

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## Executive Committee Meeting Notice and Agenda June 21, 2023 9:00 A.M. **ZOOM Meeting**

Call to Order	RK
Approval of Minutes of May 2023	RK
Financial Report (vote) Month of May 2023 <b>Income &amp; Expenses &amp; Operating Expenses         For Trust and Wellness Initiative</b>	JS
Wellness	MK
South Hadley and Orange Appeal (vote)	JS
Documentation for Births/Adoptions (vote)	JS
2024 Budget (vote)	JS
Stop Loss – 2024 (vote)	JS
Personnel Policy changes (vote)	JS
Move Update	JS
CVS Updates	JS
BCBS Updates	JS
Other Last Minute Items	JS
Executive Session, Pursuant to MGL 30a, Section 21, Item 2 To conduct strategy sessions in preparation for negotiations with nonunion personnel or to conduct collective bargaining sessions or contract negotiations with nonunion personnel;	RK
Adjournment	RK

### Meeting Schedule

Insurance Advisory Committee – July 19, 2023, 10:00 a.m. ZOOM  
Executive Committee – August 16, 2023, 9:00 a.m., ZOOM  
Executive Committee – September 20 2023, 9:00 a.m., ZOOM

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Joseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/86112038532?pwd=YUhkMU9oRDdXRHRISUYxUHM1WU5SQTO9>

Meeting ID: 861 1203 8532

Passcode: 235351

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- +1 646 931 3860 US
- +1 669 900 9128 US (San Jose)
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- +1 253 205 0468 US
- +1 253 215 8782 US (Tacoma)
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Find your local number: <https://us02web.zoom.us/j/krSnZlueG>



# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

98 KING STREET  
NORTHAMPTON, MA 01060

**TO:** All Trust Member Units

**RE:** **Minutes of May 17, 2023**  
Executive Committee Meeting  
Via Zoom Teleconference

## **MEMBERS PRESENT:**

Russ Kaubris  
Emily Russo

Rich Carmignani Jr  
Donna Whiteley

Joanne Misiaszek

## **OTHERS PRESENT:**

Joseph Shea  
Michele Komosa

Cynthia Graves

Jessica Hebert

## **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 Russ Kaubris called the meeting to order at 9:05 a.m. with a quorum present.

## **APPROVAL OF MINUTES**

Chairman Russ Kaubris requested that the minutes of March 15, 2023 be approved by unanimous consent, all were in favor.

## **FINANCIAL REPORT**

### **Financial Report**

The Financial Report for the month of April was presented reflecting a starting balance of \$2,156,135.28 with a total monthly income received of \$5,591,566.84 and monthly expenses of \$7,296,816.13 with a total net monthly income of (\$1,705,229.29) and an ending month balance of \$450,905.99 with accounts receivable of \$917,955.04 leaving a total of \$32,905,614.61.

### **Investments and CD's for April 2023**

The investments portfolio value was \$11,164,369.30 with a market change of \$122,452.67 leaving a total of \$11,286,821.97. The starting balance in CD's was \$15,363,916.49, with interest earned of \$26,518.54 leaving a balance of \$15,390,435.03.

## **APRIL EXPENDITURES**

The expenditures for the month of April were reviewed.

Chairman Russ Kaubris requested that the full financial report, including the expenditures, be approved by unanimous consent, all were in favor.

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## WELLNESS UPDATE

Michele gave an update on the Wellness Initiative program:

- **Spring Challenge**– The Nutrition Ambition Spring Challenge just ended on Monday. There were 324 participants.
- **Learn to Live** – May is mental health awareness month. Michele sent out links from Learn to Live for webinars on the topic. Learn to Live is also incentivizing members who watch any of the videos and they will receive a gift card.
- **A Healthy Me** – There are currently 534 subscribers. This is the first year we will have 50 people reach 100 points and receive gift cards at the close of the campaign. The A Healthy Me platform will be changing on July 1<sup>st</sup>. Members will need to re-register under the new platform to participate in the new fiscal year.
- **Benefits/Health Fairs** – Michele stated there were 8 units that hosted fairs this year. Overall, these were well attended and the employees in attendance had great questions. We also had representatives from CanaRx, Delta Dental, Metlife Vision and BCBS attend with us among other vendors the units invited. Cindy added that we received a lot of positive feedback from employees, all with compliments and gratitude regarding the benefits and how rich our coverage is.

For more information on any wellness programs contact Michele Komosa via email at [michelek@hcgit.org](mailto:michelek@hcgit.org).

## OPEN ENROLLMENT

Cindy stated open enrollment is underway and we've already seen a lot of people changing to the PPO plan as well as new additions.

## ONGOING COVID COVERAGE

Joe explained while we voted at the last IAC meeting to cover covid test kits at a max of \$12 per kit and 2 kits per person per month, we are still waiting to hear about what will be happening with the vaccines.

## BUDGET ITEMS

Joe stated there were a couple new things he'd like to have added to our budget for this year.

### Office Space

Joe explained how we would like to move the location of the Trust office. In our current location, there are apartments above and below our 1<sup>st</sup> floor office space, and the tenants in these apartments smoke. The cigarette smoke has been infesting our space worse than ever making it an unhealthy work environment. Joe stated he did some research and found a new office location down the street that he'd like to move us to. While there will be expenses for moving, we will save money in the long run as the rent is cheaper.

### Dental Coverage

Joe stated he'd like to see the Trust offer dental coverage to staff as a benefit with a 75/25 employer/employee premium rate split, like with our health insurance.

The Executive Committee agreed these items should be added to the budget accordingly. The proposed budget will be reviewed at the next EC meeting.



### **STOP LOSS**

Joe stated our stop loss has been put out to bid. So far we only have a couple people who have reached the limit. We will have all quotes in to review and vote on at the next EC meeting.

### **IT UPDATE**

Joe explained we continue to have Ed Haber work on updating our billing system. Our current billing system is well over 20 years old and no longer supported by Microsoft. Ed is working to convert this so it is supported and up to date with technology. We have requested a few items be incorporated with the upgrade if possible, such as the capability to send our invoices to units electronically, include an invoice cover sheet, and be able to produce various reports from the system. Joe explained we had previously looked into purchasing other software programs but those came at an initial expense of over \$500,000 and required annual subscription fees of over \$100,000 per year. Continuing with Ed Haber's upgrading, it will not only save us money in the upfront costs, but there will be no subscription fees going forward after completion.

### **NEW BUSINESS**

Joe explained we received an appeal for an enrollment that was denied. Since this was not received in time to add to this agenda, the Executive Committee agreed to have a special meeting next Monday to review this item.

### **EXECUTIVE SESSION**

The Executive Committee meeting ended at 9:36am as the committee members entered into an Executive Session to discuss the Director's contract which will expire on June 30, 2023.

Respectfully submitted,  
Cynthia Graves

### **Meeting Schedule**

Executive Committee – June 21, 2023, 9:00 a.m., via ZOOM  
Insurance Advisory Committee – July 19, 2023, 10:00 a.m., via ZOOM  
Executive Committee – August 16, 2023, 9:00 a.m., via ZOOM

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

98 KING STREET  
NORTHAMPTON, MA 01060

**TO:** All Trust Member Units

**RE:** **Minutes of May 22, 2023**  
Executive Committee Meeting  
Via Zoom Teleconference

## **MEMBERS PRESENT:**

Russ Kaubris  
Michelle Hill  
Donna Whiteley

Rich Carmignani Jr  
Joanne Misiaszek  
Denise Cashin

Deborah Kuhn  
Emily Russo

## **OTHERS PRESENT:**

Joseph Shea

## **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 Russ Kaubris called the meeting to order at 10:00 a.m. with a quorum present.

## **Hadley Appeal**

The Town of Hadley and one of its subscribers appealed a decision of the Trust when it declined to add a dependent as it was beyond our stated policy of receiving all paperwork within 30 days of the qualifying event. Both the Town of Hadley and the subscriber described in detail as to the circumstances as to why the 30 day period was not met. After EC discussion, vote was motioned, seconded to allow the dependent to be added by a 7-1 vote.

Further discussion ensued around the 30 day window for birth/adoptions. The majority felt the 30 day was too restrictive. A motion was made to change the policy for birth/adoptions to have a 60 day enrollment period. This motion was seconded and approved with a 6-2 vote. **NOTE:** As this item was not on the agenda, this will need to be revoted at the 6/21/23 EC meeting.

## **ADJOURNMENT**

Chairman Russ Kaubris requested to adjourn the meeting by unanimous consent at 10:28 a.m., all were in favor.

