

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Executive Committee
Meeting Notice and Agenda
November 20, 2024
10:00 A.M.
ZOOM Meeting

Call to Order	RC
Approval of Minutes of, September 2024	RC
Financial Report Month of Sept/Oct 2024 Income & Expenses & Operating Expenses For Trust and Wellness Initiative	JS
Wellness Update	MK
Weight Loss Drugs/CVS Overview	JS
Subscriber Appeal (vote)	JS
Legal Opinion	JS
Greenfield and Brookfield (vote)	JS
Medex Part A & B Form Discussion	JS
BCBS Annual Overview	HF
Other Last Minute Items	JS
Adjournment	RC

Meeting Schedule

Executive Committee – December 18, 2024, 9:00 a.m., ZOOM
Executive Committee – January 22, 2025, 9:00 a.m. ZOOM
Insurance Advisory Committee – January 29, 2025, 10:00 a.m. ZOOM

Joseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/81456334387?pwd=bCVbyvdpdqMVjuv8W4AdzLjaF64NM4j.1>

Meeting ID: 814 5633 4387

Passcode: 227953

One tap mobile

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Dial by your location

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- +1 301 715 8592 US (Washington DC)
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- +1 360 209 5623 US
- +1 386 347 5053 US
- +1 507 473 4847 US
- +1 564 217 2000 US
- +1 669 444 9171 US
- +1 669 900 9128 US (San Jose)
- +1 689 278 1000 US
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Meeting ID: 814 5633 4387

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Find your local number: <https://us02web.zoom.us/u/keuAA4nQr>

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

88 KING STREET
NORTHAMPTON, MA 01060

TO: All Trust Member Units

RE: **Minutes of September 30, 2024**
Executive Committee Meeting
Via Zoom Teleconference

MEMBERS PRESENT:

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

OTHERS PRESENT:

Joseph Shea	Cynthia Graves	Jessica Hebert
Michele Komosa	Jennifer Reynolds	Robert Smith
Ken Bordewieck		

CALL TO ORDER

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

Chairman Rich Carmignani Jr called the meeting to order at 10:01 a.m. with a quorum present.

APPROVAL OF MINUTES

Chairman Rich Carmignani Jr requested that the minutes of June 20, 2024 be approved. Motion by Paula Harrison, seconded by Shelley Poreda. Roll call vote taken, all in favor.

FINANCIAL REPORT

The Financial Report for the month of **August** was presented reflecting a starting balance of \$1,328,670.73 with a total monthly income received of \$7,209,568.19 and monthly expenses of \$7,929,305.54 with a total net monthly income of (\$719,737.35) and an ending month balance of \$608,933.38 with accounts receivable of \$1,002,342.19 leaving a total of \$2,5001,532.80

Investments and CD's for August 2024

The investments portfolio value was \$10,650,294.36 with a market change of \$265,835.74 leaving a total of \$10,916,130.10. The starting balance in CD's was \$7,560,585.17 with interest earned of \$31,017.61 leaving a balance of \$7,591,602.78

EXPENDITURES

The expenditures for the months of July & August were reviewed.

Chairman Rich Carmignani Jr requested that the full financial report, including the expenditures, be approved by unanimous consent. Motion by Paula Harrison, seconded by Deb Kuhn. Roll call vote taken, all in favor.

Wellness Update

Michele explained the following:

- **CHALLENGES:** The “Move It Challenge” kicked off September 16th and will close on October 13th. This challenge is through BCBS and to earn points participants will have the opportunity to average 30 minutes of activities for 20 days. Completion of this challenge becomes part of the overall points for A HEALTHY ME. Through Wellable, we are offering the “Stress Less Challenge”. This will kick off October 7th and end on November 10th. This challenge provides the opportunity to learn about different stress management techniques. Although this challenge does not count toward points on A HEALTHY ME, it does offer gift cards for completing physical activity along with practicing 6 different stress less exercises.
- **LEARN TO LIVE:** October is Stress and Anxiety month. Learn To Live is hosting their own challenge for the month of October. If subscribers enroll in any of their 7 programs, they are automatically entered for a chance to win an Amazon gift card. On October 15th at 4pm they are a webinar called “What Is Anxiety and What Can I Do About it. If folks cannot make that time, they can register regardless and receive the recorded version.
- **ONSITE SEMINARS/COOKING CLASSES:** We currently have 7 onsite seminars booked for the fall/winter and I am still waiting for 2 more units who have inquired but need to submit their final choices.

