,801.96
	HUNTINGTON			$ 4,455,801.96
29	Total			**$ 4,455,801.96**
	M&T BANK			
FEB	Post Employee Benefits Fund	Starting Balance>>>>>>>>>>>>>>>>		$ 72,523.07
29	Retiree Health & Life Ins.	1,948.80	1,030.02	$ 71,604.29
29	Total			**$ 71,604.29**
	M&T BANK			
FEB	Accrued Vacation & Sick Time Fund	Starting Balance>>>>>>>>>>>>>>>>		$ 31,317.96
				$ 31,317.96
29	Total			**$ 31,317.96**
	OPEB			
FEB	CD-Easthampton Savings			$ 312,881.87
29	12 mos.@ 4.50% (matures 5/24/24) x1851		1,115.60	$ 313,997.47
	Total			**$ 313,997.47**
	INVESTMENTS			
FEB	CD-Easthampton Savings			$ 10,326,622.59
	TO ESB GENERAL FUND			$ 10,326,622.59
29	12 mos.@ 5.00% (matures 8/17/24) x7499		40,911.48	$ 10,367,534.07
29	Total			**$ 10,367,534.07**
FEB	Portfolio Value FEB 1, 2024			$ 10,612,104.16
				$ 10,612,104.16
29	Investment Earnings/Loss		335,215.45	**$ 10,947,319.61**
	Total			**$ 27,485,279.85**

MONTHLY ACCOUNTS RECEIVABLE

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FOR MARCH 2024 PREMIUMS

MARCH PREMIUMS NOT PAID

AS OF FEBRUARY 29, 2024

		TO AVOID LATE ASSESSMENT FEE INVOICE MUST BE PAID **BEFORE:** ***March 5, 2024***
BELCHERTOWN	647,279.22	**3/1/2024**
CHESTERFIELD/GOSHEN RSD	29,493.30	**3/5/2024**
CUMMINGTON	4,797.00	**LATE FEE ASSESSED (3/6/2024)**
GOSHEN	2,252.00	**3/4/2024**
HADLEY	186,395.00	**3/1/2024**
HAMPSHIRE REGIONAL SCHOOL DIST	213,602.54	**3/5/2024**
HUNTINGTON	12,542.19	**3/4/2024**
PLAINFIELD	5,403.00	**3/4/2024**
SHFD #2	22,771.00	**3/4/2024**
SOUTHAMPTON	140,267.00	**3/1/2024**
WESTHAMPTON	52,748.30	**3/1/2024**
CHARLEMONT	6,654.00	**3/1/2024**
CONWAY	59,348.00	**3/1/2024**
NEW SALEM/WENDELL USD	64,848.00	**3/4/2024**
ROWE	59,508.00	**3/5/2024**
SO DEERFIELD WATER SUPPLY DIST	5,554.00	**LATE FEE ASSESSED**
WENDELL	7,146.00	**3/4/2024**
	$ 1,520,608.55	

