

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Executive Committee
Meeting Notice and Agenda
August 26, 2020
9:00 A.M.
Via ZOOM Teleconference

Call to Order	RK
Approval of Minutes of June 2020	RK
Financial Report (Vote) Month of July 2020 Income & Expenses & Operating Expenses For Trust and Wellness Initiative	KK
Wellness Update	MK
July Expenditures (vote)	JS
Birth Certificates (vote)	JS
Late Payment – Ashfield	JS
Appeals (vote)	JS
Reinsurance Update	JS
PCORI 2020	JS
FY20 – Audit	JS
Covid-19 – Premium Discussion, Health Coverage	JS
Adjournment	RK

Meeting Schedule

Executive Committee – September 23, 2020, 9:00 a.m., 98 King Street/ZOOM
Insurance Advisory Committee – October 7, 2020, 10:00 a.m., ZOOM
Executive Committee – November 18, 2020, 9:00 a.m., 98 King Street/ZOOM



**HAMPSHIRE COUNTY
GROUP INSURANCE TRUST**

**98 KING STREET
NORTHAMPTON, MA 01060**

TO: All Trust Member Units

RE: Minutes of June 17, 2020
Executive Committee Meeting
Via Zoom Teleconference

MEMBERS PRESENT:

Lisa Banner
Michelle Hill

Donna Foglio
Rich Carmignani Jr

Denise Cashin
Lisa Blackmer

OTHERS PRESENT:

Joseph Shea

Karen Karowski

Cynthia Smith

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.

In Chairman Russ Kaubris's absence, Lisa Banner was appointed Chairperson of this meeting. Lisa Banner called the meeting to order at 9:4 a.m. with a quorum present.

APPROVAL OF MINUTES

A motion to accept the minutes of May 20, 2020 was made by Richard Carmignani Jr, seconded by Denise Cashin. A roll call vote was taken with all in favor.

FINANCIAL REPORT

Financial Report

Karen presented the Financial Report for the month of May reflecting a starting balance of \$5,713,168.82 with a total monthly income received of \$6,545,463.15 and monthly expenses of \$5,606,728.14 with a total net monthly income of \$938,735.01 and an ending month balance of \$6,651,903.83 with accounts receivable of \$939,793.91 leaving a total of \$36,136,944.93.

Investments and CD's for May 2020

Karen also reported that the investments portfolio value was \$10,670,495.17 with a market change of \$290,505.83 leaving a total of \$10,961,001.00. Karen also reported a starting balance in CD's of \$12,982,468.84, with interest earned of \$16,557.21, leaving a balance of \$12,999,026.05.

A motion to accept the Financial Report as written was made by Richard Carmignani Jr, seconded by Denise Cashin. A roll call vote was taken with all in favor.

2.

MAY EXPENDITURES

Joe provided a spreadsheet of all the expenditures for the month of May for review.

A motion to approve the list of May expenditures was made by Donna Foglio, seconded by Lisa Blackmer. A roll call vote was taken with all in favor.

LATE PAYMENTS

Joe stated a couple units have submitted late payments, one unit was transparent in notifying us of a delay due to a Covid case, two units were assessed fees that were paid, and one late fee (for the town of Ashfield) remains undetermined as they have made a letter request for their fee to be waived. This was followed by some discussion.

Donna Foglio made a motion to deny waving the late fee for Ashfield, this was seconded by Denise Cashin. A roll call vote was taken with all in favor.

REVISED TRUST AGREEMENT

Joe presented a revised Trust Agreement. Joe stated he made the recommended revision of adding in information regarding the underwriting process for applicants wishing to join the Trust. He stated he needed to adjust the end of the fiscal year payment grace period and the selection of a vice chair. This was tabled until the next EC meeting for review of a new revised copy.

REINSURANCE 2020 UPDATE AND 2021 CONTRACT

Joe reviewed the reinsurance claims for FY20 stating 6 cases have gone over the reinsurance limit with one reaching near \$1 million. Joe stated the reinsurance was put out to bid for FY21 and only 3 bids were competitively returned: from Gerber (our current carrier), HM Life and BCBS. BCBS put forth the best quote. This was followed by some discussion.

Donna Foglio made a motion to change from Gerber to BCBS for reinsurance for FY21, this was seconded by Richard Carmignani Jr. A roll call vote was taken with all in favor.

PERSONNEL POLICY

Joe stated he has revised the old personnel policy under the HCOG to reflect the Trust/Insurance Director information instead of the HCOG information. He also inquired about 3 items for the EC to review and determine:

1. Longevity Bonus – Joe suggested increasing the longevity bonus to be more comparable to other local entities.
2. Vacation Time – Joe stated employee vacation/sick/personal time is awarded in full each July 1st as previously voted on by the EC. Joe inquired if language should be added regarding a limitation to the payout of that time should an employee leave shortly after being awarded this time.
3. Accrual of Sick Time – Joe reviewed the current sick time policy and inquired if accrual limits should be raised, implement no limits, or look into providing employees with a short-term disability policy.

These 3 items were individually discussed briefly and tabled for further discussion at the next EC meeting.

SALARY DATA

Joe provided salary data he felt best fit the Trust employee's job descriptions per the EC's previous request for the information. As two EC members had to leave the meeting, this item was tabled until the next EC meeting for discussion.

IAC MEETING

Joe stated he is still planning to hold the IAC meeting scheduled for July 15, 2020. It is yet to be determined if it will be via Zoom conference call or held at an outdoor venue for social distancing.

COVID-19 IMPACTS

Joe provided a preliminary summary report received from BCBS showing Trust Covid cases and testing stats. Joe does not believe we will have a true feeling of the impact Covid has had on the Trust until November or December as claims are still coming in.

OPEN ENROLLMENT

Joe stated open enrollment ended May 15th with many enrollments and changes seen.

WELLNESS UPDATE

Joe gave an update on the Wellness Initiative program:

- **Webinars** – The live webinars and cooking classes for at-home participation have been well attended and will continue to be held.
- **AHealthyMe** – The current campaign ends June 30, 2020 with a new one beginning July 1st. Any participants that reached 70 points (instead of 100 points due to Covid restrictions) during the current campaign will receive a \$100 gift card in July.
- **Mini Grants** – New application requests for the upcoming year have been coming in. An extension is being allowed for some of this year's funding to be carried over due to Covid-19.

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

BILLING SYSTEM

Joe explained he has reached out to a couple companies regarding a new billing system for the Trust. He stated he has received a couple quotes in the 6-figure pricing to configure and implement a new billing system. These companies also charge a hefty monthly subscription fee for any maintenance that may be needed on the system. Joe is still researching options.

ADJOURNMENT

On a motion by Donna Foglio and seconded by Lisa Blackmer, the meeting was adjourned at 10:07 a.m.

Respectfully submitted,
Cynthia Smith

4.

Meeting Schedule

Insurance Advisory Committee – July 15, 2020, 10:00 a.m., TBD

Executive Committee – August TBD

Executive Committee – September 23, 2020, 9:00 a.m., 98 King St., Northampton

5.