Respectfully submitted,  
Joseph Shea

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HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

ITEMS	2023											
	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
Starting Cash Balance	\$3,945,490.59	\$1,797,386.62	\$3,424,693.80	\$2,107,067.58	\$2,747,668.22	\$1,324,309.21	\$42,818.48	\$1,831,141.70	\$549,488.42	\$274,380.59	\$2,156,135.28	\$450,905.99
Adjustments												
Total Starting Balance	\$3,945,490.59	\$1,797,386.62	\$3,424,693.80	\$2,107,067.58	\$2,747,668.22	\$1,324,309.21	\$42,818.48	\$1,831,141.70	\$549,488.42	\$274,380.59	\$2,156,135.28	\$450,905.99
MONTHLY INCOME												
Total Premium Collected	3,102,011.69	8,519,726.17	6,046,765.64	6,332,722.54	5,300,335.66	6,610,632.35	6,790,776.32	4,832,641.57	6,535,063.12	6,476,474.34	5,587,514.39	6,217,936.52
Interest Income (MMDT)	180.15	179.52	174.85	5.75	273.33	137.72	301.45	551.24	1,412.52	2,759.32	4,072.45	3,549.87
Other Income or Adjustments							500,000.00	1,000,000.00		1,000,000.00		2,001,000.00
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	3,102,191.84	8,519,905.69	6,046,940.49	6,332,728.29	5,300,608.99	6,610,770.07	7,291,077.77	5,833,192.81	6,536,475.64	7,479,233.66	5,591,586.84	8,222,486.39
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	4,519,500.00	4,839,000.00	4,839,000.00	4,839,000.00	4,839,000.00	4,839,000.00	4,839,000.00	4,839,000.00	4,668,938.75	4,839,000.00	4,839,000.00	5,845,673.45
Reinsurance (Ind.&Agg.)	27,014.24	136,280.09	81,361.70	160,146.72	(153,414.45)	158,359.24	150,380.17	162,795.72	17,850.80	160,375.91	161,173.56	(96,437.83)
BCBS Settlement			478,040.31			738,990.62						
Recon adjust w/Finance												
BCBS Sr Premium Paid												
Other Exp. & Claim Settlement	655,120.48	1,774,345.41	1,907,252.16	658,970.45	1,994,703.71	2,123,248.39	456,878.59	2,077,399.12	2,072,989.96	550,999.43	2,221,934.00	2,289,316.12
Total Plan Expenses	5,201,634.72	6,749,625.50	7,305,654.17	5,658,117.17	6,680,289.26	7,859,598.25	5,446,258.76	7,079,194.84	6,759,779.51	5,550,375.34	7,222,107.56	8,038,551.74
Total Unit Operating Expenses	48,661.09	142,973.01	58,912.54	34,010.48	43,678.74	32,662.55	56,495.79	35,651.25	51,803.96	47,103.63	74,708.57	37,771.31
TOTAL MONTHLY EXPENSES	5,250,295.81	6,892,598.51	7,364,566.71	5,692,127.65	6,723,968.00	7,892,260.80	5,502,754.55	7,114,846.09	6,811,583.47	5,597,478.97	7,296,816.13	8,076,323.05
TOTAL NET MONTHLY INCOME	(2,148,103.97)	1,627,307.18	(1,317,626.22)	640,600.64	(1,423,359.01)	(1,281,490.73)	1,788,323.22	(1,281,653.26)	(275,107.83)	1,881,754.69	(1,705,229.29)	146,163.34
BALANCE												
Cash Balance	1,797,386.62	3,424,693.80	2,107,067.58	2,747,668.22	1,324,309.21	42,818.48	1,831,141.70	549,488.42	274,380.59	2,156,135.28	450,905.99	597,069.33
Adjustments												
ENDING MONTHLY BALANCE	1,797,386.62	3,424,693.80	2,107,067.58	2,747,668.22	1,324,309.21	42,818.48	1,831,141.70	549,488.42	274,380.59	2,156,135.28	450,905.99	597,069.33



# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## Fund And Investment Information

2023

FUNDS	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
Post Employee Ben. S.B.	89,863.67	89,027.39	88,191.11	87,354.83	86,518.55	85,682.27	83,888.33	82,977.05	83,098.43	82,224.65	81,350.87	80,477.09
Funding	957.66	957.66	957.66	957.66	957.66	-	957.66	1,990.32	995.16	995.16	995.16	995.16
Expenses	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,868.94	1,868.94	1,868.94	1,868.94	1,868.94	1,868.94
Total	89,027.39	88,191.11	87,354.83	86,518.55	85,682.27	83,888.33	82,977.05	83,098.43	82,224.65	81,350.87	80,477.09	79,603.31
Accrued 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	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96
Deposits												
Total Member Deposits	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96
OPEB Trust	300,322.31	300,421.05	300,516.53	300,625.21	300,724.05	300,826.21	300,907.80	300,932.53	301,460.19	301,922.70	302,435.56	302,899.57
Interest	98.74	95.48	108.68	98.84	102.16	81.59	24.73	527.66	462.51	512.86	464.01	693.31
OPEB Trust	300,421.05	300,516.53	300,625.21	300,724.05	300,826.21	300,907.80	300,932.53	301,460.19	301,922.70	302,435.56	302,899.57	303,592.88
Investments												
CD's	16,192,617.13	16,196,618.46	16,200,487.52	16,204,891.48	16,209,239.95	16,221,961.38	16,246,162.85	16,276,207.12	15,308,190.32	15,334,612.68	15,363,916.49	15,390,435.03
Deposit								(1,000,000.00)				(2,000,000.00)
Interest	4,001.33	3,869.06	4,403.96	4,348.47	12,721.43	24,201.47	30,044.27	31,983.20	26,422.36	29,303.81	26,518.54	27,486.02
Balance	16,196,618.46	16,200,487.52	16,204,891.48	16,209,239.95	16,221,961.38	16,246,162.85	16,276,207.12	15,308,190.32	15,334,612.68	15,363,916.49	15,390,435.03	13,417,921.05
Portfolio Value	12,790,301.84	11,908,139.15	12,626,472.41	12,172,241.46	11,301,735.26	11,922,152.13	12,590,890.80	11,633,224.37	12,300,262.40	10,926,429.52	11,164,369.30	11,286,821.97
Deposit												
Interest	(882,162.69)	718,333.26	(454,230.95)	(870,506.20)	620,416.87	668,738.67	(457,666.43)	667,038.03	(373,832.88)	237,939.78	122,452.67	(177,181.09)
Market Change							(500,000.00)		(1,000,000.00)			
Total	11,908,139.15	12,626,472.41	12,172,241.46	11,301,735.26	11,922,152.13	12,590,890.80	11,633,224.37	12,300,262.40	10,926,429.52	11,164,369.30	11,286,821.97	11,109,640.88
Accounts Receivable	3,620,374.91	1,064,647.75	980,332.21	641,958.06	1,504,936.84	966,697.11	269,206.78	1,467,151.16	944,774.21	500,626.01	917,955.04	670,123.34
Total With Accounts Receivable	38,388,087.50	38,181,129.04	36,328,632.69	35,763,964.01	35,835,987.96	34,707,485.29	34,869,809.47	34,485,770.84	32,340,464.27	34,044,953.43	32,905,614.61	30,654,070.71
Unsettled Deposit												

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# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FISCAL YEAR 2023 OPERATING EXPENSES (July 1, 2022 to June 30, 2023)

ITEM CODE	BUDGET ITEMS	FY-2022		FY-2023																
		Budgeted 7-1/6-30	Budgeted 7-1/6-30	Budgeted 7-1/6-30	Budgeted 7-1/6-30	July	August	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	YTD			
WAGES & BENEFIT																				
5110	SALARY*	368,000.00	370,000.00			25,665.73	34,966.50	23,806.79	23,221.24	23,320.86	23,320.85	23,489.99	23,714.40	35,783.03	22,634.78	23,532.28	283,456.45	-		
5145	LONGEVITY	5,000.00	6,000.00														-	-		
5130	OVERTIME	-	-														-	-		
5120	TEMP. EMPLOYEE SAL	-	-														-	-		
481	FICA (082)	-	-														-	-		
5166	MED TAX (0145)	-	-														-	-		
5181	CONTRIBUTORY RET.	104,644.00	106,719.00			109,375.56	4,083.51	2,684.50	2,722.34	2,722.34	2,722.34	2,722.34	2,722.34	4,083.51	2,722.34	2,722.34	139,283.46	-		
5189	EMP. ASST. PROG. EAP	-	-														-	-		
5184	HEALTH INSURANCE	59,500.00	61,500.00			3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	38,621.00	-		
5185	LIFE INSURANCE	350.00	350.00			28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	312.40	-		
5189	UNEMP HEALTH INS TAX	-	-														-	-		
TOT. WAGES & BENEFITS		537,494.00	544,569.00	138,580.69	42,589.41	30,030.69	29,482.98	29,582.60	29,582.59	29,751.73	29,976.14	43,405.94	28,896.52	29,794.02	461,673.31					
NON SALARY EXP																				
ADM. CONT. SERVICES (FS&P)																				
5300	ADM. CONT. SERVICES (FS&P)	15,600.00	16,500.00			1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00	14,900.00	-		
	Rent	500.00	500.00														-	-		
	Parking	13,500.00	16,500.00														-	-		
5305	ADM. CONT. SERVICES (Audit)	3,000.00	3,600.00			900.00				2,000.00	12,967.50	4000								
5320	LEGAL	600.00	600.00			15.26				18.78	33.56	11.97	7.98							
5340	TELEPHONE/INTERNET	2,500.00	2,500.00			44.22	19.58	48.43	80.19	169.93	211.41	67.19	283.84							
5480	FOOD SUPPLIES	500.00	500.00														-	-		
5420	OFFICE & COMPUTER SUPPLY	3,500.00	3,500.00			19.11				38.22	1,688.22	488.22	19.11							
5580	MISC. EXPENSES	25,000.00	20,000.00			405.00	436.14	291.21	5,500.00	372.23	291.21	81.46								
5580	NEWSPAPER/MAGS/BOOKS	1,750.00	1,750.00			219.00											-	-		
5420	POSTAGE (Stamps)	5,000.00	5,000.00														-	-		
5275	POSTAGE METER RENTAL	4,800.00	4,800.00														-	-		
5380	MINI GRANTS/WEILLNESS	5,000.00	5,000.00														-	-		
5420	STATIONERY & OFF. SUPPLY	5,000.00	5,000.00														-	-		
5780	SURETY BONDS	5,000.00	5,000.00														-	-		
5340	TELEPHONES	-	-														-	-		
5320	TRAINING	5,000.00	5,000.00														-	-		
5710	TRAVEL IN/OUT of STATE	4,800.00	4,800.00														-	-		
5188	UTILITIES	5,000.00	5,000.00														-	-		
TOT. Indirect Costs		77,850.00	72,850.00	2,746.32	1,827.13	2,429.79	2,343.84	1,710.95	4,142.81	4,503.02	20,347.57	2,217.44	3,931.80	6,432.04	52,632.71					
Total Non-Salary		77,850.00	72,850.00	2,746.32	1,827.13	2,429.79	2,343.84	1,710.95	4,142.81	4,503.02	20,347.57	2,217.44	3,931.80	6,432.04	52,632.71					