Hampshire County Group Insurance Trust
Claim Payments

	CLAIMS		AMOUNT PAID		VARIANCE	CUMULATIVE VAR.
Jan-21	$ 5,094,645.16	A	$ 5,072,300.00	A	$ 22,345.16	$ (270,393.51)
February	$ 4,866,097.70	A	$ 5,072,300.00	A	$ (206,202.30)	$ (476,595.81)
March	$ 5,055,328.42	A	$ 5,072,300.00	A	$ (16,971.58)	$ (493,567.39)
April	$ 6,209,756.93	A	$ 5,072,300.00	A	$ 1,137,456.93	$ 643,889.54
May	$ 5,272,497.71	A	$ 5,072,300.00	A	$ 200,197.71	$ 844,087.25
June	$ 5,201,232.55		$ 5,072,300.00		$ 128,932.55	$ 973,019.80
July	$ 4,233,942.93		$ 4,956,200.00		$ (722,257.07)	$ 250,762.73
August	$ 4,199,688.21		$ 4,503,600.00		$ (303,911.79)	$ (53,149.06)
September	$ 4,013,790.09		$ 4,503,600.00		$ (489,809.91)	$ (542,958.97)
October	$ 4,857,186.73		$ 4,503,600.00		$ 353,586.73	$ (189,372.24)
November	$ 4,665,928.58		$ 4,503,600.00		$ 162,328.58	$ (27,043.66)
December	$ 5,328,234.25		$ 4,503,600.00		$ 824,634.25	$ 797,590.59
January 22	$ 3,186,088.18		$ 4,519,500.00		$ (1,333,411.82)	$ (535,821.23)
Feb	$ 4,253,200.86		$ 4,519,500.00		$ (266,299.14)	$ (802,120.37)
Mar	$ 4,606,467.78		$ 4,519,500.00		$ 86,967.78	$ (715,152.59)
Apr	$ 5,304,201.27		$ 4,519,500.00		$ 784,701.27	$ 69,548.68
May	$ 5,169,315.53		$ 4,519,500.00		$ 649,815.53	$ 719,364.21
June	$ 4,278,176.10		$ 4,519,500.00		$ (241,323.90)	$ 478,040.31
July	$ 4,422,904.17		$ 4,839,000.00		$ (416,095.83)	$ 61,944.48
August	$ 4,942,118.09		$ 4,839,000.00		$ 103,118.09	$ 165,062.57
September	$ 5,412,928.05		$ 4,839,000.00		$ 573,928.05	$ 738,990.62
October	$ 3,481,954.17		$ 4,839,000.00		$ (1,357,045.83)	$ (618,055.21)
November	$ 4,997,187.15		$ 4,839,000.00		$ 158,187.15	$ (459,868.06)
December	$ 5,128,806.81		$ 4,839,000.00		$ 289,806.81	$ (170,061.25)
January 2023	$ 4,941,510.44		$ 4,839,000.00		$ 102,510.44	$ (67,550.81)
February	$ 5,145,447.69		$ 4,839,000.00		$ 306,447.69	$ 238,896.88
March	$ 5,606,776.57		$ 4,839,000.00		$ 767,776.57	$ 1,006,673.45
April	$ 3,656,013.51		$ 4,839,000.00		$ (1,182,986.49)	$ (176,313.04)
May	$ 4,968,758.05		$ 4,839,000.00		$ 129,758.05	$ (46,554.99)
June	$ 5,512,963.61		$ 4,839,000.00		$ 673,963.61	$ 627,408.62
July	$ 4,844,980.28		$ 5,212,600.00		$ (367,619.72)	$ 259,788.90
August	$ 5,210,044.34		$ 5,840,008.62		$ (629,964.28)	$ (370,175.38)
September	$ 5,504,553.19		$ 5,212,600.00		$ 291,953.19	$ (78,222.19)
October	$ 4,834,161.59		$ 5,212,600.00		$ (378,438.41)	$ (456,660.60)
November	$ 6,293,210.34		$ 5,212,600.00		$ 1,080,610.34	$ 623,949.74
December	$ 4,801,040.95		$ 5,212,600.00		$ (411,559.05)	$ 212,390.69
January	$ 4,958,805.42		$ 5,284,300.00		$ (325,494.58)	$ (113,103.89)
February	$ 5,183,440.21		$ 5,284,300.00		$ (100,859.79)	$ (213,963.68)