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

2020

ITEMS	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY
Starting Cash Balance	\$9,494,654.59	\$9,438,634.03	\$9,582,833.36	\$6,794,092.23	\$5,247,746.37	\$6,811,819.93	\$7,362,346.12	\$6,233,187.74	\$6,804,845.47	\$5,713,168.82	\$6,651,903.83	\$4,372,367.68
Adjustments												
Total Starting Balance	\$9,494,654.59	\$9,438,634.03	\$9,582,833.36	\$6,794,092.23	\$5,247,746.37	\$6,811,819.93	\$7,362,346.12	\$6,233,187.74	\$6,804,845.47	\$5,713,168.82	\$6,651,903.83	\$4,372,367.68
MONTHLY INCOME												
Total Premium Collected	6,939,633.43	5,782,915.94	5,886,132.11	5,056,512.60	7,211,091.43	6,213,985.27	5,388,271.49	6,234,736.17	4,576,581.67	6,544,536.21	3,228,579.61	8,777,447.03
Interest Income (IMMT)	3,527.51	3,698.66	2,759.26	1,796.34	2,365.19	2,193.95	1,926.37	2,088.07	1,473.89	926.94	994.22	976.54
Other Income or Adjustments	12,049.44	(23,042.23)	(10,637.79)	(10,815.29)								
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	6,955,210.38	5,763,572.37	5,878,253.58	5,047,493.65	7,213,456.62	6,216,179.22	5,390,197.86	6,236,824.24	4,578,035.56	6,545,463.15	3,229,573.83	8,778,423.57
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00
Reinsurance (Ind.&Aggs.)	126,103.32	106,726.45	122,974.15	126,173.97	125,718.65	77,352.27	125,479.32	125,227.54	125,092.78	(627,298.25)	(25,839.91)	(56,983.26)
BCBS Settlement	1,374,177.84			943,254.14			860,319.75			698,306.45		
Recon adjust w/Finance												
BCBS Sr Premium Paid												
Other Exp. & Claim Settlement	478,806.35	479,793.39	481,451.38	477,984.37	486,887.99	479,710.12	424,916.26	430,539.60	426,518.08	425,444.02	428,414.40	459,151.18
Total Plan Expenses	6,979,087.51	5,586,519.84	5,604,425.53	6,547,412.48	5,612,606.64	5,629,362.39	6,483,015.33	5,628,067.14	5,623,910.86	5,568,752.22	5,474,874.49	5,474,467.92
Total Unit Operating Expenses	32,143.43	32,853.20	62,569.18	46,427.03	36,776.42	36,290.64	36,340.91	37,099.37	45,801.35	37,975.92	34,235.49	132,623.62
TOTAL MONTHLY EXPENSES	7,011,230.94	5,619,373.04	5,666,994.71	6,593,839.51	5,649,383.06	5,665,653.03	6,519,356.24	5,685,166.51	5,669,712.21	5,606,728.14	5,509,109.98	5,607,091.54
TOTAL NET MONTHLY INCOME	(56,020.56)	144,199.33	211,258.87	(1,546,345.86)	1,564,073.56	550,526.19	(1,129,158.38)	571,657.73	(1,091,676.65)	938,735.01	(2,279,536.15)	3,171,332.03
BALANCE												
Cash Balance	9,438,634.03	9,582,833.36	9,794,092.23	5,247,746.37	6,811,819.93	7,362,346.12	6,233,187.74	6,804,845.47	5,713,168.82	6,651,903.83	4,372,367.68	7,543,699.71
Adjustments			(3,000,000.00)									
ENDING MONTHLY BALANCE	9,438,634.03	9,582,833.36	6,794,092.23	5,247,746.37	6,811,819.93	7,362,346.12	6,233,187.74	6,804,845.47	5,713,168.82	6,651,903.83	4,372,367.68	7,543,699.71

6e.

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Fund And Investment Information

2020

FUNDS	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY
Post Employee Ben. S.B.	112,876.74	112,267.50	112,368.26	113,179.02	113,180.40	112,507.78	111,835.16	111,159.78	110,473.26	109,011.98	109,100.22	108,399.80
Funding	810.76	810.76	810.76	810.76	774.76	774.76	774.76	774.76		1,549.52	774.76	
Expenses	1,420.00	710.00		809.38	1,447.38	1,447.38	1,450.14	1,461.28	1,461.28	1,461.28	1,475.18	1,397.69
Total	112,267.50	112,368.26	113,179.02	113,180.40	112,507.78	111,835.16	111,159.78	110,473.26	109,011.98	109,100.22	108,399.80	107,002.11
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	4,403,551.96	4,405,426.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96
Deposits	1,875.00	39,375.00										
Total Member Deposits	4,405,426.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96
Investments												
CD's	9,794,536.53	9,813,132.07	9,832,384.04	12,854,653.41	12,876,793.26	12,901,265.98	12,923,074.76	12,942,670.97	12,965,100.87	12,982,468.84	12,999,026.05	13,017,321.21
Deposit			3,000,000.00									
Interest	18,595.54	19,251.97	22,269.37	22,139.85	24,472.72	21,808.78	19,596.21	22,429.90	17,367.97	16,557.21	18,295.16	17,750.33
Balance	9,813,132.07	9,832,384.04	12,854,653.41	12,876,793.26	12,901,265.98	12,923,074.76	12,942,670.97	12,965,100.87	12,982,468.84	12,999,026.05	13,017,321.21	13,035,071.54
Portfolio Value	10,977,153.63	10,943,111.44	11,048,878.37	11,176,961.18	11,359,983.98	11,561,028.98	11,519,898.79	11,024,783.17	9,982,589.31	10,670,495.17	10,961,001.00	11,111,895.79
Deposit												
Interest	(34,042.19)	105,766.93	128,082.81	183,022.80	201,045.00	(41,130.19)	(495,115.62)	(1,042,193.86)	687,905.86	290,505.83	150,894.79	368,060.90
Market Change												
Total	10,943,111.44	11,048,878.37	11,176,961.18	11,359,983.98	11,561,028.98	11,519,898.79	11,024,783.17	9,982,589.31	10,670,495.17	10,961,001.00	11,111,895.79	11,479,956.69
Accounts Receivable	252,880.33	516,120.64	686,015.51	1,546,776.42	331,635.26	53,961.34	571,570.09	238,853.42	1,567,457.70	939,793.91	3,671,424.81	815,341.69
Total With Accounts Receivable	34,996,770.29	35,568,704.59	36,101,021.27	35,620,600.35	36,194,377.85	36,447,236.09	35,359,491.67	34,577,982.25	35,518,722.43	36,136,944.93	36,757,529.21	37,457,191.66

7.

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FISCAL YEAR 2020 OPERATING EXPENSES (July 1, 2020 to June 30, 2021)

ITEM CODE	BUDGET ITEMS	FY2020 Budgeted	FY-2020 Actual YTD	FY-2021 Budgeted	July
	WAGES & BENEFIT 7/1/19-6/30/20	7-1/6-30	7-1/6-30	7-1/6-30	
5110	SALARY*	335,000.00	322,218.34	345,000.00	26,043.22
5145	LONGEVITY	575.00	-	4,000.00	-
5130	OVERTIME	-	-	-	-
5120	TEMP. EMPLOYEE SAL	-	-	-	-
481	FICA (0002)	-	-	-	-
5186	MED TAX (0145)	5,000.00	-	-	-
5181	CONTRIBUTORY RET.	88,000.00	87,658.73	98,000.00	97,107.00
5189	EMP. ASST. PROG. EAP	-	-	-	-
5184	HEALTH INSURANCE	40,000.00	55,631.10	42,500.00	4,242.10
5185	LIFE INSURANCE	320.00	394.24	320.00	-
5189	UNEMP. HEALTH INS. TAX	-	-	-	-
	TOT. WAGES & BENEFITS	468,895.00	465,902.41	489,820.00	127,392.32

ITEM CODE	BUDGET ITEMS	FY2020 Budgeted	NON SALARY EXP 7/1/19-6/30/20	July
5300	ADM. CONT. SERVICES (FS&PF)			
	Rent	15,000.00	14,760.00	15,450.00
	Parking	1,200.00	400.00	1,200.00
5305	ADM. CONT. SERVICES (Audit)	12,000.00	-	12,500.00
5320	LEGAL	32,000.00	23,555.81	5,000.00
5340	TELEPHONE/INTERNET	3,600.00	2,224.77	3,500.00
5460	FOOD SUPPLIES	500.00	569.94	600.00
5420	OFFICE & COMPUTER SUPPLI	2,500.00	1,388.97	2,000.00
5580	MISC. EXPENSES	500.00	557.84	700.00
5560	NEWSPAPER/MAGS/BOOKS	100.00	-	-
5420	POSTAGE (Stamps)	3,500.00	2,107.89	3,500.00
5275	POSTAGE METER RENTAL	-	35.98	-
5380	MINI GRANTS/WEILLIERS	25,000.00	16,663.08	25,000.00
5420	STATIONERY & OFF. SUPP.	-	274.84	-
5780	SURETY BONDS	1,250.00	1,584.00	1,750.00
5340	TELEPHONES	-	-	-
5320	TRAINING	500.00	-	500.00
5710	TRAVEL IN/OUT of STATE	3,000.00	303.52	3,000.00
5188	UTILITIES	4,000.00	3,049.35	3,000.00
	TOT. Indirect Costs	-	-	-
	Total Non-Salary	104,650.00	67,475.99	77,700.00
				1,710.22

ITEM CODE	BUDGET ITEMS	FY-2020	FY-2021	
		Budgeted 7/1/19-6/30/20	Actual YTD 7-1/6-30	Budgeted 7-1/6-30
	I.T.			
6000	COMPUTER HARDWARE	20,000.00	-	-
5420	COMPUTER SOFTWARE		-	-
5420	COMPUTER SUPPLIES	500.00	1,308.78	1,000.00
9550	DESK TOP PCs	2,000.00	4,875.00	
5300	MISC PROF & TECH SERV.**	18,000.00	29,885.68	26,400.00
TOTAL DATA PROCESSING		40,500.00	36,069.46	27,400.00
TOTALS		614,045.00	569,447.86	594,920.00
				132,623.62

9.