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# Hampshire County Group Insurance Trust

TRANSACTION REPORT MAY 2023 (FY23)

STARTING BALANCE GENERAL FUND (M&T BANK)				\$ (2,319,597.24)
2023	TRANSACTION	A/P DEBIT	A/R CREDIT	
MAY	<b>M&amp;T BANK</b>			
1	M&T BANK (FROM ESB ACCT)		2,750,000.00	\$ 430,402.76
1	M&T BANK (FROM ESB ACCT)		2,000,000.00	\$ 2,430,402.76
1	BLUE CROSS BLUE SHIELD	5,845,673.45		\$ (3,415,270.69)
1	STEALTH/STOP LOSS		256,933.22	\$ (3,158,337.47)
1	CANARX	17,304.30		\$ (3,175,641.77)
1	M&T BANK		484,594.08	\$ (2,691,047.69)
1	M&T BANK		174,783.65	\$ (2,516,264.04)
3	M&T BANK		4,907.90	\$ (2,511,356.14)
12	M&T BANK		2,402.12	\$ (2,508,954.02)
15	M&T BANK		262,518.14	\$ (2,246,435.88)
19	M&T BANK		369,584.44	\$ (1,876,851.44)
22	M&T BANK		279,454.37	\$ (1,597,397.07)
26	M&T BANK		759,157.95	\$ (838,239.12)
30	M&T BANK		413,806.12	\$ (424,433.00)
31	CVS CAREMARK	1,818,468.12		\$ (2,242,901.12)
31	PAYROLL	29,794.02		\$ (2,272,695.14)
31	ACCOUNTS PAYABLE	8,028.16		\$ (2,280,723.30)
31	INTEREST		2,930.55	\$ (2,277,792.75)
				\$ (2,277,792.75)
				\$ (2,277,792.75)
				\$ (2,277,792.75)
				\$ (2,277,792.75)
				\$ (2,277,792.75)
STARTING BALANCE GENERAL FUND (EASTHAMPTON SAVINGS BANK)				\$ 2,770,503.23
2023	TRANSACTION	A/P DEBIT	A/R CREDIT	
MAY	<b>EASTHAMPTON SAVINGS BANK</b>			
1	STEALTH/STOP LOSS	160,495.39		\$ 2,610,007.84
1	ESB (FROM ESB CD X7499)		2,000,000.00	\$ 4,610,007.84
1	ESB (TO M&T BANK ACCT)	2,000,000.00		\$ 2,610,007.84
1	ESB (TO M&T BANK ACCT)	2,750,000.00		\$ (139,992.16)
1	ESB		6,122.80	\$ (133,869.36)
1	ESB		170,574.13	\$ 36,704.77
2	ESB		62,540.12	\$ 99,244.89
3	ESB		24,060.48	\$ 123,305.37
17	ESB		47,211.76	\$ 170,517.13
17	ESB		31,077.44	\$ 201,594.57
17	ESB		212,587.92	\$ 414,182.49
18	ESB		160,249.19	\$ 574,431.68
22	ESB		85,230.89	\$ 659,662.57
24	ESB		128,605.41	\$ 788,267.98
25	ESB		65,510.64	\$ 853,778.62
25	ESB		171,193.50	\$ 1,024,972.12
25	ESB		12,243.40	\$ 1,037,215.52
25	ESB		11,740.76	\$ 1,048,956.28
25	ESB		583,507.28	\$ 1,632,463.56
26	ESB		6,122.80	\$ 1,638,586.36
26	ESB		172,038.72	\$ 1,810,625.08
26	ESB		91,237.66	\$ 1,901,862.74
26	ESB		6,964.68	\$ 1,908,827.42
26	ESB		125,761.72	\$ 2,034,589.14





## HAMPSHIRE COUNTY GROUP INSURANCE TRUST

AS OF MAY 31, 2023

**June 5, 2023**

	\$	670,123.34



# Hampshire County Group Insurance Trust

## IY-2019-2020 Plan Count

### PLAN

2023

HMO BLUE	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY
H-Employee Only	592	590	590	573	579	582	581	574	580	581	579	578	584	591
H-Employee + 1	357	360	361	358	353	358	359	365	362	360	356	356	357	356
H-Family	550	552	551	553	560	557	558	562	556	557	559	554	548	555
Total H HMO	1499	1502	1502	1484	1492	1497	1498	1501	1498	1498	1494	1488	1489	1502
F-Employee Only	698	696	685	681	683	693	700	701	698	696	699	698	700	704
F-Employee + 1	378	383	379	381	385	390	389	389	389	387	387	381	376	386
F-Family	655	642	649	653	648	654	656	652	650	641	638	638	637	632
Total F HMO	1731	1721	1713	1715	1716	1737	1745	1742	1737	1724	1724	1717	1713	1722
Total Employee Plans	1290	1286	1275	1254	1262	1275	1281	1275	1278	1277	1278	1276	1284	1295
Total Employee + 1	735	743	740	739	738	748	748	754	751	747	743	737	733	742
Total Family Plans	1205	1194	1200	1206	1208	1211	1214	1214	1206	1198	1197	1192	1185	1187
Total H&F HMO Plans	3230	3223	3215	3199	3208	3234	3243	3243	3235	3222	3218	3205	3202	3224

### BLUE CARE ELECT PREFERRED (PPO)

H-Employee Only	184	188	190	187	196	198	198	194	192	191	189	188	188	194
H-Family	243	252	252	254	256	259	263	263	260	260	262	264	261	272
Total H PPO	427	440	442	441	452	457	461	457	452	451	451	452	449	466
F-Employee Only	134	135	137	141	151	154	155	155	151	154	149	151	153	166
F-Family	149	170	173	172	170	181	182	180	177	175	176	173	172	196
Total F PPO	283	305	310	313	321	335	337	335	328	329	325	324	325	362
Total Employee Plans	318	323	327	328	347	352	353	349	343	345	338	339	341	360
Total Family Plans	392	422	425	426	426	440	445	443	437	435	438	437	433	468
Total H&F PPO Plans	710	745	752	754	773	792	798	792	780	780	776	776	774	828

### MEDEX

H-Employee Only	1294	1309	1318	1319	1319	1326	1328	1331	1329	1332	1339	1343	1347	1359
F-Employee Only	1309	1319	1322	1325	1325	1335	1337	1346	1353	1353	1357	1363	1364	1363
Total MEDEX Plans	2603	2628	2640	2644	2644	2661	2665	2677	2682	2685	2696	2706	2711	2722

TOTAL - All Plans	6543	6596	6607	6597	6625	6687	6706	6712	6697	6687	6690	6687	6687	6774
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# Hampshire County Group Insurance Trust

## Claim Payments

	CLAIMS			AMOUNT PAID		VARIANCE	CUMULATIVE VAR.	
2020-Jan	\$	4,478,889.48	A	\$	5,072,300.00	A	\$ (593,410.52)	\$ 266,909.23
February	\$	5,222,819.59	A	\$	5,072,300.00	A	\$ 150,519.59	\$ 417,428.82
March	\$	5,353,177.63	A	\$	5,072,300.00	A	\$ 280,877.63	\$ 698,306.45
April	\$	3,329,731.92	A	\$	5,072,300.00	A	\$ (1,742,568.08)	\$ (1,044,261.63)
May	\$	4,511,071.96	A	\$	5,072,300.00	A	\$ (561,228.04)	\$ (1,605,489.67)
June	\$	4,464,097.48	A	\$	5,072,300.00	A	\$ (608,202.52)	\$ (2,213,692.19)
July	\$	7,826,890.70	A	\$	5,072,300.00	A	\$ 2,754,590.70	\$ 540,898.51
August	\$	4,823,789.64	A	\$	5,072,300.00	A	\$ (248,510.36)	\$ 292,388.15
September	\$	4,771,553.13	A	\$	5,072,300.00	A	\$ (300,746.87)	\$ (8,358.72)
October	\$	5,348,857.12	A	\$	5,072,300.00	A	\$ 276,557.12	\$ 268,198.40
November	\$	4,979,230.59	A	\$	5,072,300.00	A	\$ (93,069.41)	\$ 175,128.99
December	\$	4,604,432.34	A	\$	5,072,300.00	A	\$ (467,867.66)	\$ (292,738.67)
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)

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



5/1/23 wire	5,845,673.45	BCBS	xxx	Yes	Monthly Claim prefunding /Qtrly Settlements
5/1/23 wire	160,495.39	Stealth Partner Group	5270		Reinsurance- May
5/1/23	1,400.00	King St Realty			Rent - May
5/5/2023	22.09	verizon			phone
5/5/2023	4,000.00	Melanson			Audit - final payment
5/5/2023	19.80	Eversource			Utilities
5/5/2023	8,830.80	CanaRx			Rx
5/5/2023	138.09	PPI ASCA			Dental
5/5/2023	49.25	Boston Mutual	xxx	Yes	Life Ins
5/5/2023 ach	1,545.25	Paragus			IT
5/3/2023 ach	427,487.10	CVS			Rx
5/3/2023 ach	(153.63)	UNUM			Reins reimbursemnt
5/9/2023 ach	(59,387.08)	UNUM			Reins reimbursemnt
5/10/23 ach	382,648.26	CVS			Rx
5/10/23 ach	11,759.53	Checkwriters			payroll 5/11
5/15/2023	108.89	National Grid			Electric
5/15/2023	128.64	Michele Komosa			Mileage
5/15/2023	216.14	Comcast			Internet
5/15/2023 ach	(43,823.47)	UNUM			Reins reimbursemnt
5/17/2023 ach	(152,857.45)	UNUM			Reins reimbursemnt
5/18/2023 ach	523,202.93	CVS			Rx
5/19/2023	5,221.00	HCGIT			Health Ins
5/19/2023	125.09	CMS			Phone
5/19/2023	8,473.50	CanaRx			Rx
5/19/2023 ach	(711.59)	UNUM			Reins reimbursemnt
5/24/2023	2,722.34	Hamp Retirement			May Deductions
5/24/2023	462.26	Joseph Shea			Misc office expenses
5/24/2023 ACH	11,772.75	Checkwriters			payroll 5/25
5/26/2023 ACH	485,129.83	CVS			Rx
5/31/2023 ACH	453,543.70	Blue Medicare Rx			Medicare rx
	<b>8,078,242.86</b>				