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

1/2/2024	wire		5,284,300.00	BCBS	xxx	Yes	Monthly Claim prefunding
1/2/2024	wire		178,276.08	Stealth Partner Group			Reinsurance- JAN
1/2/2024		6569	1,000.00	M&B Holdings			Rent, JAN
1/2/2024		6573	49.25	Boston Mutual			Life Ins
1/2/2024		6574	409.28	ACSA			Dental Ins
1/2/2024		6570	148.09	verizon			phone
1/2/2024		6575	5,435.50	CanaRx			Rx expense
1/2/2024		6571	11,200.00	Edward Haber			Software changes
1/2/2024		6572	209.32	Comcast			Internet
1/3/2024	ACH		13,142.19	Checkwriters			payroll 1/04
1/4/2024	ACH		(97,904.72)	Unum			Reinsurance Reimbursement
1/4/2024	ACH		360,065.54	CVS Funding			Rx expense
1/5/2024		6576	1,550.00	NetLogix			IT expense
1/5/2024		6577	623.32	Joseph Shea			Misc office expenses
1/10/2024	ACH		440,043.61	CVS Funding			Rx expense
1/17/2024	ACH		13,141.00	Checkwriters			payroll 1/18
1/18/2024		6578	7,693.00	HCGIT			Health prem
1/18/2024	ACH		383,997.89	CVS Funding			Rx expense
1/18/2024		6579	3,684.50	CanaRx			Rx expense
1/19/2024	ACH		(290,307.20)	Unum			Reinsurance Reimbursement
1/24/2024	ACH		(286,609.65)	Unum			Reinsurance Reimbursement
1/26/2024		6580	3,123.86	Hamp Retirement			JAN deductions
1/26/2024		6581	124.32	CMS LLC			pHONE
1/26/2024	ACH		443,406.44	CVS Funding			Rx expense
1/29/2024	ACH		(2,855.84)	Unum			Reinsurance Reimbursement
1/31/2024	ACH		13,111.46	Checkwriters			payroll 2/1
1/31/2024	ACH		463,574.65	Blue Medicare Rx			Medicare rx
			6,950,631.89				

(14)

2/16/24

2/1/2024	wire		5,496,690.69	BCBS	xxx	Yes	Monthly Claim prefunding& Q4 settlement
2/1/2024	wire		178,152.32	Stealth Partner Group			Reinsurance- FEB
2/1/2024		6583	1,000.00	M&B Holdings			Rent, FEB
2/1/2024		6584	49.25	Boston Mutual			Life Ins
2/1/2024		6585	409.28	ACSA			Dental Ins
2/1/2024		6582	22.09	verizon			phone
2/5/2024	ach		518,935.92	CVS funding			Rx expense
2/9/2024		6587	10,049.60	CanaRx			Rx expense
2/9/2024		6586	209.32	Comcast			Internet
2/12/2024	ach		303,169.06	CVS funding			Rx expense
2/13/2024	ach		3,261.40	NetLogix			IT expense
2/14/2024	ACH		13,107.77	Checkwriters			payroll 2/15
2/16/2024		6588	5,000.00	Marcum LLC			Audit
2/16/2024		6589	7,663.80	CanaRx			Rx expense
2/16/2024		6590	7,693.00	HCGIT			Health prem
2/21/2024	ach		420,793.53	CVS funding			Rx expense
2/26/2024		6592	4,685.79	Hamp Retirement			FEB deductions (3 pay period)
2/27/2024	ach		(3,074.20)	Unum			Reinsurance Reimbursement
2/28/2024	ach		394,637.47	CVS funding			Rx expense
2/28/2024	ACH		14,008.17	Checkwriters			payroll 2/29
2/29/2024	ACH		493,868.65	Blue Medicare Rx			Medicare rx
			7,870,332.91				

(VI)

3/6/24 AS

stealth PARTNER GROUP
An Amwins Company

Group Reimbursement Report
Hampshire County Group Insurance Trust
Policy Dates 7/1/2022 to 6/30/2023

Benefits

Specific Contract:	12/24
Spec Deductible:	$300,000
Agg Specific Deductible:	N/A
Covered Benefits:	Medical & RX
Domestic Reimbursement:	N/A

Specific Contract Parameters

Incurred Date Range:	7/1/2022	to	6/30/2023
Paid Date Range:	7/1/2022	to	6/30/2024