Hampshire County Group Insurance Trust

TRANSACTION REPORT JULY FY21

STARTING BALANCE GENERAL FUND

\$ 4,372,367.68

2020					
	WAR#	TRANSACTION	A/P DEBIT	A/R CREDIT	
JULY		PEOPLE'S UNITED			
1		BLUE CROSS BLUE SHIELD	5,072,300.00		\$ (699,932.32)
1		BLUE CROSS BLUE/STOP LOSS (JULY)			\$ (699,932.32)
1		BR FOX/CANARX	35,014.52		\$ (734,946.84)
1		GERBER LIFE/STOP LOSS REIMB.		56,983.26	\$ (677,963.58)
1		PEOPLE'S UNITED		178,842.32	\$ (499,121.26)
1		PEOPLE'S UNITED		84,632.28	\$ (414,488.98)
1		PEOPLE'S UNITED		120,070.14	\$ (294,418.84)
1		PEOPLE'S UNITED		227,182.78	\$ (67,236.06)
1		PEOPLE'S UNITED		174,517.06	\$ 107,281.00
1		PEOPLE'S UNITED		48,102.90	\$ 155,383.90
1		PEOPLE'S UNITED		59,950.74	\$ 215,334.64
1		PEOPLE'S UNITED		157,879.84	\$ 373,214.48
2		PEOPLE'S UNITED		69,472.38	\$ 442,686.86
2		PEOPLE'S UNITED		77,777.34	\$ 520,464.20
3		PEOPLE'S UNITED		12,075.90	\$ 532,540.10
3		PEOPLE'S UNITED		262,232.56	\$ 794,772.66
6		PEOPLE'S UNITED		600,837.13	\$ 1,395,609.79
7		PEOPLE'S UNITED		600,225.97	\$ 1,995,835.76
8		PEOPLE'S UNITED		73,525.76	\$ 2,069,361.52
8		PEOPLE'S UNITED		104,852.90	\$ 2,174,214.42
9		PEOPLE'S UNITED		612,465.64	\$ 2,786,680.06
10		PEOPLE'S UNITED		138,989.03	\$ 2,925,669.09
13		PEOPLE'S UNITED		3,582.66	\$ 2,929,251.75
13		PEOPLE'S UNITED		4,889.92	\$ 2,934,141.67
15		PEOPLE'S UNITED		54,998.53	\$ 2,989,140.20
16		PEOPLE'S UNITED		4,269.02	\$ 2,993,409.22
20		PEOPLE'S UNITED		1,173,207.37	\$ 4,166,616.59
23		PEOPLE'S UNITED		176,954.04	\$ 4,343,570.63
23		PEOPLE'S UNITED		151,072.14	\$ 4,494,642.77
23		PEOPLE'S UNITED		140,636.12	\$ 4,635,278.89
24		PEOPLE'S UNITED		59,950.74	\$ 4,695,229.63
24		PEOPLE'S UNITED		4,889.92	\$ 4,700,119.55
24		PEOPLE'S UNITED		12,725.60	\$ 4,712,845.15
24		US TREASURY-PCORI FEE	28,697.00		\$ 4,684,148.15
27		PEOPLE'S UNITED		461,539.79	\$ 5,145,687.94
28		PEOPLE'S UNITED		90,787.74	\$ 5,236,475.68
28		PEOPLE'S UNITED		57,139.22	\$ 5,293,614.90
28		BLUE MEDICARE RX - JUNE	395,439.66		\$ 4,898,175.24
29		PEOPLE'S UNITED		24,435.74	\$ 4,922,610.98
29		PEOPLE'S UNITED		10,742.58	\$ 4,933,353.56
30		PEOPLE'S UNITED		118,384.08	\$ 5,051,737.64
30		PEOPLE'S UNITED		81,181.50	\$ 5,132,919.14
30		PEOPLE'S UNITED		501,476.98	\$ 5,634,396.12
30		PEOPLE'S UNITED		563,067.18	\$ 6,197,463.30
30		PEOPLE'S UNITED		222,993.66	\$ 6,420,456.96
30		PEOPLE'S UNITED		223.00	\$ 6,420,679.96
31		PEOPLE'S UNITED		610,017.23	\$ 7,030,697.19
31		PEOPLE'S UNITED		117,452.47	\$ 7,148,149.66
31		PEOPLE'S UNITED		3,582.66	\$ 7,151,732.32
31		PEOPLE'S UNITED		68,205.86	\$ 7,219,938.18
31		PEOPLE'S UNITED		455,408.61	\$ 7,675,346.79
31		PAYROLL - JULY	127,392.32		\$ 7,547,954.47
31		ACCOUNTS PAYABLE - JULY	5,231.30		\$ 7,542,723.17

31		INTEREST		976.54	\$ 7,543,699.71
					\$ 7,543,699.71
					\$ 7,543,699.71
					\$ 7,543,699.71
		MEMBER UNIT DEPOSITS ON HAND			
JULY			Starting Balance>>>>>>>>>>>>		\$ 4,444,801.96
31		Total			\$ 4,444,801.96
		PEOPLE'S UNITED			
JULY		Post Employee Benefits Fund	Starting Balance>>>>>>>>>>>>		\$ 108,399.80
31		Retiree Health & Life Ins.	1,397.69		\$ 107,002.11
31		Total			\$ 107,002.11
		PEOPLE'S UNITED			
JULY		Accrued Vacation & Sick Time Fund	Starting Balance>>>>>>>>>>>>		\$ 31,317.96
					\$ 31,317.96
31		Total			\$ 31,317.96
		INVESTMENTS			
JULY		CD-(Florence Savings-(15 mos 2.30%))			\$ 3,386,851.65
31		CD-Interest (renewed 1/5/2019)		2,438.35	\$ 3,389,290.00
31		Total			\$ 3,389,290.00
JULY		CD-Easthampton Savings			\$ 9,630,469.56
31		12 mos. @1.90		1,770.83	\$ 9,632,240.39
31		Merged with another CD			\$ 9,632,240.39
31		12 mos. @1.85% (Renewed 1/3)		6,890.33	\$ 9,639,130.72
31		12 mos. @1.90		6,650.82	\$ 9,645,781.54
		Total			\$ 9,645,781.54
JULY		Portfolio Value AUG 1, 2020			\$ 11,111,895.79
		Additional Investment			\$ 11,111,895.79
31		Investment Earnings/Loss		368,060.90	\$ 11,479,956.69
		Total			\$ 36,641,849.97

MONTHLY ACCOUNTS RECEIVABLE

HAMPSHIRE COUNTY GROUP INSURANCE TRUST
FOR AUGUST 2020 PREMIUMS

AS OF JULY 31, 2020
JULY PREMIUMS NOT PAID

TO AVOID LATE ASSESSMENT FEE
INVOICE MUST BE PAID BEFORE:
August 5, 2020

ATHOL	182,608.04
CHARLTON	163,185.27
CHESTER	13,885.48
GOSHEN	2,485.70
GRANBY	172,341.62
HADLEY	176,678.12
MIDDLEFIELD	3,925.84
SHFD #1	73,229.50
BERNARDSTON	12,075.90
NEW SALEM	7,259.16
NORTHFIELD	1,000.00
WARWICK	6,667.06

\$ 815,341.69

Hampshire County Group Insurance Trust IY-2019-2020 Plan Count

PLAN 2020

HMO BLUE	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT
H-Employee Only	541	539	541	539	539	545	553	550	548	552	550	549	553	556	559	554	548
H-Employee + 1	345	345	365	362	364	356	360	358	357	359	360	356	358	353	366	371	370
H-Family	563	562	577	575	576	584	584	583	580	571	569	570	570	570	566	561	555
Total H HMO	1449	1446	1483	1476	1479	1485	1497	1491	1485	1482	1479	1475	1481	1479	1491	1486	1473
F-Employee Only	699	697	686	683	680	685	689	688	697	695	688	683	681	673	673	663	660
F-Employee + 1	400	401	409	402	394	381	375	377	378	377	374	376	371	372	381	374	378
F-Family	674	672	679	683	680	691	693	690	689	692	694	697	698	698	702	696	693
Total F HMO	1773	1770	1774	1768	1754	1757	1757	1755	1764	1764	1756	1756	1750	1743	1756	1733	1731
Total Employee Plans	1240	1236	1227	1222	1219	1230	1242	1238	1245	1247	1238	1232	1234	1229	1232	1217	1208
Total Employee + 1	745	746	774	764	758	737	735	735	735	736	734	732	729	725	747	745	748
Total Family Plans	1237	1234	1256	1258	1256	1275	1277	1273	1269	1263	1263	1267	1268	1268	1268	1257	1248
Total H&F HMO Plans	3222	3216	3257	3244	3233	3242	3254	3246	3249	3246	3235	3231	3231	3222	3247	3219	3204