Weight Loss Drugs

Joe gave a CVS Caremark update: January thru August there has been a 59% increase of subscribers on weight loss drugs. This is a 46% increase in claim expenses which equates to 17-18% of drug spend just for the month of August. Our claims expense with CVS Caremark has now reached just over \$2 million monthly. CanaRx is not an option because it is an injectable drug and must be kept cold. These drugs also do not have any rebates at this time.

West County Senior Services, City of Greenfield

West County Services – The Towns of Ashfield, Shelburne and Buckland have shared Senior Services. They have requested that we carve them out of the respective Town’s and create a separate entity with the Trust called West County Senior Services, providing them their own monthly invoice. Joe is waiting for a formal request from them to make this change. This would be an administrative change only.

City of Greenfield – Joe explained that we have been contacted several times by the City of Greenfield to enter the trust. Greenfield would be a sizable addition to the Trust if allowed. Joe is still waiting for them to provide their last 2 years of claim activity for review; their request needs to be submitted by November.

Town of Washington, Claim Update

The Town of Washington was brought in on temporary status July 1, 2024 which would be based on claims for the first 5-6 months. Joe reported nothing out of the ordinary so far with very minimal claims and just 4-5 people enrolled. Joe will bring this to the December meeting where we will make a final determination.

Bernardston Appeal

There was a subscriber in Bernardston who was cancelled from coverage for non-compliance as they did not provide the appropriate required information by the deadline set forth by the Trust. The member and unit submitted a request for an appeal. The Executive Committee reviewed the information and had a lengthy discussion about it.

A motion was made by Shelley Poreda to follow the Trust policy and deny the request for appeal, this was seconded by Paula Harrison. Roll call vote taken, all in favor.

Medex 2025 Rate Proposal

Joe recommended a 15.19% increase (BCBS projected 14.02%) on our Medex plan for 2025. Due to a \$2,000 cap on prescription out of pocket expenses and the increase in drug claims in general.

A motion was made by Paula Harrison, seconded by Emily Russo to increase our current rate by the recommended 15.19%, increasing the premium from \$360 to \$415.50 effective January 1, 2024 with no change to benefits. A roll call vote was taken, all were in favor.

Upcoming Executive Committee Elections

Roll Call Vote taken for current members to stay on the Executive Committee, unanimous yes.

ADJOURNMENT

Meeting adjourned at 11:29 a.m.

Respectfully submitted,
Jessica Hebert

Meeting Schedule

Insurance Advisory Committee – October 9, 2024, 10:00 a.m. via ZOOM
Executive Committee – November 20, 2024, 9:00 a.m. via ZOOM
Executive Committee – December 18, 2024, 9:00 a.m. via ZOOM

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FISCAL YEAR 2025 OPERATING EXPENSES (July 1, 2024 to June 30, 2025)

ITEM CODE	BUDGET ITEMS	FY-2024		FY-2025		July	August	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	YTD	
		Budgeted	7-1/6-30	Budgeted	7-1/6-30														
WAGES & BENEFIT																			
510	SALARY	391,000.00	410,000.00	46,804.25	28,155.19	27,312.23	27,314.56												129,586.23
514	LONGEVITY	6,600.00	6,600.00																-
519	OVERTIME																		-
5120	TEMP. EMPLOYEE SAL																		-
481	FICA (.062)																		-
5186	MED TAX (.0146)																		-
5181	CONTRIBUTORY RET.	111,539.00	125,624.00	125,624.00	3,276.16	3,276.16	3,276.16												135,452.48
5189	EMP. ASST. PROG. EAP																		-
5184	HEALTH INSURANCE	56,000.00	80,000.00	6,647.33	6,647.33	6,647.33	6,647.33												26,589.32
5185	LIFE INSURANCE	350.00	350.00	28.40	28.40	28.40	28.40												113.60
5189	UNEMP. HEALTH INS TAX																		-
TOT. WAGES & BENEFITS		565,489.00	622,574.00	179,103.98	38,107.08	37,264.12	37,266.45												291,741.63