Current Laser / Limits

Full Name	DOB, EE/SP/Dep, Claimant #	Type	Amount	Notes/Specifics
None				

**Grayed out totals listed below indicate no changes in YTD from prior filing

Employee	Claimant Rel	Filing Type	Reporting Month	Reported Medical YTD	Reported Rx YTD	Reported YTD	Spec Deductible	Reimbursement Requested	Filed to Carrier	Amount Reimbursed	Reimbursement Date	Carrier Pend	Carrier Denied	Overpayment +/-	Carrier Approved YTD	Notes
[redacted]	d	Initial	Dec	$ 2,026.10	$ 400,659.97	$ 402,686.07	$ 300,000.00	$ 102,686.07	2/1/2023	$ 102,686.07	2/7/2023	$ -	$ -	$ -	$ 402,686.07	
		Supp	Jan	$ 2,026.10	$ 442,270.15	$ 444,296.25		$ 41,610.18	2/13/2023	$ 41,610.18	2/21/2023	$ -	$ -	$ -	$ 444,296.25	
		Supp	Jan	$ 2,471.99	$ 442,270.15	$ 444,742.14		$ 445.89	3/3/2023	$ 445.89	3/8/2023	$ -	$ -	$ -	$ 444,742.14	
		Supp	Feb	$ 2,608.67	$ 442,270.15	$ 444,878.82		$ 136.68	3/16/2023	$ 136.68	3/17/2023	$ -	$ -	$ -	$ 444,878.82	
		Supp	Mar	$ 2,762.30	$ 442,270.15	$ 445,032.45		$ 153.63	4/26/2023	$ 153.63	5/1/2023	$ -	$ -	$ -	$ 445,032.45	
		Supp	Mar	$ 2,762.30	$ 560,736.90	$ 563,499.20		$ 118,466.75	5/2/2023	$ 59,387.08	5/3/2023	$ 17,548.90	$ 41,530.77	$ -	$ 521,968.43	$17,548.90 Pended for possible duplicate sub - $41,530.77 Denied for duplicate sub
										$ 17,548.90	6/14/2023	$ (17,548.90)	$ -	$ -	$ 521,968.43	Release of above pended amount
										$ 41,530.77	6/22/2023	$ -	$ (41,530.77)	$ -	$ 563,499.20	Release of above denied amount
		Supp	Apr	$ 2,762.30	$ 604,560.37	$ 607,322.67		$ 43,823.47	5/9/2023	$ 43,823.47	5/11/2023	$ -	$ -	$ -	$ 607,322.67	
		Supp	Apr	$ 3,032.33	$ 604,560.37	$ 607,592.70		$ 270.03	5/26/2023	$ 270.03	6/1/2023	$ -	$ -	$ -	$ 607,592.70	
		Supp	May	$ 3,032.33	$ 661,554.01	$ 664,586.34		$ 56,993.64	6/14/2023	$ 56,993.64	6/20/2023	$ -	$ -	$ -	$ 664,586.34	
		Supp	May	$ 3,322.64	$ 661,554.01	$ 664,876.65		$ 290.31	6/28/2023	$ 290.31	7/3/2023	$ -	$ -	$ -	$ 664,876.65	
		Supp	Jun	$ 3,322.64	$ 720,884.80	$ 724,207.44		$ 59,330.79	7/13/2023	$ 59,330.79	7/25/2023	$ -	$ -	$ -	$ 724,207.44	
		Supp	July	$ 4,170.10	$ 720,884.80	$ 725,054.90		$ 847.46	9/28/2023	$ 847.46	10/11/2023	$ -	$ -	$ -	$ 725,054.90	
		Supp	Sept	$ 4,181.53	$ 720,884.80	$ 725,066.33		$ 11.43	11/1/2023	$ 11.43	11/1/2023	$ -	$ -	$ -	$ 725,066.33	
		Supp	Nov	$ 4,114.72	$ 720,884.80	$ 724,999.52		$ (66.81) -		$ -	12/20/2023	$ -	$ -	$ 66.81	$ 724,999.52	OP
		Reported totals		**$ 4,114.72**	**$ 720,884.80**	**$ 724,999.52**	**$ 300,000.00**	**$ 424,999.52**		**$ 425,066.33**		**$ -**	**$ -**		**$ 724,999.52**	
[redacted]	Self	Initial	Mar	$ 451,111.78	$ 1,745.67	$ 452,857.45	$ 300,000.00	$ 152,857.45	5/5/2023	$ 152,857.45	5/12/2023	$ -	$ -	$ -	$ 452,857.45	
		Supp	Apr	$ 451,111.78	$ 2,457.26	$ 453,569.04		$ 711.59	5/9/2023	$ 711.59	5/16/2023	$ -	$ -	$ -	$ 453,569.04	
		Supp	Apr	$ 531,728.82	$ 2,457.26	$ 534,186.08		$ 80,617.04	5/26/2023	$ 80,617.04	6/1/2023	$ -	$ -	$ -	$ 534,186.08	
		Supp	May	$ 531,728.82	$ 2,712.61	$ 534,441.43		$ 255.35	6/15/2023	$ 255.35	6/16/2023	$ -	$ -	$ -	$ 534,441.43	