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6/12/23



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**Joe Shea**

**From:** Voyik, Jennifer <jvoyik@shschools.com>  
**Sent:** Thursday, June 1, 2023 3:45 PM  
**To:** Joe Shea  
**Subject:** Appeal Request for Insurance  
**Attachments:** M. Juchno Appeal Paperwork 6.1.2023.pdf

[Caution: EXTERNAL E-Mail]

Hi Joe,

Thank you for taking my phone call today to discuss Megan Juchno's paperwork. I would like to request that the trust consider my appeal to make an exception to approve Megan Juchno's paperwork with an effective date of 7/1/2023. Megan did everything correctly as she was supposed to. She filled out all of the application forms and provided the required information including the marriage certificate and marriage affidavit. The forms were signed by Megan on 5/14/2023 and received in our office prior to the Open Enrollment deadline. According to my Payroll Coordinator, Kelly McLaughlin, she sent the paperwork to Gloria Congram on 5/18/23. I have provided a copy of the health insurance application that includes the notation with the date of 5/18/23 on the bottom right hand corner of the form that Kelly does with all copies of applications that are sent along to Gloria. I have also attached a copy of the employee paperwork that Kelly was working on and they either had a check because she had received the necessary information or made a note if there was additional information required. Kelly also provided me with a copy of her scans for each employee from 5/18/23 that she sent over to Gloria through a secure file.

Everything on our end adds up to show that the paperwork was received on time and sent along to the appropriate parties to ensure that Megan is able to add her husband onto her insurance. She currently already has insurance through the town. We kindly request that the trust approve our appeal and not penalize Megan Juchno and her husband.

Please let me know if you need any additional information,

Jennifer Voyik  
Assistant Superintendent for Finance and Business Operations  
South Hadley School Department  
(413) 538-5057 Ext: 2606  
jvoyik@shschools.com

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# Town of Orange

## Human Resources

6 Prospect Street  
Orange, MA 01364  
[www.townoforange.org](http://www.townoforange.org)



June 15, 2023

Dear Executive Committee,

I am writing with the hope that I can have insurance reinstated for a retired employee's spouse. The retired employee is Demil Kovacevic, who worked for the Orange School system, his wife is the one that has a lack in coverage, Jeanne Kovacevic. Jeanne will turn 65 on June 26, 2023. As standard procedure Cindy Graves notified me, via email, on March 23, 2023, that Jeanne would be turning 65 in three months. I sent this information, via United States Postal Service, to Jeanne and she called me the day before she received the letter in the mail.

I let Jeanne know that we would need a copy of her Medicare cards once they arrived, and I would be able to handle the rest of the paperwork for her. I also mentioned that we would need this information before May 24, 2023 (as noted in the letter that was sent to her residence).

At the beginning of May Jeanne reached out to me via phone call. She left me a message to call her back regarding the next steps in this process. I mistakenly wrote the wrong phone number down to return her call. I had called the incorrect phone number and left a message. I did not receive a call back from this message – since it was the wrong phone number. Jeanne has noted that she attempted to reach me multiple times and did not get a response. I did not receive any voicemails when she called.

I was able to speak with Jeanne when she came into the office on Tuesday June 6, 2023. At that time, she provided me with her Medicare card and asked what the next steps were. I let her know that I thought the date had passed for us to receive this information but that I would follow up with Cindy and see if there was anything we could do to get her back on insurance. I did not complete this step at that point and did not follow up with Jeanne as I had noted.

Jeanne did attempt to call me multiple times the week of June 12<sup>th</sup>. Unfortunately, I was off one of those days. Upon my return I did have a voicemail from Jeanne and started working on the follow-up that was promised the week prior. I did get caught up on a few other tasks and this one fell off my radar. Jeanne called again on Wednesday 6/14 and was able to catch me. At this point she was upset that I hadn't followed through with my promise the week before and she asked for a direct contact line to HCGIT. I gave her this information and she spoke with Cindy.

Prior to being cancelled from the plan Jeanne was enrolled in the PPO individual plan. I am asking for permission to have her insurance reinstated as noted below:

PPO Individual 6/1/2023 – 6/30/2023  
Medex – 7/1/2023 through next enrollment

If approved Jeanne would stay on the Medex plan for future open enrollment periods. I would appreciate any consideration in this matter. I didn't ask the right questions or handle this situation to the standard I should have and for that I apologize.

Thank you,



Kristen Cormier

*HR Benefits Specialist*

Town of Orange  
6 Prospect Street  
Orange, MA 01364  
(978) 544-1100 x107

[hrbenefits@townoforange.org](mailto:hrbenefits@townoforange.org)



## **Motion**

To change the time frame of submitting birth certificate documentation from 30 days to 59 days from the date of birth/adoption.

## HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FISCAL YEAR 2023 OPERATING EXPENSES (July 1, 2022 to June 30, 2023)

ITEM CODE	BUDGET ITEMS	FY-2023	FY	
		Budgeted	Budgeted	
		7-1/6-30	7-1/6-30	
5110	SALARY*	370,000.00	391,000.00	
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	
5189	EMP. ASST. PROG. EAP			
5184	HEALTH INSURANCE	61,500.00	56,000.00	
5185	LIFE INSURANCE	350.00	350.00	
5189	UNEMP HEALTH INS TAX			
	<b>TOT. WAGES &amp; BENEFITS</b>	<b>544,569.00</b>	<b>565,489.00</b>	<b>3.8%</b>

ITEM CODE	BUDGET ITEMS	NON SALARY EXPENSES		
5300	ADM. CONT. SERVICES (FS&PF)			
	Rent	16,500.00	14,400.00	
	Parking	500.00	-	
5305	ADM. CONT. SERVICES (Audit)	16,500.00	21,000.00	
5320	LEGAL	-	-	
5340	TELEPHONE/INTERNET			
5490	FOOD SUPPLIES	600.00	600.00	
5420	OFFICE & COMPUTER SUPPLIES	2,500.00	2,500.00	
5580	MISC. EXPENSES	500.00	5,500.00	Moving expense
5580	NEWSPAPER/MAGS/BOOKS			
5420	POSTAGE (Stamps)	3,500.00	3,500.00	
5275	POSTAGE METER RENTAL			
5380	MINI GRANTS/WEELNESS	20,000.00	10,000.00	
5420	STATIONERY & OFF. SUPP.			
5780	SURETY BONDS	1,750.00	1,750.00	
5340	TELEPHONES			
5320	TRAINING			
5710	TRAVEL IN/OUT of STATE	5,000.00	5,000.00	
5188	UTILITIES	5,500.00	5,500.00	
	TOT. Indirect Costs			
	<b>Total Non-Salary</b>	<b>72,850.00</b>	<b>69,750.00</b>	<b>-4.3%</b>

ITEM CODE	BUDGET ITEMS	FY-2023	FY-2023	
		Budgeted	Budgeted	
		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	
	<b>TOTAL DATA PROCESSING</b>	<b>141,800.00</b>	<b>147,000.00</b>	<b>3.7%</b>
	<b>TOTALS</b>	<b>759,219.00</b>	<b>782,239.00</b>	<b>3.0%</b>



An Amwins Company

Stealth Partner Group  
100 Front Street, Suite 610  
Worcester, MA 01608

Mindi Smith  
Phone: (203) 258-3889  
E-Mail: mindi.smith@amwins.com

## Stealth Marketing Summary

**Prepared for:** *Hampshire County Group Insurance Trust*  
**Effective Date:** *7/1/2023*

Carrier:	Rating	Marketed	Quoted	Declined	Comments
American Fidelity	A+	Yes		Declined	Uncompetitive Rates
Berkley	A+	Yes		Declined	Uncompetitive Rates
Berkshire Hathaway	A++	Yes		Declined	Uncompetitive Rates
Companion Life (ISU)	A+	Yes		Declined	Uncompetitive Rates
HCC	A++	Yes		Declined	Uncompetitive Rates
Nationwide	A+	Yes		Declined	Uncompetitive Rates
Nationwide	A+	Yes		Declined	Uncompetitive Rates
Optum	A	Yes	Quoted		Uncompetitive Rates +50% over current
Pan-American	A	Yes	Quoted		Uncompetitive Rates
PartnerRe	A+	Yes		Declined	Uncompetitive Rates
QBE	A	Yes		Declined	Uncompetitive Rates
Sun Life	A+	Yes		Declined	Uncompetitive Rates
Swiss Re	A+	Yes		Declined	Uncompetitive Rates + 80% over current
Symetra	A	Yes		Declined	Uncompetitive Rates +50% over current
Unum	A	Yes	Quoted		Incumbent Renewal
Wellpoint (fka Anthem)	A-	Yes		Declined	Uncompetitive Rates
Voya	A	Yes		Declined	Uncompetitive Rates

5/30/2023

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**Mindi Smith**

Stealth Partner Group, an Amwins Company  
 100 Front Street, Suite 610  
 Worcester, MA 01608  
 T: (203)-258-3889  
 mindi.smith@amwins.com