NON SALARY EXPENSES

5300	ADM. CONT. SERVICES (FS&PP)	14,400.00	14,400.00	1,000.00	1,000.00	1,000.00	1,000.00												4,000.00
	Rent																		-
	Parking																		-
5305	ADM. CONT. SERVICES (Audit)	21,000.00	22,000.00	2,900.00	2,900.00														2,900.00
5320	LEGAL																		1,324.80
5340	TELEPHONE/INTERNET																		-
5460	FOOD SUPPLIES	600.00	600.00	112.81	28.47	43.94													185.22
5420	OFFICE & COMPUTER SUPPLI	2,500.00	5,000.00	134.66	20.00	39.72													154.66
5580	MISC. EXPENSES	8,500.00	8,500.00	21.24	21.24														39.72
5580	NEWS/PAPER/MAGS/BOOKS																		21.24
5420	POSTAGE (Stamps)	10,000.00	7,500.00	16.44	27.65	1147.18													27.65
5275	POSTAGE METER RENTAL																		1,163.62
5380	MINI GRANTS/WEILLNESS																		504.00
5420	STATIONERY & OFF. SUPP.	1,750.00	1,250.00	100.00	404.00														-
5780	SURETY BONDS																		-
6340	TELEPHONES																		-
5220	TRAINING																		-
5710	TRAVEL IN/OUT of STATE	5,000.00	5,000.00	639.21	390.79														-
5188	UTILITIES	5,500.00	6,000.00	231.41	376.60														1,638.01
TOT. Indirect Costs		74,750.00	70,250.00	1,360.66	4,702.34	1,496.60	4,399.32												11,958.92
Total Non-Salary																			

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ITEM CODE	BUDGET ITEMS								
	I.T.	7-1/16-30							
6000	COMPUTER HARDWARE	3,000.00	7,500.00					6,466.84	6,466.84
5420	COMPUTER SOFTWARE								-
5420	COMPUTER SUPPLIES	2,000.00	1,000.00						-
5650	DESK TOP PCs								-
5300	MISC PROF & TECH SERV.**	195,000.00	175,000.00	5,079.00	5,377.86	26,526.00	13,966.50		50,949.36
	TOTAL DATA PROCESSING	200,000.00	183,500.00	5,079.00	5,377.86	26,526.00	20,433.34		57,416.20
	TOTALS	840,239.00	876,324.00	185,543.64	48,187.28	65,286.72	62,099.11		361,116.75

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HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

ITEMS	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT
Starting Cash Balance	\$1,895,820.23	\$1,893,415.33	\$3,825,915.94	\$2,605,026.79	\$1,297,704.49	\$446,928.26	\$2,064,310.89	\$3,855,553.49	-\$1,073,311.96	\$1,328,670.73	\$608,933.38	\$4,796,853.49
Adjustments												
Total Starting Balance	\$1,895,820.23	\$1,893,415.33	\$3,825,915.94	\$2,605,026.79	\$1,297,704.49	\$446,928.26	\$2,064,310.89	\$3,855,553.49	-\$1,073,311.96	\$1,328,670.73	\$608,933.38	\$4,796,853.49
MONTHLY INCOME												
Total Premium Collected	6,754,063.27	5,996,972.36	5,715,556.19	6,553,181.33	6,723,051.58	7,270,239.08	5,980,694.58	3,980,735.29	9,575,493.41	7,204,188.69	7,590,509.79	5,561,151.39
Interest Income (MMDT)	5,478.25	7,136.90	12,237.75	7,880.48	6,884.64	8,366.71	4,551.52	7,767.36	8,905.18	5,379.50	6,694.77	7,121.39
Other Income or Adjustments												
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	6,759,541.52	6,004,109.26	5,727,793.94	6,561,061.81	6,729,936.22	7,278,605.79	5,985,246.10	3,988,502.65	9,584,398.59	7,209,568.19	7,597,204.56	5,568,272.78
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	5,212,600.00	5,212,600.00	5,284,300.00	5,496,690.69	5,284,300.00	5,284,300.00	5,816,101.68	6,505,090.32	6,507,291.77	5,187,988.40	5,222,269.83	6,806,599.00
Reinsurance (Ind.&Agg.)	174,988.75	(1,049,013.79)	(499,401.33)	175,078.12	46,831.12	(281,106.18)	(76,799.26)	53,834.80	(85,426.39)	14,196.06	(483,370.78)	181,567.63
BCBS Settlement												
Recon adjust w/Finance												
BCBS Sr Premium Paid												
Other Exp. & Claim Settlement	2,328,901.74	337,167.29	2,100,208.13	2,149,118.03	2,174,185.69	618,388.83	2,415,526.24	2,295,033.60	575,006.88	2,678,933.80	1,105,098.68	2,831,788.53
Total Plan Expenses	7,716,490.49	4,500,753.50	6,885,106.80	7,820,886.84	7,505,316.81	5,621,562.65	8,154,828.66	8,853,956.72	6,996,872.26	7,881,118.26	5,843,997.73	9,819,955.16
Total Unit Operating Expenses	45,455.93	70,855.15	63,576.29	47,497.27	75,395.64	39,660.51	39,174.84	63,409.38	185,543.64	48,187.28	65,286.72	62,099.11
TOTAL MONTHLY EXPENSES	7,761,946.42	4,571,608.65	6,948,683.09	7,868,384.11	7,580,712.45	5,661,223.16	8,194,003.50	8,917,368.10	7,182,415.90	7,929,305.54	5,909,284.45	9,882,054.27
TOTAL NET MONTHLY INCOME	(1,002,404.90)	1,432,500.61	(1,220,889.15)	(1,307,322.30)	(850,776.23)	1,617,382.63	(2,208,757.40)	(4,928,865.45)	2,401,982.69	(719,737.35)	1,687,920.11	(4,313,781.49)
BALANCE												
Cash Balance	893,415.33	3,325,915.94	2,605,026.79	1,297,704.49	446,928.26	2,064,310.89	(144,446.51)	(1,073,311.96)	1,328,670.73	608,933.38	2,296,853.49	483,072.00
Adjustments	1,000,000.00	500,000.00					4,000,000.00				2,500,000.00	
ENDING MONTHLY BALANCE	1,893,415.33	3,825,915.94	2,605,026.79	1,297,704.49	446,928.26	2,064,310.89	3,855,553.49	(1,073,311.96)	1,328,670.73	608,933.38	4,796,853.49	483,072.00