		Supp	May	$ 549,683.32	$ 2,712.61	$ 552,395.93		$ 17,954.50	6/28/2023	$ 17,954.50	7/3/2023	$ -	$ -	$ -	$ 552,395.93	
		Supp	Jun	$ 549,683.32	$ 2,714.05	$ 552,397.37		$ 1.44	7/13/2023	$ 1.44	7/25/2023	$ -	$ -	$ -	$ 552,397.37	
		Supp	July	$ 1,011,231.43	$ 2,714.05	$ 1,013,945.48		$ 461,548.11	8/29/2023	$ 461,548.11	9/13/2023	$ -	$ -	$ -	$ 1,013,945.48	
		Supp	Sept	$ 1,011,854.36	$ 2,714.05	$ 1,014,568.41		$ 622.93	11/1/2023	$ 622.93	11/2/2023	$ -	$ -	$ -	$ 1,014,568.41	
		Supp	Jan	$ 1,013,864.56	$ 2,714.05	$ 1,016,578.61		$ 2,010.20	2/20/2024	$ 2,010.20	2/22/2024	$ -	$ -	$ -	$ 1,016,578.61	
		Reported totals		**$ 1,013,864.56**	**$ 2,714.05**	**$ 1,016,578.61**	**$ 300,000.00**	**$ 716,578.61**		**$ 716,578.61**		**$ -**	**$ -**		**$ 1,016,578.61**	
[redacted]	Child	Initial	May	$ 396,037.61	$ -	$ 396,037.61	$ 300,000.00	$ 96,037.61	7/5/2023	$ 96,037.61	8/21/2023	$ -	$ -	$ -	$ 396,037.61	
		Supp	July	$ 400,229.28	$ -	$ 400,229.28		$ 4,191.67	8/29/2023	$ 4,191.67	9/12/2023	$ -	$ -	$ -	$ 400,229.28	
		Supp	Sept	$ 399,075.38	$ -	$ 399,075.38		$ (1,153.90)	11/1/2023	$ -	11/1/2023	$ -	$ -	$ -	$ 399,075.38	
				$ 399,075.38	$ -			$ -		$ -	12/1/2023	$ -	$ -	$ 1,153.90	$ 399,075.38	OP satisfied fro..
		Supp	Nov	$ 400,826.99	$ -	$ 400,826.99		$ 1,751.61	12/20/2023	$ 1,751.61	1/2/2023	$ -	$ -	$ -	$ 400,826.99	
		Supp	Dec	$ 401,130.21	$ -	$ 401,130.21		$ 303.22	1/18/2024	$ 303.22	1/23/2024	$ -	$ -	$ -	$ 401,130.21	
		Reported totals		**$ 401,130.21**	**$ -**	**$ 401,130.21**	**$ 300,000.00**	**$ 101,130.21**		**$ 102,284.11**		**$ -**	**$ -**		**$ 401,130.21**	
[redacted]	Self	Initial	May	$ 335,993.84	$ 7.75	$ 336,001.59	$ 300,000.00	$ 36,001.59	7/5/2023	$ 36,001.59	7/11/2023	$ -	$ -	$ -	$ 336,001.59	
		Supp	July	$ 339,397.19	$ 7.75	$ 339,404.94		$ 3,403.35	8/29/2023	$ 3,403.35	9/12/2023	$ -	$ -	$ -	$ 339,404.94	
		Supp	Oct	$ 346,903.25	$ 7.75	$ 346,911.00		$ 7,506.06	11/28/2023	$ 6,352.16	12/1/2023	$ -	$ -	$ (1,153.90)	$ 346,911.00	OP applied t
		Reported totals		**$ 346,903.25**	**$ 7.75**	**$ 346,911.00**	**$ 300,000.00**	**$ 46,911.00**		**$ 45,757.10**		**$ -**	**$ -**		**$ 346,911.00**	
[redacted]	Self	Initial	July	$ 376,424.96	$ -	$ 376,424.96	$ 300,000.00	$ 76,424.96	9/7/2023	$ 76,424.96	9/20/2023	$ -	$ -	$ -	$ 376,424.96	
		Supp	Sept	$ 378,908.97	$ -	$ 378,908.97		$ 2,484.01	11/1/2023	$ 2,484.01	11/1/2023	$ -	$ -	$ -	$ 378,908.97	
		Reported totals		**$ 378,908.97**	**$ -**	**$ 378,908.97**	**$ 300,000.00**	**$ 78,908.97**		**$ 78,908.97**		**$ -**	**$ -**		**$ 378,908.97**	
[redacted]	/Child	Initial	Sept	$ 395,633.61	$ 1,483.08	$ 397,116.69	$ 300,000.00	$ 97,116.69	11/3/2023	$ -	11/6/2023	$ 97,116.69	$ -	$ -	$ 397,116.69	$97,116.69 pend for in.. dtls if applicable.
								$ -		$ 56,945.64	12/18/2023	$ (97,116.69)	$ -	$ (40,171.05)	$ 397,116.69	$40,171.05 applied to
		Reported totals		**$ 395,633.61**	**$ 1,483.08**	**$ 397,116.69**	**$ 300,000.00**	**$ 97,116.69**		**$ 56,945.64**		**$ -**	**$ -**		**$ 397,116.69**	