BLUE CARE ELECT PREFERRED (PPO)

H-Employee Only	177	178	181	181	179	188	189	183	183	183	185	185	185	187	183	182	180
H-Family	252	251	247	244	240	238	238	236	236	236	237	235	235	233	238	239	237
Total H PPO	429	429	428	425	419	426	427	419	419	419	422	420	420	420	421	421	417
F-Employee Only	103	106	112	109	106	108	114	114	111	112	111	111	113	116	113	112	111
F-Family	110	110	113	116	115	120	122	121	119	122	120	119	119	119	125	126	126
Total F PPO	213	216	225	225	221	228	236	235	230	234	231	230	232	235	238	238	237
Total Employee Plans	280	284	293	290	285	296	303	297	294	295	296	296	298	303	296	294	291
Total Family Plans	362	361	360	360	355	358	360	357	355	358	357	354	354	352	363	365	363
Total H&F PPO Plans	642	645	653	650	640	654	663	654	649	653	653	650	652	655	659	659	654

MEDEX

H-Employee Only	1201	1208	1220	1231	1230	1229	1226	1232	1192	1194	1191	1197	1194	1201	1204	1205	1210
F-Employee Only	1173	1177	1183	1194	1200	1201	1206	1204	1216	1220	1222	1226	1227	1235	1241	1252	1254
Total MEDEX Plans	2374	2385	2403	2425	2430	2430	2432	2436	2408	2414	2413	2423	2421	2436	2445	2457	2464

TOTAL - All Plans	6238	6246	6313	6319	6303	6326	6349	6336	6306	6313	6301	6304	6304	6313	6351	6335	6322
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Hampshire County Group Insurance Trust

Claim Payments

CLAIMS			AMOUNT PAID		VARIANCE	CUMULATIVE VAR.	
2018 Jan	\$	4,286,736.71	A	\$	4,635,000.00	\$ (348,263.29)	\$ 1,442.88
Feb	\$	4,849,271.14	A	\$	4,614,300.00	\$ 234,971.14	\$ 236,414.02
Mar	\$	5,402,471.81	A	\$	4,635,000.00	\$ 767,471.81	\$ 1,003,885.83
April	\$	3,320,986.14	A	\$	5,000,000.00	\$ (1,679,013.86)	\$ (675,128.03)
May	\$	4,842,441.31	A	\$	5,000,000.00	\$ (157,558.69)	\$ (832,686.72)
June	\$	5,185,651.60	A	\$	5,000,000.00	\$ 185,651.60	\$ (647,035.12)
July	\$	4,422,144.08	A	\$	5,000,000.00	\$ (577,855.92)	\$ (1,224,891.04)
August	\$	5,849,127.14	A	\$	5,000,000.00	\$ 849,127.14	\$ (375,763.90)
September	\$	4,241,277.55	A	\$	5,000,000.00	\$ (758,722.45)	\$ (1,134,486.35)
October	\$	5,696,290.48	A	\$	5,000,000.00	\$ 696,290.48	\$ (438,195.87)
November	\$	5,837,423.17	A	\$	5,000,000.00	\$ 837,423.17	\$ 399,227.30
December	\$	4,350,290.11	A	\$	5,000,000.00	\$ (649,709.89)	\$ (250,482.59)
2019 - Jan	\$	4,743,800.39	A	\$	5,000,000.00	\$ (256,199.61)	\$ (506,682.20)
February	\$	4,992,711.55	A	\$	5,000,000.00	\$ (7,288.45)	\$ (513,970.65)
March	\$	6,002,513.39	A	\$	5,000,000.00	\$ 1,002,513.39	\$ 488,542.74
April	\$	4,691,042.28	A	\$	5,000,000.00	\$ (308,957.72)	\$ 179,585.02
May	\$	5,951,683.60	A	\$	5,000,000.00	\$ 951,683.60	\$ 1,131,268.62
June	\$	5,242,909.22	A	\$	5,000,000.00	\$ 242,909.22	\$ 1,374,177.84
July	\$	3,462,952.74	A	\$	5,000,000.00	\$ (1,537,047.26)	\$ (162,869.42)
August	\$	5,939,797.85	A	\$	5,000,000.00	\$ 939,797.85	\$ 776,928.43
September	\$	5,166,325.71	A	\$	5,000,000.00	\$ 166,325.71	\$ 943,254.14
October	\$	4,136,764.22	A	\$	5,000,000.00	\$ (863,235.78)	\$ 80,018.36
November	\$	5,655,235.07	A	\$	5,000,000.00	\$ 655,235.07	\$ 735,253.43
December	\$	5,125,066.32	A	\$	5,000,000.00	\$ 125,066.32	\$ 860,319.75
2020-Jan	\$	4,478,889.48	A	\$	5,072,300.00	\$ (593,410.52)	\$ 266,909.23
February	\$	5,222,819.59		\$	5,072,300.00	\$ 150,519.59	\$ 417,428.82
March	\$	5,353,177.63		\$	5,072,300.00	\$ 280,877.63	\$ 698,306.45
April	\$	3,329,731.92		\$	5,072,300.00	\$ (1,742,568.08)	\$ (1,044,261.63)
May	\$	4,511,071.96		\$	5,072,300.00	\$ (561,228.04)	\$ (1,605,489.67)
June	\$	4,464,097.48		\$	5,072,300.00	\$ (608,202.52)	\$ (2,213,692.19)
July	\$	7,826,890.70		\$	5,072,300.00	\$ 2,754,590.70	\$ 540,898.51

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

July 1, 2020	wire		5,072,300.00	BCBS					Monthly Claim prefunding
July 1, 2020		5401	1,230.00	King St Realty		xxx	Yes		Rent - July
July 8, 2020	ach		12,000.23	Checkwriters		5270			Net Payroll, 7/8
July 9, 2020		5402	2,479.66	Paragus Strategic				5300	Various IT
July 9, 2020		5403	97,107.00	Hampshire Retirement Board					ANNUAL Retirement Allocation
July 9, 2020		5404	6,642.20	CanRx		xxx	Yes		CanRx claims
July 9, 2020		5405	20,589.22	BR Fox & Assoc		xxx	Yes		RX Consulting Fee
July 17, 2020	ach		(12.95)	Checkwriters					Payroll tax adjustment
July 22, 2020	ach		11,398.28	Checkwriters					Net Payroll, 7/22
July 24, 2020		5406	28,697.00	US Treasury					PCORI fee
July 24, 2020		5407	1,041.42	Paragus Strategic				5300	Various IT
July 24, 2020		5408	77.28	National Grid		5340			Electric
July 24, 2020		5409	2,657.66	Hampshire Retirement Board					July retirement allocation
July 24, 2020		5410	5,563.92	HCGIT					Health Insurance - Aug
July 24, 2020		5411	139.54	Comcast		5340			Internet
July 24, 2020		5412	19.80	Columbia Gas		5340			Utilities
July 24, 2020		5413	7,783.10	CanRx		xxx	Yes		CanRx claims
July 24, 2020		5414	108.20	AEON					Telephone Expense
July 24, 2020	wire		395,439.66	Blue Medicare Rx		xxx	Yes		Medex Rx premium
July 31, 2020		5415	24.02	Verizon					Telephone Expense
July 31, 2020		5416	111.38	Joseph Shea					Misc expense
July 31, 2020		5417	75.87	PPI - ACSA Group Ins					Dental Insurance - Aug
			5,665,472.49						

15.