GROUP:

**Hampshire County Group Insurance Trust**

EFFECTIVE DATE:

**July 1, 2023**

SPECIFIC STOP LOSS	Current	Negotiated Renewal	Option 2 NET	Option 2 with GA/Broker Fee
CARRIER:	Unum	Unum	BCBS MA	BCBS MA
Carrier Rating:	A	A	BCBS MA	BCBS MA
TPA:	BCBS MA	BCBS MA	BCBS MA	BCBS MA
PPO Network:	BCBS MA	BCBS MA	BCBS MA	BCBS MA
UR Vendor:	BCBS MA	BCBS MA	BCBS MA	BCBS MA
PBM:	CVS Caremark	CVS Caremark	CVS Caremark	CVS Caremark
Specific Benefits Included:	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Plan Lifetime Maximum:	Unlimited	Unlimited	Unlimited	Unlimited
Specific Lifetime Maximum Reimbursement:	Unlimited	Unlimited	Unlimited	Unlimited
Individual Specific Deductible:	\$ 300,000	\$ 300,000	\$ 300,000	\$ 300,000
Specific Contract:	12/24	12/24	12/24	12/24
1632	EE Only \$ 18.89	\$ 24.79	\$ 29.31	\$ 31.52
755	EE+SP \$ 54.94	\$ 69.68	\$ 53.19	\$ 57.19
1660	Family \$ 54.94	\$ 69.68	\$ 79.92	\$ 85.94
4047	Composite \$ 40.40	\$ 51.58	\$ 54.52	\$ 58.63
Monthly Specific Premium	\$ 163,508.58	\$ 208,734.48	\$ 220,659.57	\$ 237,268.35
Annual Specific Premium	\$ 1,962,102.96	\$ 2,504,813.76	\$ 2,647,914.84	\$ 2,847,220.26
% Difference		28%	35%	45%
TOTAL REINSURANCE EXPENSE				
Annual Fixed Premium	\$ 1,962,102.96	\$ 2,504,813.76	\$ 2,647,914.84	\$ 2,847,220.26
% Difference		28%	35%	45%
Maximum Cost Liability	\$ 1,962,102.96	\$ 2,504,813.76	\$ 2,647,914.84	\$ 2,847,220.26
% Difference		28%	35%	45%
TOTAL REINSURANCE EXPENSE				
(Including Amwins Gene Therapy Solutions Program)				
Amwins Gene Therapy Solutions PEPM Fee:	\$ 1.00			
Amwins Gene Therapy Solutions Annual Fee:	\$ 48,564.00			
Annual Fixed Premium (Incid. Gene Therapy Solutions)	\$ 1,962,102.96	\$ 2,553,377.76	\$ 2,647,914.84	\$ 2,847,220.26
% Difference		30%	35%	45%
Maximum Cost Liability (Incid. Gene Therapy Solutions)	\$ 1,962,102.96	\$ 2,553,377.76	\$ 2,647,914.84	\$ 2,847,220.26
% Difference		30%	35%	45%
Specific Advance	Included	Included		
Plan Mirroring	Included	Pending Review of PD		
Amwins Gene Therapy Solutions	Not Included	Included, Additional \$1PEPM		
*Not Commissionable				
Disclosure Status		FIRM Through 6/14/2023	FIRM by 6/30/2023	FIRM by 6/30/2023

Commissions: 0.0%

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April

**Mindi Smith**

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GROUP:

Hampshire County Group Insurance Trust

EFFECTIVE DATE:

July 1, 2023

SPECIFIC STOP LOSS	Current	Renewal Option	Option 2 NET	Option 2 with GA/Broker Fee
<b>CARRIER:</b>	Unum	Unum	BCBS MA	BCBS MA
<b>Carrier Rating:</b>	A	A	BCBS MA	BCBS MA
<b>TPA:</b>	BCBS MA	BCBS MA	BCBS MA	BCBS MA
<b>PPO Network:</b>	BCBS MA	BCBS MA	BCBS MA	BCBS MA
<b>UR Vendor:</b>	BCBS MA	BCBS MA	BCBS MA	BCBS MA
<b>PBM:</b>	CVS Caremark	CVS Caremark	CVS Caremark	CVS Caremark
<b>Specific Benefits Included:</b>	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
<b>Plan Lifetime Maximum:</b>	Unlimited	Unlimited	Unlimited	Unlimited
<b>Specific Lifetime Maximum Reimbursement:</b>	Unlimited	Unlimited	Unlimited	Unlimited
<b>Individual Specific Deductible:</b>	\$ 300,000	\$ 350,000	\$ 350,000	\$ 350,000
<b>Specific Contract:</b>	12/24	12/24	12/24	12/24
1632 EE Only	\$ 18.89	\$ 44.56	\$ 24.82	\$ 26.69
755 EE+SP	\$ 54.94	\$ 44.56	\$ 44.83	\$ 48.20
1660 Family	\$ 54.94	\$ 44.56	\$ 67.21	\$ 72.27
4047 Composite	\$ 40.40	\$ 44.56	\$ 45.94	\$ 49.40
<b>Monthly Specific Premium</b>	\$ 163,508.58	\$ 180,334.32	\$ 185,921.49	\$ 199,915.58
<b>Annual Specific Premium</b>	\$ 1,962,102.96	\$ 2,164,011.84	\$ 2,231,057.88	\$ 2,398,986.97
<b>% Difference</b>		10%	14%	22%
<b>TOTAL REINSURANCE EXPENSE</b>				
<b>Annual Fixed Premium</b>	\$ 1,962,102.96	\$ 2,164,011.84	\$ 2,231,057.88	\$ 2,398,986.97
<b>% Difference</b>		10%	14%	22%
<b>Maximum Cost Liability</b>	\$ 1,962,102.96	\$ 2,164,011.84	\$ 2,231,057.88	\$ 2,398,986.97
<b>% Difference</b>		10%	14%	22%
<b>TOTAL REINSURANCE EXPENSE</b>				
<b>(Including Amwins Gene Therapy Solutions Program)</b>				
<b>Amwins Gene Therapy Solutions PEPM Fee:</b>	\$ 1.00			
<b>Amwins Gene Therapy Solutions Annual Fee:</b>	\$ 48,564.00			
<b>Annual Fixed Premium (Incl. Gene Therapy Solutions)</b>	\$ 1,962,102.96	\$ 2,212,575.84	\$ 2,231,057.88	\$ 2,398,986.97
<b>% Difference</b>		13%	14%	22%
<b>Maximum Cost Liability (Incl. Gene Therapy Solutions)</b>	\$ 1,962,102.96	\$ 2,212,575.84	\$ 2,231,057.88	\$ 2,398,986.97
<b>% Difference</b>		13%	14%	22%
<b>Specific Advance</b>	Included	Included		
<b>Plan Mirroring</b>	Included	Pending Review of PD		
<b>Amwins Gene Therapy Solutions</b>	Not Included	Included, Additional \$1PEPM		
<b>*Not Commissionable</b>				
<b>Disclosure Status</b>		FIRM Through 6/14/2023	FIRM by 6/30/2023	FIRM by 6/30/2023

Commissions: 0.0%

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Stealth Carrier Proposals are based on claims data provided through:

Large Claims Reports  
April



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mindy.smith@amwins.com



GROUP: **Hampshire County Group Insurance Trust**  
EFFECTIVE DATE: **July 1, 2023**

SPECIFIC STOP LOSS		Current	Renewal Option	Option 2 NET	Option 2 with GA/Broker Fee
<b>CARRIER:</b>		Unum	Unum	BCBS MA	BCBS MA
<b>Carrier Rating:</b>		A	A	BCBS MA	BCBS MA
<b>TPA:</b>		BCBS MA	BCBS MA	BCBS MA	BCBS MA
<b>PPO Network:</b>		BCBS MA	BCBS MA	BCBS MA	BCBS MA
<b>UR Vendor:</b>		BCBS MA	BCBS MA	BCBS MA	BCBS MA
<b>PBM:</b>		CVS Caremark	CVS Caremark	CVS Caremark	CVS Caremark
<b>Specific Benefits Included:</b>		Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
<b>Plan Lifetime Maximum:</b>		Unlimited	Unlimited	Unlimited	Unlimited
<b>Specific Lifetime Maximum Reimbursement:</b>		Unlimited	Unlimited	Unlimited	Unlimited
<b>Individual Specific Deductible:</b>		\$ 300,000	\$ 400,000	\$ 400,000	\$ 400,000
<b>Specific Contract:</b>		12/24	12/24	12/24	12/24
1632	EE Only	\$ 18.89	\$ 37.97	\$ 21.38	\$ 22.99
755	EE+SP	\$ 54.94	\$ 37.97	\$ 38.40	\$ 41.29
1660	Family	\$ 54.94	\$ 37.97	\$ 57.46	\$ 61.78
4047	Composite	\$ 40.40	\$ 37.97	\$ 39.35	\$ 42.32
<b>Monthly Specific Premium</b>		\$ 163,508.58	\$ 153,664.59	\$ 159,267.76	\$ 171,255.66
<b>Annual Specific Premium</b>		\$ 1,962,102.96	\$ 1,843,975.08	\$ 1,911,213.12	\$ 2,055,067.87
<b>% Difference</b>			-6%	-3%	5%
<b>TOTAL REINSURANCE EXPENSE</b>					
<b>Annual Fixed Premium</b>		\$ 1,962,102.96	\$ 1,843,975.08	\$ 1,911,213.12	\$ 2,055,067.87
<b>% Difference</b>			-6%	-3%	5%
<b>Maximum Cost Liability</b>		\$ 1,962,102.96	\$ 1,843,975.08	\$ 1,911,213.12	\$ 2,055,067.87
<b>% Difference</b>			-6%	-3%	5%
<b>TOTAL REINSURANCE EXPENSE</b>					
<b>(Including Amwins Gene Therapy Solutions Program)</b>					
<b>Amwins Gene Therapy Solutions PEPM Fee:</b>		\$	1.00		
<b>Amwins Gene Therapy Solutions Annual Fee:</b>		\$	48,564.00		
<b>Annual Fixed Premium (Incl. Gene Therapy Solutions)</b>		\$ 1,962,102.96	\$ 1,892,539.08	\$ 1,911,213.12	\$ 2,055,067.87
<b>% Difference</b>			-4%	-3%	5%
<b>Maximum Cost Liability (Incl. Gene Therapy Solutions)</b>		\$ 1,962,102.96	\$ 1,892,539.08	\$ 1,911,213.12	\$ 2,055,067.87
<b>% Difference</b>			-4%	-3%	5%
<b>Specific Advance</b>		Included	Included		
<b>Plan Mirroring</b>		Included	Pending Review of PD		
<b>Amwins Gene Therapy Solutions</b>		Not Included	Included, Additional \$1PEPM		
<b>*Not Commissionable</b>					
<b>Disclosure Status</b>			FIRM Through 6/14/2023	FIRM by 6/30/2023	FIRM by 6/30/2023