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	Self	Initial	Sept	$ 231,650.88	$ 230,715.16	$ 462,366.04	$ 300,000.00	$ 162,366.04	11/21/2023	$ 162,366.04	12/21/2023	$ -	$ -	$ -	$ 462,366.04					
		Supp	Oct	$ 191,479.83	$ 230,715.16	$ 422,194.99		$ (40,171.05)	12/1/2023	$ -	12/18/2023	$ -	$ -	$ 40,171.05	$ 422,194.99	OP satisfied f				
		Supp	Dec	$ 178,089.48	$ 230,715.16	$ 408,804.64		$ (13,390.35)	1/18/2024	$ -	1/19/2024	$ -	$ -	$ 13,390.35	$ 408,804.64	OP Satisfied from				
		Reported totals		$ 178,089.48	$ 230,715.16	$ 408,804.64	$ 300,000.00	$ 108,804.64		$ 162,366.04		$ -	$ -		$ 408,804.64					
Je	'd	Initial	Nov	$ 1,890,307.20	$ -	$ 1,890,307.20	$ 300,000.00	$ 1,590,307.20	12/21/2023	$ 1,000,000.00	12/21/2023	$ 590,307.20	$ -	$ -	$ 1,890,307.20	590,307.20 withheld for Funding Report				
				$ -	$ -	$ -		$ -		$ 286,609.65	1/19/2024	$ (300,000.00)	$ -	$ (13,390.35)	$ 1,890,307.20	$300,000 Released & $13,390.35 applie	: OP- Rqst'd why $290,307.20 was not released.			
				$ -	$ -	$ -		$ -		$ 290,307.20	1/17/2024	$ (290,307.20)	$ -	$ -	$ 1,890,307.20	Release of above pend amount $290,3				
		Reported totals		$ -	$ -	$ 1,890,307.20	$ 300,000.00	$ 1,590,307.20		$ 1,576,916.85		$ -	$ -		$ 1,890,307.20					