Ag 12/20

Baystate Medical Center

759 Chestnut Street Springfield, Massachusetts 01199 413-794-0000 baystatehealth.org

AUGUST 12, 2020

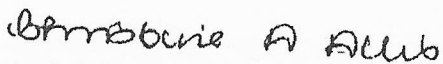
TO WHOM IT MAY CONCERN:

RE: [REDACTED], DATE OF BIRTH [REDACTED] 2020
PARENTS: [REDACTED]

THIS IS TO CONFIRM THAT THE BIRTH CERTIFICATE FOR THE ABOVE-NAMED CHILD WAS NOT RELEASED TO THE CITY CLERK'S OFFICE UNTIL AUGUST 11, 2020. THE PARENTS ARE UNABLE TO OBTAIN A LEGAL COPY OF THE BIRTH CERTIFICATE UNTIL THE CITY CLERK HAS REVIEWED THE RECORD AND REGISTERED THE BIRTH.

THE DELAY WAS CAUSED BY COVID-19 RESTRICTIONS AT THE HOSPITAL. PARENTS ARE CURRENTLY NOT SIGNING THE BIRTH CERTIFICATE AT THE HOSPITAL IN ORDER TO LIMIT PATIENT EXPOSURE. A HOSPITAL ADMINISTRATOR SIGNS THE RECORD ONCE THE PARENTS HAVE VERIFIED THE INFORMATION VIA E-MAIL. UNFORTUNATELY, THIS CAN SOMETIMES SLOW UP THE PROCESS CONSIDERABLY.

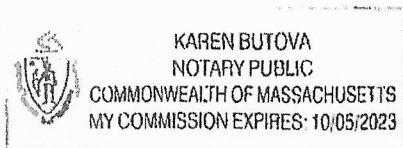
IF YOU HAVE ANY QUESTIONS PLEASE CALL ME AT (413) 794-2439.


CHRISTINE ALLIS
BIRTH CERTIFICATE REGISTRAR

SIGNED THIS 12TH DAY OF AUGUST 2020 UNDER PENALTIES OF PERJURY.


NOTARY PUBLIC

MY COMMISSION EXPIRES OCTOBER 5, 2023



BAYSTATE MEDICAL CENTER



THE WESTERN CAMPUS OF TUFTS UNIVERSITY SCHOOL OF MEDICINE

Printed on 100% post-consumer material.

16.

To the attention of:
The Executive Committee Of the Trust
98 King Street
Northampton, MA 01060

I write you this letter in hopes that you will reconsider the date of health insurance coverage for my daughter Sydney Kibbe for the following reasons that I feel you should be aware of.

1. Sydney was born on June 10th, 2020 right in the middle of this horrible COVID 19 pandemic. I am a teacher for Belchertown Public Schools and prior to Sydney's arrival, our entire district was abruptly forced to work remotely causing a very large communication gap and I was never made aware of the 30 day policy to add her to my already existing family plan. I was never even told who to contact or given a way to contact them because everything was shut down.
2. Sydney was delivered by way of an emergency C-section, a very serious surgery with a tremendously hard recovery. As many are aware, the first month of caring for a newborn is exhausting! Then add in the fact that I was recovering from a major surgery AND caring for a newborn without any help from friends or family (due once again due to COVID 19), survival was at the top of my priority list....her health insurance, unfortunately, was not.
3. During the 30 days I tried multiple times to call the woman in charge of adding Sydney to my plan. I was told that she was not working that day but what I was NOT told was that she was working remotely from home due to COVID 19 further prolonging the process of adding her.
4. I did not receive Sydney's Social Security Card until day 27 of the 30 day requirement.

I am understanding that there are certain protocols that need to be followed when adding her to my already existing family plan but COVID 19 has proved that this is a very uncertain time. I am pleading with you to be understanding and grant my daughter health insurance from the day she was born instead of the day her application was received. As a public school teacher, I do not have the luxury or funds to pay for her medical expenses out of pocket and I truly believe that I would have been within the 30 day policy had it not been for the reasons above. Sydney is not just another name on a piece of paper, she is a beautiful little girl with a mother that is trying her best to figure parenthood during a global pandemic.

Please find it in your hearts to reconsider.

Sincerely,
Casey Kibbe

Joe Shea

From: Kelly Rose <kr@valleycdc.com>
Sent: Tuesday, August 11, 2020 9:00 AM
To: Joe Shea
Cc: ; Cindy Smith
Subject: RE: Enrollment

Dear Joe,

During the conversation we had yesterday. You asked me "How I thought it was right to file an insurance enrollment after 70 days of hire". I would also like for you to consider that Saturday 8/1, I faxed the enrollment to your office and the fax did not go through and on the same day before collection time ended for the day I went to the Northampton Post Office and put it in the outside mailbox.

It took nine additional days for a response from the Trust that the application was denied. That is a lot of time to take from Pleasant Street to King Street and cannot be fully attributed to the slow-down of the mail system during this pandemic.

My coming into the office on Saturday (on my day off) to fax the enrollment should answer your question. Also, had the fax gone through (and our fax machine was working) then it would have been received by the trust on 8/1/2020.

Thank you for considering these additional facts.

Valley
Community
Development



Building.
Access.
Opportunity.

Kelly Rose
Fiscal Director
413.586.5855 x150

256 Pleasant Street, Suite A
Holyoke Street Entrance
Northampton, MA 01060
www.valleycdc.com

From: Kelly Rose
Sent: Monday, August 10, 2020 2:53 PM
To: Joe Shea <jshea@hampshirecog.org>
Cc: ; Cindy Smith <cindys@hcgkit.org>
Subject: RE: Enrollment

Dear Joe,

Thank you for taking the time to speak with me this morning. I would like for you to reconsider the denial of BCBS Insurance enrollment as of 7/1/2020.

's start date was known months ahead of her actual 6/1 start date and publically announced. I did not tell Cindy that [redacted] was starting 7/1 as Cindy's email states. (See Cindy's email to me below) [redacted] started on 6/1 and I said that her insurance probably won't start until 7/1 but wasn't sure when or if she would start it. Cindy should have pointed out that if she didn't enroll within 30 days of 7/1 (if she thought that was her start date) that she would have to wait until 7/1/2021 to be insured. Unfortunately, there is no documentation of this conversation as it was by phone.

Cindy did follow up with an email on June 3rd and I will forward that email separately. Her followed up email was in reference to the date she needed J [redacted] 'ell's July insurance terminating form so it would not be billed in June. There was no mention needing [redacted] s enrollment form and by what date and based on Cindy's email from today (see email below) I had until July 30th to get you [redacted] enrollment form as it could be backdated for 30 days. The difference of 7 days during global pandemic leaves her uninsured until 7/1/2021. I understand policies need to be in place and adhered to but there should be some exceptions.

I also looked again on your website and cannot find where it states that new hires need to be enrolled within 30 day's of hire or that they are not eligible for open enrollment either. You only list required the documents needed for enrollment. I recommend making this change to your website to avoid others from making the same mistakes.

I hope you reconsider your decision and work with me to get [redacted] s BCBS enrollment processed and effective 7/1/2020. I called in good faith in May to get enrollment dates and termination dates. Clearly the termination date as the paperwork was received on time and there was some miscommunication around the enrollment date.

Sincerely,

Kelly Rose
Fiscal Director

From: Cindy Smith [<mailto:cindys@hcgit.org>]
Sent: Monday, August 10, 2020 10:41 AM
To: Kelly Rose <kr@valleycdc.com>
Subject: RE: [redacted] nt

It was a phone conversation in May that we had. I explained the cancellation policy and the new hire policy to you. I even followed up with an email at one point looking for the information (the cancellation and new hire enrollment) as you stated on the phone in May that the new hire was going to begin 7/1 and you wanted all the information reflected on that billing cycle. It is correct that terminations may not be backdated, and new hires can be but only up to 30 days which is what our policy states.

No, she will not have coverage at this time as the deadline was missed for enrollment per policy. Her next opportunity for enrollment will be at the next open enrollment period which will be in May 2021 for a July 1, 2021 start date.

Thanks,
Cindy

From: Kelly Rose <kr@valleycdc.com>
Sent: Monday, August 10, 2020 10:30 AM
To: Cindy Smith <cindys@hcgil.org>
Subject: RE: _____ nt

I do not remember that conversation. So now she has no insurance until next enrollment period?

I remember you saying that terminations could not be back dated but new hires can be. I will look for my emails. Although some of it was by phone.