**Commissions:** 0.0%

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GROUP:

Hampshire County Group Insurance Trust

EFFECTIVE DATE:

July 1, 2023

SPECIFIC STOP LOSS	Current	Renewal Option	Option 2 NET	Option 2 with GA/Broker Fee
<b>CARRIER:</b>	Unum	Unum	BCBS MA	BCBS MA
<b>Carrier Rating:</b>	A	A	BCBS MA	BCBS MA
<b>TPA:</b>	BCBS MA	BCBS MA	BCBS MA	BCBS MA
<b>PPO Network:</b>	BCBS MA	BCBS MA	BCBS MA	BCBS MA
<b>UR Vendor:</b>	BCBS MA	BCBS MA	BCBS MA	BCBS MA
<b>PBM:</b>	CVS Caremark	CVS Caremark	CVS Caremark	CVS Caremark
<b>Specific Benefits Included:</b>	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
<b>Plan Lifetime Maximum:</b>	Unlimited	Unlimited	Unlimited	Unlimited
<b>Specific Lifetime Maximum Reimbursement:</b>	Unlimited	Unlimited	Unlimited	Unlimited
<b>Individual Specific Deductible:</b>	\$ 300,000	\$ 450,000	\$ 450,000	\$ 450,000
<b>Specific Contract:</b>	12/24	12/24	12/24	12/24
1632	EE Only \$ 18.89	\$ 32.73	\$ 18.64	\$ 20.04
755	EE+SP \$ 54.94	\$ 32.73	\$ 33.30	\$ 35.81
1660	Family \$ 54.94	\$ 32.73	\$ 49.71	\$ 53.45
4047	Composite \$ 40.40	\$ 32.73	\$ 34.12	\$ 36.69
<b>Monthly Specific Premium</b>	\$ 163,508.58	\$ 132,458.31	\$ 138,080.58	\$ 148,473.74
<b>Annual Specific Premium</b>	\$ 1,962,102.96	\$ 1,589,499.72	\$ 1,656,966.96	\$ 1,781,684.90
<b>% Difference</b>		-19%	-16%	-9%
<b>TOTAL REINSURANCE EXPENSE</b>				
<b>Annual Fixed Premium</b>	\$ 1,962,102.96	\$ 1,589,499.72	\$ 1,656,966.96	\$ 1,781,684.90
<b>% Difference</b>		-19%	-16%	-9%
<b>Maximum Cost Liability</b>	\$ 1,962,102.96	\$ 1,589,499.72	\$ 1,656,966.96	\$ 1,781,684.90
<b>% Difference</b>		-19%	-16%	-9%
<b>TOTAL REINSURANCE EXPENSE</b>				
<b>(Including Amwins Gene Therapy Solutions Program)</b>				
<b>Amwins Gene Therapy Solutions PEPM Fee:</b>	\$ 1.00			
<b>Amwins Gene Therapy Solutions Annual Fee:</b>	\$ 48,564.00			
<b>Annual Fixed Premium (Incl. Gene Therapy Solutions)</b>	\$ 1,962,102.96	\$ 1,638,063.72	\$ 1,656,966.96	\$ 1,781,684.90
<b>% Difference</b>		-17%	-16%	-9%
<b>Maximum Cost Liability (Incl. Gene Therapy Solutions)</b>	\$ 1,962,102.96	\$ 1,638,063.72	\$ 1,656,966.96	\$ 1,781,684.90
<b>% Difference</b>		-17%	-16%	-9%
<b>Specific Advance</b>	Included	Included		
<b>Plan Mirroring</b>	Included	Pending Review of PD		
<b>Amwins Gene Therapy Solutions</b>	Not Included	Included, Additional \$1PEPM		
<b>*Not Commissionable</b>				
<b>Disclosure Status</b>		FIRM Through 6/14/2023	FIRM by 6/30/2023	FIRM by 6/30/2023
<b>Commissions:</b>	0.0%			

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April

6/7/2023

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## **Personnel Policy Changes**

### **Vacation Time**

Length of Service 15 years through end of Year 19 = 5 weeks

Length of Service 20 Years+ = 6 weeks

### **Holiday**

Adding Juneteenth as a Holiday.

### **Work Place Policy**

Any work at home schedule requires Insurance Director approval. Changes to such schedule is at the discretion of the Insurance Director.

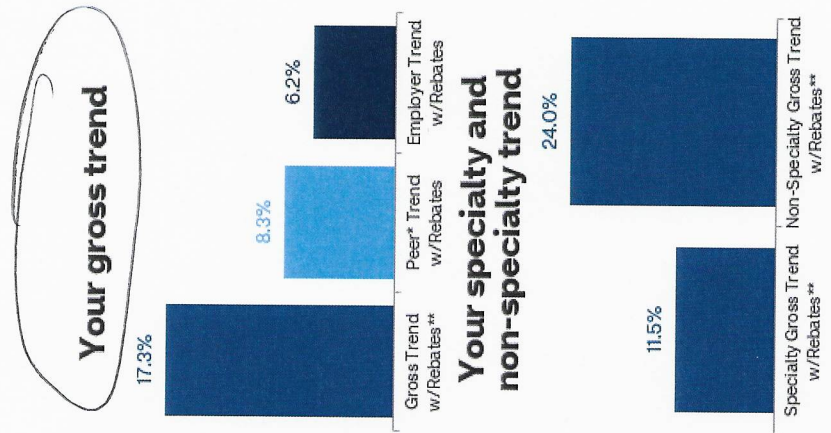
### **Benefits**

Dental Insurance will be added as an employee benefit.

# Key metrics at a glance

Eligibility	Jul-Mar 22	% Change	Jul-Mar 23	Employer†	Peer**
Average Eligible Members per Month	9,282	1.3%	9,399		
Average Utilizers as % of Members	42.8%	2.1%	43.7%	35.2%	42.4%
Average Member Age	38	-0.5%	38	36	40
<b>Cost with Rebates**</b>					
Total Gross Cost	\$12,184,563	19.8%	\$14,594,388		
Gross Cost w/ Rebates***	\$10,191,433	18.8%	\$12,102,929		
Total Net Cost w/ Rebates**	\$9,529,778	18.4%	\$11,283,533		
Gross Cost w/ Rebates*** PMPM	\$122.00	17.3%	\$143.08		
Net Cost w/ Rebates** PMPM	\$114.08	16.9%	\$133.39		
% Total Member Cost Share	5.4%	3.4%	5.6%	8.6%	7.6%
% Non-Specialty Member Cost Share	10.4%	-8.8%	9.5%	13.0%	12.1%
<b>Drug Mix</b>					
% Single Source Brands	17.8%	-6.7%	16.6%	15.5%	15.1%
% Multi Source Brands	3.0%	-18.8%	2.4%	1.7%	1.5%
Generic Dispensing Rate	79.3%	2.2%	81.0%	82.8%	83.4%
Generic Substitution Rate	96.4%	0.8%	97.1%	98.0%	98.2%
<b>Utilization</b>					
Total Prescriptions	79,261	7.3%	85,053		
% Retail Prescriptions	78.4%	1.1%	79.3%	80.3%	89.1%
% Mail Prescriptions	6.9%	-15.0%	5.9%	19.7%††	10.9%††
Days' Supply PMPM	34.35	6.1%	36.44	34.84	47.67
<b>Specialty</b>					
Specialty Total Gross Cost	\$6,193,711	14.8%	\$7,113,077		
Specialty Avg. Utilizers as % of Member	1.1%	9.2%	1.2%	1.1%	1.2%
Specialty Gross Cost PMPM	\$74.14	13.4%	\$84.03	\$79.28	\$93.69
Specialty % of Total Gross Cost	50.8%	-4.1%	48.7%	48.9%	46.7%
Specialty % of Total Prescriptions	15%	14%	15%	15%	13%
% Specialty Member Cost Share	0.6%	147.2%	1.6%	4.0%	2.5%

**Peer Government**  
 \* Rebates represent client share of invoice rebates (less: point of sale rebates) as of report run date of 04-17-2023 and may not reconcile with rebate guarantees or rebates paid to date.  
 †† Includes mail order prescriptions for this time period: 2022Q3 - 2022Q4. Prior period rebates include the same number of quarters as current period.  
 ††† Employer information is based on the most recent nine months ending Mar 31, 2023.  
 †††† From CVS Medicare Prescription Plans





# Specialty pharmacy trend, cost & utilization metrics

Price inflation	-3.4%
Utilization	13.0%
Drug mix	4.0%
Specialty gross trend	13.4%