Total Reimbursement Requested	Total Amount Reimbursed	Total Amount Pended	Total Amount Denied	Total Overpayment (If Applicable)	Outstanding Balance
$ 3,164,756.84	$ 3,164,823.65	$ (0.00)	$ -	$ 66.81	$ (66.81)

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Group Reimbursement Report
Hampshire County Group Insurance Trust
Policy Dates 7/1/2023 to 6/30/2024

Benefits

Specific Contract:	12/24
Gapless:	No
Spec Deductible:	$350,000
Agg Specific Deductible:	N/A
Covered Benefits:	Medical & RX
Domestic Reimbursement:	N/A

Specific Contract Parameters

Incurred Date Range:	7/1/2023	to	6/30/2024
Paid Date Range:	7/1/2023	to	6/30/2025

Current Laser / Limits

Full Name	DOB, EE/SP/Dep, Claimant #	Type	Amount	Notes/Specifics
None				

**Grayed out totals listed below indicate no changes in YTD from prior filing

Employee	Claimant Rel	Filing Type	Reporting Month	Reported Medical YTD	Reported Rx YTD	Reported YTD	Spec Deductible	Reimbursement Requested	Filed to Carrier	Amount Reimbursed	Reimbursement Date	Carrier Pend	Carrier Denied	Overpayment +/-	Carrier Approved YTD	Notes
on	/Child	Initial	October	$ 351,704.59	$ -	$ 351,704.59	$ 350,000.00	$ 1,704.59	11/27/2023	$ 1,704.59	12/1/2023	$ -	$ -	$ -	$ 351,704.59	
		Supp	November	$ 447,857.70	$ -	$ 447,857.70		$ 96,153.11	12/20/2023	$ 96,153.11	1/2/2024	$ -	$ -	$ -	$ 447,857.70	
		Supp	December	$ 450,410.32	$ -	$ 450,410.32		$ 2,552.62	1/18/2024	$ 2,552.62	1/23/2024	$ -	$ -	$ -	$ 450,410.32	
		Supp	January	$ 451,474.32	$ -	$ 451,474.32		$ 1,064.00	2/20/2024	$ 1,064.00	2/21/2024	$ -	$ -	$ -	$ 451,474.32	
		Reported totals		$ 451,474.32	$ -	$ 451,474.32	$ 350,000.00	$ 101,474.32		$ 101,474.32		$ -	$ -		$ 451,474.32	
r	/Child	Initial	January	$ 510,869.04	$ -	$ 510,869.04	$ 350,000.00	$ 160,869.04	2/22/2024							
		Supp	January	$ 510,869.04	$ 4,683.02	$ 515,552.06		$ 4,683.02	2/26/2024							
		Reported totals		$ 510,869.04	$ 4,683.02	$ 515,552.06	$ 350,000.00	$ 165,552.06		$ -		$ -	$ -		$ -	
	child	Initial	January	$ 1,525.36	$ 416,745.68	$ 418,271.04	$ 350,000.00	$ 68,271.04	3/1/2024	$ 68,271.04	3/4/2024	$ -	$ -	$ -	$ 418,271.04	
		Reported totals		$ 1,525.36	$ 416,745.68	$ 418,271.04	$ 350,000.00	$ 68,271.04		$ 68,271.04		$ -	$ -		$ 418,271.04	

Total Reimbursement Requested	Total Amount Reimbursed	Total Amount Pended	Total Amount Denied	Total Overpayment (If Applicable)	Outstanding Balance
$ 335,297.42	$ 169,745.36	$ -	$ -	$ -	$ -

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VOTE

To allocate an additional $50,000 to the FY2024 budget for billing software development.