Kelly Rose

Sent from [Mail](#) for Windows 10

From: [Cindy Smith](#)
Sent: Monday, August 10, 2020 10:25 AM
To: [Kelly Rose](#)
Subject: RE: _____ ent

Hi Kelly,

Per our records, your enrollment effective 7/1/2019 was for open enrollment. You were not enrolled as a new hire, but elected to join coverage thru our open enrollment period.

Thanks,
Cindy

From: Kelly Rose <kr@valleycdc.com>
Sent: Monday, August 10, 2020 10:21 AM
To: Cindy Smith <cindys@hcgil.org>
Subject: Re: _____ nt

I know that, I was just pointing out that my enrollment didn't start on my date of hire.

From: Cindy Smith <cindys@hcgil.org>
Sent: Monday, August 10, 2020 10:20 AM
To: Kelly Rose <kr@valleycdc.com>
Subject: RE: _____

This is in regards to the enrollment form you just mailed me for your new hire _____

Thanks,
Cindy

From: Kelly Rose <kr@valleycdc.com>
Sent: Monday, August 10, 2020 10:19 AM

To: Cindy Smith <cindys@hcgkit.org>

Subject: Fw: _____

Hi Cindy,

I was hired in April and added health insurance for 7/1/2019?

Kelly Rose

From: Cindy Smith <cindys@hcgkit.org>

Sent: Monday, August 10, 2020 10:16 AM

To: Kelly Rose <kr@valleycdc.com>

Subject: _____

Hi Kelly,

I just received the enrollment for new hire _____. Unfortunately I have to deny this enrollment. Enrollments for new hires must be effective the date of hire unless you have a personnel policy that reflects otherwise. Since I do not have a copy of your policy on record in our office, I have to assume Valley CDC does not have an alternative policy in place (which I don't believe Valley has a policy from our previous conversation). Therefore the effective date should be the date of hire which was 6/1/20 in this case. Enrollments are due to our office no later than 30 days from the effective date for processing or they are denied. I remember having this discussion with you back in May and we went over what was required and by when for cancelling one employee, and for the new hire you had starting.

If Valley has a different personnel policy in place, I will need a copy of it for our records. If not then her only option for enrollment will be at the next available open enrollment period which will be in May 2021 for a July 1, 2021 effective date.

Thanks,
Cindy

Cynthia Smith
Hampshire County Group Insurance Trust
98 King Street
Northampton, MA 01060
413-584-1300 x145
www.hcgkit.org

Stop Loss Insurance Services

An AmWINS Group Company

Group Name: Hampshire County Group Insurance Trust
 Policy Period: 7/1/2018 - 6/30/2019
 Carrier: Gerber Life Insurance Company
 Key Contact: B.R. Fox - John Garrish

Specific Deductible: \$275,000.00
 Contract Terms: 12/24
 TPA: BCBS,MA
 Corridor: \$400,000.00 NAMED MEMBERS ONLY

Claimant	Relation	Date Filed	Detail Filed	Requested	Date Received	Check #	Amount Received	Amount Due	Denied / Overpaid	Corridor	Details	Enrollment	Work Status	COB
Claimant Total:	Subscriber	2/26/19	\$301,655.97	\$26,655.97	3/14/19	ACH	\$26,655.97	\$0.00	\$0.00	\$0.00		submitted 2/26/19	N/A	N/A
		3/25/19	\$7,103.92	\$7,103.92	5/7/19	ACH	\$7,103.92							
		4/30/19	\$2,524.67	\$2,524.67	5/7/19	ACH	\$2,524.67							
		5/15/19	\$144.24	\$144.24	5/28/19	ACH	\$144.24							
		6/19/19	\$4,027.10	\$4,027.10	7/10/19	ACH	\$4,027.10							
			\$315,455.90	\$40,455.90			\$40,455.90	\$0.00	\$0.00	\$0.00				
Claimant Total:	Subscriber	4/30/19	\$297,538.06	\$22,538.06	5/7/19	ACH	\$22,538.06					submitted 4/30/19	N/A	N/A
		5/15/19	\$28,746.06	\$28,746.06	5/28/19	ACH	\$28,746.06							
		6/19/19	\$40,347.09	\$40,347.09	7/10/19	ACH	\$40,347.09							
		7/16/19	\$15,389.69	\$15,389.69	9/4/19	ACH	\$15,389.69							
		8/28/19	\$2,153.95	\$2,153.95	10/1/19	ACH	\$2,153.95							
		11/25/19	\$13.60	\$13.60	12/17/19	ACH	\$13.60							
Claimant Total:	Subscriber	4/30/19	\$384,188.45	\$109,188.45			\$109,188.45	\$0.00	\$0.00	\$0.00			N/A	N/A
		7/16/19	\$290,416.90									under named agg spec	submitted 6/19/19	
		8/28/19	\$6,345.52									\$15,416.90		
		10/30/19	-\$491.46									\$12,175.52		
		11/25/19	-\$491.46									\$6,345.52		
		7/8/20	\$491.46									-\$491.46		
Claimant Total:	Dependent		\$308,446.48	\$0.00			\$0.00	\$0.00	\$0.00	\$33,446.48				
		7/16/19	\$278,302.80	\$3,302.80	9/4/19	ACH	\$3,302.80					submitted 7/16/19	N/A	submitted 7/16/19
		8/28/19	\$669.60	\$669.60	10/1/19	ACH	\$669.60					submitted 11/25/19		
Claimant Total:	Spouse	10/3/19	\$1,208.00	\$1,208.00	1/3/20	ACH	\$1,208.00							
			\$280,180.40	\$5,180.40				\$5,180.40	\$0.00	\$0.00	\$0.00			
Claimant Total:		10/30/19	\$321,959.82	\$46,959.82	1/3/20	ACH	\$46,959.82					submitted 10/30/19	N/A	submitted 10/30/19
			\$321,959.82	\$46,959.82				\$46,959.82	\$0.00	\$0.00	\$0.00			
COMBINED TOTAL:			\$1,610,231.05	\$201,784.57			\$201,784.57	\$0.00	\$0.00	\$33,446.48				
										Corridor Remaining: \$366,553.52				

Based on BCBS claims paid through May 2020

** All claims data reported by SLIS is based upon the accuracy of data received from plan administrators. SLIS is not responsible for inaccuracies or errors in administrator data.

Stop Loss Insurance Services

Group Name: Hampshire County Group Insurance Trust
 Policy Period: 7/1/2019 - 6/30/2020
 Carrier: Gettier Life Insurance Company
 Key Contact: B.R. Fox - John Garrish