## Your specialty utilization metrics

	Jul-Mar 22	% Change	Jul-Mar 23	Employer	Peer*
Specialty Prescriptions	1,186	8.9%	1,291	1.5%	1.3%
Specialty Rx as % of Total Prescriptions	1.5%	1.4%	1.5%		
% CVS Specialty Pharmacy Prescriptions	90.1%	2.4%	92.3%		
Specialty Utilizers	178	13.5%	202		
Specialty Utilizers as % of Utilizers	2.2%	15.7%	2.6%		
Average Age Per Specialty Utilizer	47.1	1.7%	47.9		

## Your specialty cost metrics

	Jul-Mar 22	% Change	Jul-Mar 23	Employer	Peer*
Specialty Gross Cost	\$6,193,711	14.8%	\$7,113,077	48.9%	46.7%
Specialty % of Total Gross Cost	50.8%	-4.1%	48.7%		
Specialty Net Cost	\$6,154,749	13.8%	\$7,002,486	51.3%	49.3%
Specialty % of Total Net Cost	53.4%	-4.8%	50.8%		
Specialty Member Cost	\$38,962	183.8%	\$110,591		
% Specialty Member Cost Share	0.6%	147.2%	1.6%	4.0%	2.5%
Gross Cost Per Specialty Utilizer	\$34,796	1.2%	\$35,213		
Specialty Avg. Utilizers as % of Members	1.1%	9.2%	1.2%	1.1%	1.2%

\*Peer: Government

# Your top 10 specialty drug classes

By gross cost

Specialty Class	Total Gross Cost						Utilizers					
	Prior Period		Current Period		Benchmark PMPM		Prior Utilizers		Current Utilizers		Prevalence	
	Jul-Mar 22		Jul-Mar 23		Jul-Mar 23		CVS NCVS		CVS NCVS		Prevalence	
Crohn's Disease	\$713,133	\$1,003,951	\$11,87	\$6.25	39.0%	16.7%	11	0	16	0	0.839	0.470
Rheumatoid Arthritis	\$978,481	\$637,864	\$9.90	\$8.80	-15.4%	5.4%	28	1	24	1	1.631	1.220
Psoriasis	\$681,576	\$829,354	\$9.80	\$9.77	20.2%	20.2%	14	0	22	0	1.041	1.030
Oncology	\$361,441	\$770,716	\$9.11	\$11.98	10.6%	10.3%	12	5	20	5	1.395	1.090
Multiple Sclerosis	\$487,736	\$526,175	\$7.40	\$4.60	26.8%	-2.0%	11	0	12	0	0.934	0.520
Rare Disorders - Other	\$557,368	\$578,367	\$6.84	\$0.29	2.5%	41.1%	1	0	1	0	0.106	0.010
Asthma	\$443,762	\$428,582	\$5.07	\$1.61	-4.6%	12.5%	18	0	18	0	1.430	0.470
Psoriatic Arthritis	\$304,098	\$281,122	\$3.32	\$4.34	-8.7%	11.3%	9	0	9	0	0.615	0.560
Ulcerative Colitis	\$190,437	\$273,813	\$3.24	\$2.36	42.0%	21.8%	5	0	5	0	0.390	0.220
Atopic Dermatitis	\$154,415	\$258,549	\$3.06	\$2.62	65.4%	39.2%	8	0	13	0	0.898	0.700
All Others	\$1,321,264	\$1,224,583	\$14.48				59	11	59	9		
<b>Grand Total</b>	<b>\$6,193,711</b>	<b>\$7,113,077</b>	<b>\$84.09</b>				<b>164</b>	<b>14</b>	<b>188</b>	<b>14</b>		

Shown as prevalence per thousand members. The prevalence calculation for the current reporting period is equal to the average number of class utilizers per month for a given time period divided by the average eligible members for that time period.  
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# Your top 25 drugs

## By gross cost

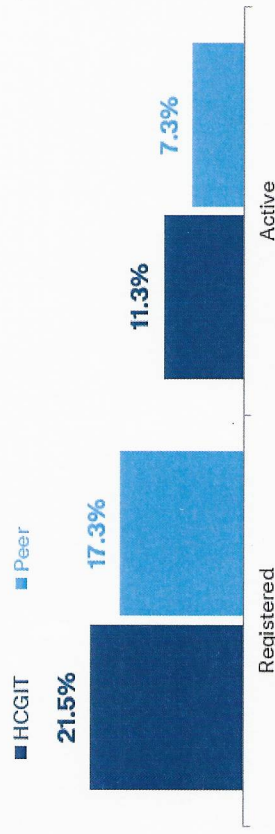
BOB Rank	Prior Rank	Current Rank	Drug Name	Dispense		Generic Launch Date ††	Gross Cost	Total Rx	Utilizers	Gross		Gross	
				Type	Therapeutic Class					Cost Per Rx	Supply Days	Cost Per Rx	Inflation
1	1	1	Humira	Specialty	Analgesics - Anti-Inflammak	NA	\$1,140,708	165	26	\$6,913.38	\$247.66	8.0%	
4	2	2	Trulicity	Brand	Antidiabetics	NA	\$675,415	587	109	\$1,150.62	\$31.23	4.9%	
3	5	3	Stelara	Specialty	Dermatologicals	NA	\$514,332	26	8	\$23,628.15	\$421.93	4.8%	
195	3	4	Crysivia	Specialty	Endocrine And Metabolic Ag	NA	\$578,367	20	1	\$28,918.37	\$1,032.80	8.0%	
5	7	5	Dupixent	Specialty	Dermatologicals	NA	\$419,718	141	21	\$2,976.73	\$108.23	6.1%	
7	4	6	Enbrel	Specialty	Analgesics - Anti-Inflammak	NA	\$403,448	72	14	\$5,603.45	\$194.71	11.0%	
6	34	7	Skyrizi	Specialty	Dermatologicals	NA	\$380,078	23	8	\$16,525.13	\$238.14	7.0%	
2	20	8	Ozempic	Brand	Antidiabetics	NA	\$284,994	268	64	\$1,063.41	\$30.89	4.8%	
45	6	9	Xolair	Specialty	Antiasthmatic And Bronchoc	NA	\$262,140	110	10	\$2,383.09	\$86.83	6.0%	
31	8	10	Xeljanz	Specialty	Analgesics - Anti-Inflammak	Q2-2026	\$259,697	55	7	\$4,721.76	\$157.39	5.3%	
10	18	11	Xarelto	Brand	Anticoagulants	Q1-2027	\$228,068	317	64	\$719.46	\$16.49	4.1%	
8	13	12	Jardiance	Brand	Antidiabetics	NA	\$215,842	241	63	\$895.61	\$18.05	4.1%	
156	13	Vyndamax	Specialty	Cardiovascular Agents - Mis	NA	\$178,236	10	1	1	\$17,823.62	\$594.12	NA	
23	23	14	Novolog	Brand	Antidiabetics	NA	\$157,757	118	34	\$1,336.92	\$26.36	NA	
35	9	15	Adderall Xr	Brand	Adhd/Anti-Narcolepsy/Anti-C	Q2-2009	\$152,422	700	153	\$217.75	\$7.54	0.0%	
44	16	Symbicort	Brand	Antiasthmatic And Bronchoc	Q1-2020	\$142,526	294	89	89	\$484.78	\$11.83	2.3%	
37	24	17	Dexcom G6 Sensor	Brand	Medical Devices	NA	\$137,327	236	60	\$581.89	\$11.51	3.7%	
13	42	18	Wegovy	Brand	Adhd/Anti-Narcolepsy/Anti-C	NA	\$131,785	92	30	\$1,432.45	\$47.82	0.0%	
61	45	19	Kesimpta	Specialty	Psychotherapeutic And Neu	NA	\$130,650	18	2	\$7,258.31	\$244.66	4.2%	
53	11	20	Concerta	Brand	Adhd/Anti-Narcolepsy/Anti-C	Q2-2011	\$129,447	301	81	\$430.06	\$14.86	3.5%	
140	21	Mavenclad	Specialty	Psychotherapeutic And Neu	NA	\$126,585	2	1	1	\$63,292.67	\$384.76	NA	
20	15	22	Revlimid	Specialty	Assorted Classes	Q1-2022	\$125,583	8	1	\$15,697.90	\$560.64	3.0%	
56	30	23	Gonal-F	Specialty	Endocrine And Metabolic Ag	NA	\$120,922	12	7	\$10,076.86	\$991.17	8.4%	
158	24	Kisqali	Specialty	Antineoplastics	NA	\$120,403	9	1	1	\$13,378.10	\$477.79	NA	
103	25	Calquence	Specialty	Antineoplastics	NA	\$117,275	8	2	2	\$14,659.32	\$488.64	NA	
Subtotal of Top 25 Drugs							\$7,233,726	3,833	729	\$1,887.22	\$52.00		
All Others							\$7,360,662	81,220	7,868	\$90.63	\$2.50		
Total							\$14,594,388	85,053	7,882	\$171.59	\$4.73		

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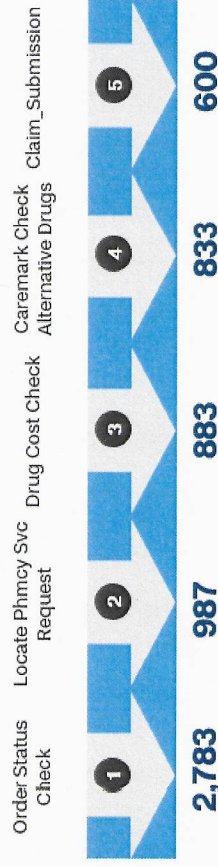


# Digital adoption: engage members in the ways they prefer

## Registered and active members



## Top 5 registered member activities-interactions per category



## Key metrics

Members taking mail or maintenance medications comprise

**33.5%**

of total members.