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Subscriber Affidavit of Marital Status

(Please print)

Employee:

Subscriber Name: _____

Address: _____ _____

Town/City: _____ State: _____ Zip Code: _____

Best Contact Phone Number: _____

Spouse or Former Spouse:

Name: _____ Date of Birth: _____

Address (If different than above): _____

Are you currently legally married to this person? YES / NO

If **YES**, attach a photocopy of the City/Town Clerk's marriage certificate. Proceed to next section.

If **NO**, attach a copy of the divorce decree including the first page, the signature page, and all pages relating to health insurance provision. Answer the following questions:

Are you remarried? YES / NO

If YES, Date of remarriage: _____

Is your former spouse remarried? YES / NO / Unknown

If YES, Date of marriage: _____

Please initial each after reading:

_____ I hereby certify that the information provided above is true and accurate.

_____ I understand that I am obligated to inform my employer immediately if there are any changes in my status or that of my spouse/ex-spouse, including divorce or any remarriage.

_____ I understand that should I or my ex-spouse remarry, my ex-spouse may NOT continue on my coverage beyond the date of remarriage, and I must notify my employer immediately to process a cancellation at such time.

_____ I understand that any misrepresentation in the information given above or failure to provide appropriate timely updates on any status changes may result in termination of benefit eligibility for myself and/or my spouse/ex-spouse and the Trust reserves the right to seek any other legal remedies available including possible prosecution for insurance fraud.

_____ _____

Subscriber Signature Date

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Joe Shea

From: Fountain, Heidi <Heidi.Fountain@bcbsma.com>
Sent: Thursday, March 7, 2024 9:42 AM
To: Joe Shea
Cc: Daniels, Courtney; Cindy Graves; Jessica Hebert
Subject: Annual Mental Health Wellness Exam

[Caution: EXTERNAL E-Mail]

Good morning, Joe.

Starting March 31, 2024, Blue Cross will cover an annual mental health wellness exam. This exam may be conducted as part of the annual preventive visit with a primary care provider (PCP), or as a standalone visit with a PCP or licensed mental health professional. Because the mental health wellness exam is considered preventive care, there is no out-of-pocket cost for members in most plans. This change will apply to Commercial and Medicare Supplement plans, and not Medicare Advantage plans.

The annual mental health exam is covered as required by the Act Addressing Barriers to Care (ABC Act) to improve mental health care across Massachusetts.

What is the mental health wellness exam?
The exam will consist of taking the patient's mental health history, a mental health exam and appropriate screening tests, shared decision making (that could include lifestyle education and counseling), and a discussion about next steps. This may include referrals for treatments and medication options. The mental health wellness exam may or may not result in a diagnosis. The exam may be administered by a PCP, including OB/GYNs, licensed mental health professional as part of the annual wellness visit or as a separate exam.

BCBSMA will host an informational webinar about this topic on March 20, 2024, from 10:00 AM - 11:00 AM. The session will be facilitated by Dr. Greg Harris, MD, MPH, DFAPA, Senior Medical Director, Mental Health and Paul Jones, Senior Manager of Public Policy, Government & Regulatory Affairs.

The registration link is: https://well-b.zoom.us/webinar/register/WN_xZNA-I10RKKQPOi3o5FPeA

Please let me know if you have any questions. Hope to see you at the webinar!

Best,

Heidi

Heidi Fountain (she/her/hers)
Senior Account Executive, Municipal Sales

Phone: 617.246.3002
heidi.fountian@bcbsma.com

MASSACHUSETTS

bluecrossma.org