Specific Deductible: \$275,000.00
 Contract Terms: 12/24





TPA: BCBS/MA
 Corridor: \$400,000.00 NAMED MEMBERS ONLY

Claimant	Relation	Date Filed	Report Month	Detail Filed	Requested	Date Received	Check #	Amount Received	Amount Due	Denied / Pending	Corridor	Details	Enrollment submitted	Work Status submitted	COB submitted
Claimant Total:	Spouse	4/9/2020	February	\$303,210.93	\$28,210.93	5/22/2020	ACH	\$28,210.93					submitted 4/9/2020	submitted 5/11/2020	submitted 5/15/2020
	Spouse	4/17/2020	March	\$43,817.37	\$43,817.37	5/22/2020	ACH	\$43,817.37							
	Spouse	5/21/2020	April	\$44,718.40	\$44,718.40	6/24/2020	ACH	\$44,718.40	\$47,483.10						
	Spouse	7/29/2020	June	\$47,483.10	\$47,483.10										
	Dependent	4/9/2020	February	\$838,243.84	\$164,229.80	5/22/2020	ACH	\$164,229.80	\$47,483.10	\$0.00	\$0.00		submitted 4/9/2020	submitted 5/11/2020	submitted 5/15/2020
Claimant Total:	Dependent	4/17/2020	March	\$85,349.89	\$85,349.89	5/22/2020	ACH	\$85,349.89							
	Dependent	5/21/2020	April	\$16,605.90	\$16,605.90	6/24/2020	ACH	\$16,605.90							
	Dependent	7/17/2020	May	\$47,080.84	\$47,080.84	8/11/2020	ACH	\$47,080.84							
	Dependent	7/29/2020	June	\$14,707.51	\$14,707.51				\$14,707.51						
	Spouse	4/17/2020	March	\$306,743.48	\$726,987.98	5/22/2020	ACH	\$726,987.98	\$14,707.51	\$0.00	\$0.00		submitted 4/17/2020	submitted 5/11/2020	submitted 5/15/2020
Claimant Total:	Spouse	5/21/2020	April	\$89,323.31	\$89,323.31	6/24/2020	ACH	\$89,323.31							
	Spouse	7/17/2020	May	\$47,955.94	\$47,955.94	8/11/2020	ACH	\$47,955.94							
	Spouse	7/29/2020	June	\$47,118.22	\$47,118.22				\$47,118.22						
	Dependent	4/17/2020	March	\$299,757.49	\$216,140.95	6/30/2020	ACH	\$216,140.95	\$47,118.22	\$0.00	\$0.00		submitted 4/17/2020	submitted 5/11/2020	submitted 5/15/2020
	Dependent	5/21/2020	April	\$32,225.77	\$32,225.77	6/30/2020	ACH	\$32,225.77							
Claimant Total:	Dependent	7/17/2020	May	\$32,225.77	\$32,225.77				\$32,225.77						
	Dependent	7/29/2020	June	\$32,350.21	\$32,350.21				\$32,350.21						
	Dependent	7/17/2020	May	\$386,559.24	\$121,559.24	8/11/2020	ACH	\$121,559.24	\$64,575.98	\$0.00	\$0.00		submitted 7/17/2020	submitted 8/11/2020	submitted 7/17/2020
	Dependent	7/29/2020	June	\$295,565.83	\$20,565.83				\$20,565.83						
	Employee	7/17/2020	May	\$318,568.07	\$43,568.07	6/30/2020	ACH	\$43,568.07	\$23,002.24	\$0.00	\$0.00		submitted 7/17/2020	submitted 8/11/2020	submitted 7/17/2020
Claimant Total:	Employee	7/29/2020	June	\$343,275.69	\$68,275.69				\$68,275.69						
	Employee	7/17/2020	May	\$24,989.76	\$24,989.76				\$24,989.76						
	Employee	7/17/2020	May	\$368,265.45	\$93,265.45				\$93,265.45	\$0.00	\$0.00		submitted 7/17/2020	submitted 8/11/2020	N/A
	Employee	7/29/2020	June	\$286,672.86	\$11,672.86				\$11,672.86						
	Employee	7/29/2020	June	\$254.73	\$254.73				\$254.73						
Claimant Total:	Spouse	7/17/2020	May	\$286,927.59	\$11,927.59				\$11,927.59	\$0.00	\$0.00		submitted 7/17/2020	submitted 8/11/2020	N/A
	Spouse	7/29/2020	June	\$434,338.45	\$159,338.45				\$159,338.45	\$130.49			submitted 7/17/2020	submitted 8/11/2020	requested 8/2/2020
	Spouse	7/29/2020	June	\$130.49	\$130.49				\$130.49				additional claims info requested from BCBS 8/2/2020		
	Spouse	8/3/2020	June	\$434,468.94	\$159,468.94				\$159,468.94	\$0.00	\$0.00		submitted 8/3/2020	submitted 8/11/2020	requested 8/11/2020
	Spouse	8/3/2020	June	\$291,538.78	\$16,538.78				\$16,538.78				submitted 8/3/2020	submitted 8/11/2020	requested 8/11/2020
Claimant Total:	Spouse	8/3/2020	June	\$291,538.78	\$16,538.78				\$16,538.78	\$0.00	\$0.00		submitted 8/3/2020	submitted 8/11/2020	requested 8/11/2020
	Spouse	8/3/2020	June	\$279,094.25	\$4,094.25				\$4,094.25				submitted 8/3/2020	submitted 8/11/2020	requested 8/11/2020
	Dependent	8/3/2020	June	\$279,094.25	\$4,094.25				\$4,094.25	\$0.00	\$0.00		submitted 8/3/2020	submitted 8/11/2020	requested 8/11/2020
	Dependent	8/3/2020	June	\$317,009.80	\$42,009.80				\$42,009.80	\$0.00	\$0.00		submitted 8/3/2020	submitted 8/11/2020	requested 8/11/2020
	Dependent	8/3/2020	June	\$317,009.80	\$42,009.80				\$42,009.80	\$0.00	\$0.00		submitted 8/3/2020	submitted 8/11/2020	requested 8/11/2020
Claimant Total:	Dependent	8/3/2020	June	\$279,082.02	\$4,082.02				\$4,082.02	\$0.00	\$0.00		submitted 8/3/2020	submitted 8/11/2020	requested 8/11/2020
	Dependent	8/3/2020	June	\$279,082.02	\$4,082.02				\$4,082.02	\$0.00	\$0.00		submitted 8/3/2020	submitted 8/11/2020	requested 8/11/2020
	Dependent	8/3/2020	June	\$279,082.02	\$4,082.02				\$4,082.02	\$0.00	\$0.00		submitted 8/3/2020	submitted 8/11/2020	requested 8/11/2020
	Dependent	8/3/2020	June	\$279,082.02	\$4,082.02				\$4,082.02	\$0.00	\$0.00		submitted 8/3/2020	submitted 8/11/2020	requested 8/11/2020
	Dependent	8/3/2020	June	\$279,082.02	\$4,082.02				\$4,082.02	\$0.00	\$0.00		submitted 8/3/2020	submitted 8/11/2020	requested 8/11/2020
COMBINED TOTAL:										\$1,075,598.99	\$368,804.94	\$159,468.94	Corridor Remaining: \$400,000.00		

Based on BCBS claims paid through June 2020

** All claims data reported by SLIS is based upon the accuracy of data received from plan administrators. SLIS is not responsible for inaccuracies or errors in administrator data.

Blue Cross Blue Shield of Massachusetts to Issue More Than \$100 Million in Premium Relief to Insured Customers and Members
Brings company's COVID-related financial support to more than \$200 million

   
(http://www.newsroom08-05-20324&rsspac05-Blue-Cross-Blue-Shield-of-Massachusetts-to-Issue-More-Than-100-Million-in-Premium-Relief-to-Insured-Customers-and-Members?asPDF=1)

BOSTON, Aug. 5, 2020 /PRNewswire (<http://www.prnewswire.com/>) -- Blue Cross Blue Shield of Massachusetts (<https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=1891653517&u=https%3A%2F%2Fwww.bluecrossma.org%2F&a=Blue+Cross+Blue+Shield+of+Massachusetts>) ("Blue Cross") announced today that it will return \$101 million in premium refunds and anticipated rebates to its customers and members as a result of lower than anticipated health care costs during the COVID-19 public health emergency. The refunds are in addition to the \$116 million Blue Cross has invested to support its members, customers, clinical partners, and the community throughout the pandemic, bringing the company's COVID-related financial commitments to more than \$217 million.

(https://mma.prnewswire.com/media/177637/blue_cross_blue_shield_of_massachusetts_logo.html)

"Since many elective procedures and routine visits have been deferred during the pandemic, our medical costs during the second quarter were lower than we originally anticipated," said Andrew Dreyfus, president and CEO of Blue Cross. "We're giving money back to our customers and members to help provide financial relief during what we know is an incredibly challenging and uncertain time."



MASSACHUSETTS

Credits will be applied in September and reflected on the next invoice for fully insured employer groups and members (including under-65 direct pay and Medex members) and will total 15% of their May 2020 medical premium. Before the end of the year, Medicare Advantage members will receive a one month "premium holiday" during which they will not be charged their monthly premium.

Blue Cross has taken significant steps to expand access to care throughout the duration of the COVID-19 public health emergency, including:

- Covering all medically necessary covered services with in-network providers, via phone (telephonic) or virtually (telehealth), at no cost to members.
- Waiving member cost share (co-pays, co-insurance and deductibles) for medically necessary COVID-19 testing, counseling and treatment at doctor's offices, urgent care centers and emergency departments, in accordance with the Centers for Disease Control and Massachusetts Department of Public Health guidelines.
- Removing administrative barriers, such as prior authorizations and referrals, for medically appropriate treatment for COVID-19.
- Announcing a set of **bold new initiatives** (<https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=2294127282&u=http%3A%2F%2Fnewsroom.bluecrossma.com%2F2020-07-23-Blue-Cross-Blue-Shield-of-Massachusetts-Announces-Bold-New-Action-To-Expand-Members-Access-to-Mental-Health-Services&a=bold+new+initiatives>) to ensure our members have timely access to high-quality, affordable mental health care, including a 50% increase in payments to child psychiatrists, permanently paying for telehealth visits at in-person rates, and offering psychiatry visits via our national telehealth platform, **WellConnection** (<https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=1339086654&u=https%3A%2F%2Fwellconnection.com%2Flanding.htm&a=WellConnection>).
- Increasing access to prescription medications. Members have access to early refills of their prescription maintenance medications.
- Staffing and promoting a dedicated member help line (**888-372-1970**) for all COVID-19 related inquiries, as well as a 24/7 nurse hotline (**888-247-2583**), which is available free to all members and offers a safe and convenient clinical resource for minor ailments or questions.
- The company has also taken steps to ensure that its clinical partners can focus on the care of Blue Cross members during the COVID-19 emergency, including:
- Accelerating \$40 million in payments to provider groups participating in the **Alternative Quality Contract** (<https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=2042578798&u=https%3A%2F%2Fc212.net%2F%2Flink%2F%3Ft%3D0%26%3Den%26%3D2775211-1%26h%3D1957975752%26u%3Dhttps%253A%252F%252Faboutus.bluecrossma.com%252Faffordability-quality%252Falternative-quality-contract-aqc%26a%3DAlternative%2BQuality%2BContract&a=Alternative+Quality+Contract>) (AQC) to assist with the financial pressures associated with the COVID-19 public health emergency
- Offering a new, **value-based payment program** (<https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=3698672022&u=http%3A%2F%2Fnewsroom.bluecrossma.com%2F2020-07-15-Blue-Cross-Blue-Shield-of-Massachusetts-Pilots-New-Value-Based-Payment-Program-For-Independent-Primary-Care-Practices&a=value-based+payment+program>) for independent primary care practices, designed to improve quality, lower costs, and provide immediate financial support

24.

8/24/2020

Blue Cross Blue Shield of Massachusetts to Issue More Than \$100 Million in Premium Relief to Insured Customers and Members - Aug ...

- Contributing \$1 million to the Massachusetts Dental Society's COVID-19 Recovery Fund, to assist financially struggling dental practices and help offset the additional costs for personal protective equipment
- Developing an expedited credentialing and enrollment process for practitioners, designed to help meet the growing demand for care during the pandemic
- Removing administrative requirements so caregivers can focus on patients, not paperwork
- Keeping operations running at full capacity to process claims quickly/respond to inquiries

Additionally, Blue Cross and its Foundation have committed significant financial support to COVID-19 relief efforts, along with pro bono and in-kind support for a total community investment of nearly \$10 million. These efforts included:

- Redeploying more than 100 Blue Cross employees as contact tracers for Massachusetts' first in the nation COVID-19 [Community Tracing Collaborative](https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=3545038814&u=https%3A%2F%2Fwww.mass.gov%2Finfo-details%2Flearn-about-the-community-tracing-collaborative&a=Community+Tracing+Collaborative) (<https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=3545038814&u=https%3A%2F%2Fwww.mass.gov%2Finfo-details%2Flearn-about-the-community-tracing-collaborative&a=Community+Tracing+Collaborative>)
- Supporting the state's largest COVID-19 field hospital, Boston Hope, by deploying more than 20 Blue Cross clinicians to support patient care
- Partnering with Blue Cross' food service vendor to prepare and distribute more than 50,000 premade nutritious meals to support food insecurity across greater Boston
- Partnering with the American Red Cross to host public blood drives at Blue Cross' Quincy office to help address the dramatic need for blood donations
- Launching an online giving platform that enables employees to donate directly to any Massachusetts-based not-for-profit affected by COVID-19, matched dollar-for-dollar by the company

For more information on how Blue Cross is responding to the COVID-19 public health emergency, please [click here](https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=3594822444&u=https%3A%2F%2Fwww.bluecrossma.org%2Fmyblue%2Fcoronavirus-resource-center&a=click+here) (<https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=3594822444&u=https%3A%2F%2Fwww.bluecrossma.org%2Fmyblue%2Fcoronavirus-resource-center&a=click+here>).

About Blue Cross Blue Shield of Massachusetts

Blue Cross Blue Shield of Massachusetts (www.bluecrossma.com (<https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=1444246419&u=http%3A%2F%2Fwww.bluecrossma.com%2F&a=www.bluecrossma.com>)) is a community-focused, tax-paying, not-for-profit health plan headquartered in Boston. We are committed to the relentless pursuit of quality, affordable health care with an unparalleled consumer experience. Consistent with our promise to always put our members first, we are rated among the nation's best health plans for member satisfaction and quality. Connect with us on [Facebook](https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=546056452&u=https%3A%2F%2Fwww.facebook.com%2FBCBSMA&a=Facebook) (<https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=546056452&u=https%3A%2F%2Fwww.facebook.com%2FBCBSMA&a=Facebook>), [Twitter](https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=2310157127&u=https%3A%2F%2Ftwitter.com%2FBCBSMA&a=Twitter) (<https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=2310157127&u=https%3A%2F%2Ftwitter.com%2FBCBSMA&a=Twitter>), [YouTube](https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=2695076351&u=https%3A%2F%2Fwww.youtube.com%2Fchannel%2FUCxtKEeJPRESFwTrJ87VFfTQ&a=YouTube%2C) (<https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=2695076351&u=https%3A%2F%2Fwww.youtube.com%2Fchannel%2FUCxtKEeJPRESFwTrJ87VFfTQ&a=YouTube%2C>) and [LinkedIn](https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=640417724&u=https%3A%2F%2Fwww.linkedin.com%2Fcompany%2Fblue-cross-blue-shield-of-massachusetts%3Ftrk%3Dtyah%26trkInfo%3Dtas%253Ablue%2Bcross%2Bblue%2Bshield%2Bof%2Bm%252Cid%253A2-2-3&a=LinkedIn) (<https://c212.net/c/link/?t=0&l=en&o=2877205-1&h=640417724&u=https%3A%2F%2Fwww.linkedin.com%2Fcompany%2Fblue-cross-blue-shield-of-massachusetts%3Ftrk%3Dtyah%26trkInfo%3Dtas%253Ablue%2Bcross%2Bblue%2Bshield%2Bof%2Bm%252Cid%253A2-2-3&a=LinkedIn>).

SOURCE Blue Cross Blue Shield of Massachusetts

For further information: Amy McHugh, Amy.McHugh@bcbsma.com, 617-246-2311



(<https://home.bluecrossma.com/>)

MASSACHUSETTS



(<https://itunes.apple.com/us/app/blue-cross-blue-shield-massachusetts/id937789998?mt=8>)

(<https://play.google.com/store/apps/details?id=com.bluecrossma.bcbsma&waid=WCfY4yq0z4-aoBe07F>)

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25.

Joe Shea

From: Joe Shea
Sent: Tuesday, August 18, 2020 12:07 PM
To: Gabriele Voelker
Cc: Cindy Smith
Subject: RE: COVID-19 Testing

Gabriele,

The Trust is following all State and Federal guidelines as well as following BCBS guidelines when it comes to Covid-19 items. As mentioned in the email that Cindy sent out, subscribers need to have a medical reason for the test or an order from a provider to have the testing covered. I can certainly discuss at the next Executive Committee meeting (next week).

Joe Shea
Insurance Director
Hampshire County Group Insurance Trust

From: Gabriele Voelker <gvoelker@townoforange.org>
Sent: Monday, August 17, 2020, 2:11 PM
To: Cindy Smith
Subject: Re: COVID-19 Testing

How can we question this ruling? If your job requires you to test before you return to work after a vacation isn't that a mandatory testing? We are requiring testing of employees before they return to work if they have gone out of the governor's permissible states. This is a safety issue for our employees and workplace as well as a governor required alternative to quarantining.

Gabriele H. Voelker, CMMT

Town Administrator/Treasurer

Town of Orange

6 Prospect St.

Orange, MA 01364

978-544-1100 x103

From: Trish Barnes <tbarnes@townoforange.org>
Sent: Monday, August 17, 2020 1:10 PM

To: Gabriele Voelker <gvoelker@townoforange.org>

Subject: FW: COVID-19 Testing

Well this isn't very good news.

Subject: COVID-19 Testing

To All Units:

There have been many questions regarding coverage for COVID testing. Here is the official rule from BCBS that the Trust is following...

COVID-19 testing for non-medically necessary purposes (no signs or symptoms or not ordered by a healthcare provider), such as required for return to work/school and travel is NOT covered by BCBSMA. COVID-19 testing must be deemed medically necessary for it to be covered.

If you have any other questions, please let me know.

Thanks,
Cindy

Cynthia Smith
Hampshire County Group Insurance Trust
98 King Street
Northampton, MA 01060
413-584-1300 x145
www.hcgut.org