## HCGIT

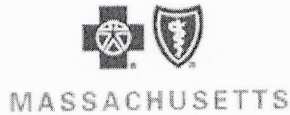
could save up to

**\$0.12 million**

in medical cost avoidance annually with increased digital adoption.\*

\*Estimated incremental impact of adherence movement attributable to digital adoption is based on an internal analysis of member engagement data and associated with participation in adherence driving programs and services. Medical savings are derived from the Pharmacy Care Economic Model, and digital adoption is not linked to actual medical savings. Savings estimates are theoretical. Based on data as of 10/1/2023 and are not guaranteed.

Peer Government



## Important Notice about Your Invoice

### **Massachusetts Behavioral Health Access and Crisis Intervention Trust Fund Surcharge:**

The State has established an assessment to fund the Massachusetts Behavioral Health Access and Crisis Intervention Trust Fund. This state assessment is a surcharge on claims paid for services at Massachusetts acute care hospital and ambulatory surgical centers. The rate is 0.29% for the period of October 1, 2021, through September 30, 2022, which the State set for their fiscal year 2023 using this time-period.

This initial assessment amount will be a separate line-item total on your statements issued this month in June for May 2023 paid claims.

Going forward, the State will notify us of our payment obligation and any change to the percentage for this assessment. We will then notify you and the method by which we will chargeback ASC accounts.

As a reminder, the Massachusetts (MA) Health Safety Net surcharge also applies to claims paid for services at MA acute care hospital and ambulatory surgical centers.

If you have any questions, please contact your Blue Cross and Blue Shield Billing Representative or our billing hotline at **888-751-5607**.

\$ 75,891.38

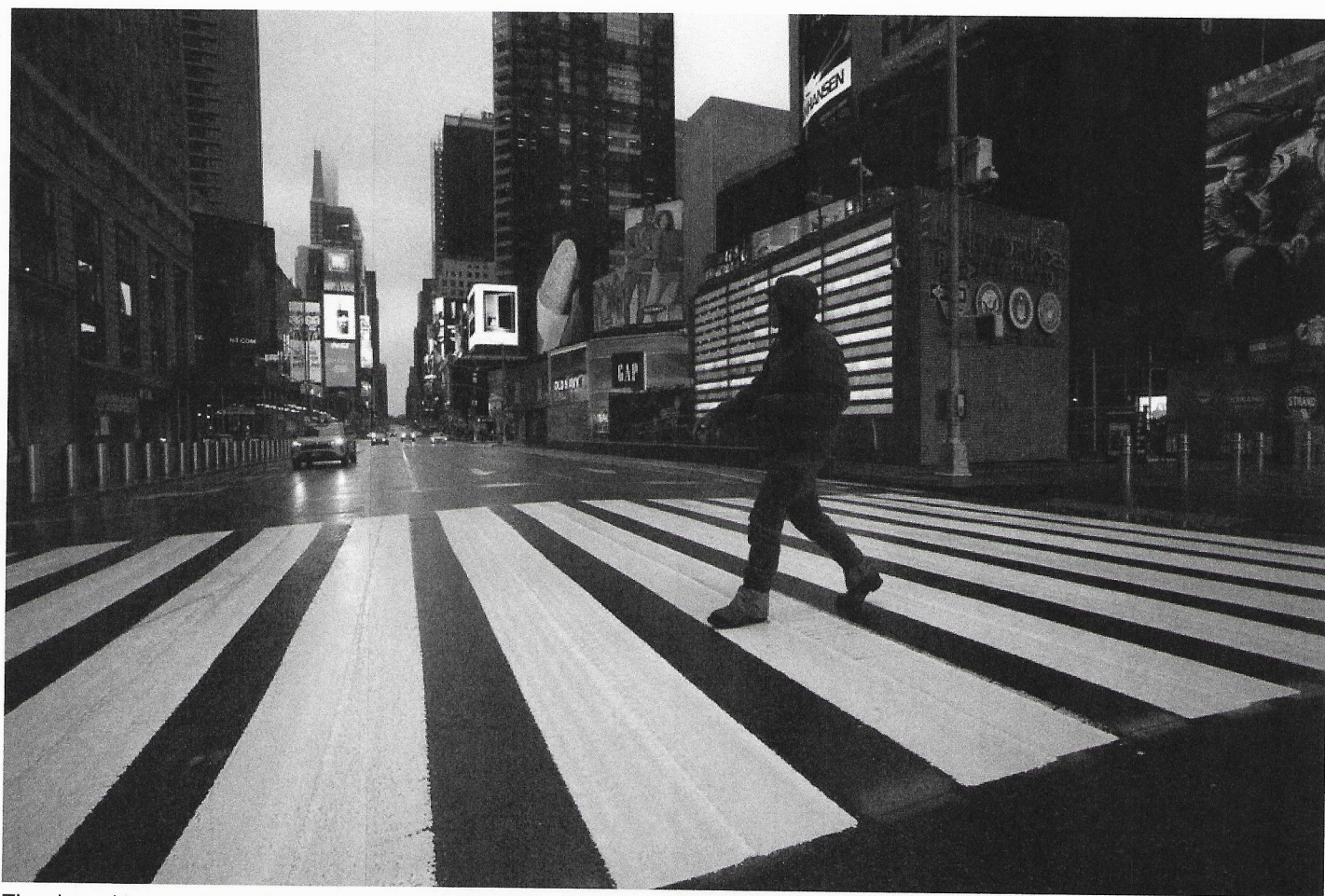
05/2023



# State's largest insurer has doubled spending on mental health care since start of the pandemic

Pandemic accelerated a brewing crisis, but also removed some of the stigma in seeking help

By Felice J. Freyer Globe Staff, Updated June 6, 2023, 7:15 p.m.



The shared trauma from the pandemic (above, New York City in 2020) affected everyone. "The silver lining . . . is that more people realized that they needed behavioral health care," said Jill Borrelli, vice president of behavioral health at Point32Health. MARK LENNIHAN/ASSOCIATED PRESS

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In a sign of how the COVID emergency elevated the importance of mental well-being, the state's largest health insurer disclosed it has doubled its spending on behavioral health services since the beginning of the pandemic and aggressively expanded its ranks of providers to meet swelling demand.

Blue Cross Blue Shield of Massachusetts reported this week that it spent \$1.3 billion on mental health services in 2022, up from \$610 million in 2019. The number of behavioral health visits likewise doubled, from 4 million to 8 million.

Americans grappled with isolation, grief, and financial struggles brought on by the pandemic, and the effects have proved lasting. Nearly one-third of US adults reported feelings of anxiety and depression in February 2023. Deaths from drug overdoses, alcohol, and suicide are all on the rise.

"We had a mental health crisis brewing before the pandemic," said Dr. Gregory Harris, Blue Cross's senior medical director for mental health. "The pandemic just accelerated things."

Over the past five years, Blue Cross has expanded its network of behavioral health clinicians by 50 percent, with 18,000 providers now, Harris said. The insurer has taken other steps to make it easier for patients to find the appropriate level of care, he added. For example, several new provider groups under contract to Blue Cross have committed to see patients within two to five days and to collect data on the quality of care.

ADVERTISING

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The state's second largest insurer, Point32Health, has also seen a significant increase in use of mental health services, but could not provide data as the company continues to contend with a ransomware attack that has compromised its information systems.

"The silver lining of the pandemic is that more people realized that they needed behavioral health care," said Jill Borrelli, vice president of behavioral health at Point32Health. "There was unmet need before the pandemic, and because we went through this communal traumatic event, there is also increased need."

Lora Pellegrini, chief executive of the Massachusetts Association of Health Plans, said another insurer in her organization reported a 30 percent to 40 percent increase in behavioral health expenditures since 2019.

Danna Mauch, who runs the Massachusetts Association for Mental Health, said the pandemic removed much of the stigma attached to mental health care, so that people are now much more willing to seek help than before, or are able to get care now.

"People came to understand that events outside of one's own control can impact our mental health and well-being," Mauch said. "It's not some character flaw or weakness."

Mauch praised Blue Cross for expanding its network and making it easier to get connected with care, as well as producing an ad campaign that drew attention to its resources. Those efforts played a role in the increased volume.

"But there are still long waits for access to care," Mauch said. As with most parts of the health care system, mental health professionals are in short supply.

Other new initiatives at Blue Cross include working with primary care doctors to embed mental health clinicians within their practices, so patients can begin their care in their



regular doctor's office. These clinicians also provide consulting services to primary care doctors, enabling them to treat mental illness themselves.

Point32Health has also grown its network, Borrelli said. A team of account managers helps with claims to make it easier for small group practices and individual providers to join the network. The insurer also plans to increase payment to mental health providers on July 1, she said.

Point32Health employs "navigators" who help connect members with the appropriate services, and has hired "peer specialists" who have experienced mental illness or substance use disorder to work with patients, Borrelli said. The insurer also plans to hire "behavioral health coaches," who are not licensed clinicians but can provide practical advice, such as how to recognize and respond to triggers for anxiety.

"I think it's still a crisis," Borrelli said, acknowledging that not everyone can get care right away.

She expects the high demand to continue indefinitely.

Other insurers "have made significant investments to increase reimbursement rates, expand access to providers, and offer telehealth services to members," Pellegrini said in a statement.

Mauch, of the mental health association, noted that behavioral health costs make up a small percentage of health care expenditures, so a doubling of those won't mean doubling of premiums. According to the latest data from the state's Center for Health Information and Analysis, behavioral health expenditures accounted for 8.9 percent of health care spending in 2020.

"We should keep it in perspective," Mauch said. Improving mental health has been shown to save costs in other areas, as people with costly chronic conditions are better able to manage them when their mental health is strong, she said.

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