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HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Fund And Investment Information

FUNDS	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT
Post Employee Ben. S.B.	75,234.41	74,360.63	72,411.83	72,523.07	71,604.29	70,685.51	69,766.73	68,847.95	67,929.17	67,010.39	66,091.61	65,172.83
Funding	985.02		2,060.04	1,030.02	1,030.02	1,030.02	1,030.02	1,030.02	1,030.02	1,030.02	1,030.02	1,030.02
Expenses	1,858.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80
Total	74,360.63	72,411.83	72,523.07	71,604.29	70,685.51	69,766.73	68,847.95	67,929.17	67,010.39	66,091.61	65,172.83	64,254.05
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	4,450,801.96	4,453,301.96	4,454,551.96	4,455,801.96	4,455,801.96	4,457,051.96	4,458,551.96	4,458,551.96	4,458,551.96	4,463,551.96	4,463,551.96	4,463,551.96
Deposits	2,500.00	1,250.00	1,250.00		1,250.00	1,500.00			5,000.00			
Total Member Deposits	4,453,301.96	4,454,551.96	4,455,801.96	4,455,801.96	4,457,051.96	4,458,551.96	4,458,551.96	4,458,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96
OPEB Trust	309,362.92	310,507.14	311,617.31	312,881.87	313,997.47	315,117.05	316,356.85	317,598.19	318,813.05	320,250.32	321,562.82	322,924.63
Interest	1,144.22	1,110.17	1,284.56	1,115.60	1,119.58	1,239.80	1,241.34	1,214.86	1,437.27	1,312.50	1,361.81	1,367.58
OPEB Trust	310,507.14	311,617.31	312,881.87	313,997.47	315,117.05	316,356.85	317,598.19	318,813.05	320,250.32	321,562.82	322,924.63	324,292.21
Investments												
CD's	11,193,726.96	10,239,591.59	10,280,269.42	10,326,622.59	10,367,534.07	10,408,607.63	10,454,109.74	7,497,972.77	7,526,663.54	7,560,585.17	7,591,602.78	7,121,840.44
Deposit	(1,000,000.00)						(3,000,000.00)				(500,000.00)	
Interest	45,864.63	40,677.83	46,353.17	40,911.48	41,073.56	45,502.11	43,863.03	28,680.77	33,931.63	31,017.61	30,237.66	30,160.80
Balance	10,239,591.59	10,280,269.42	10,326,622.59	10,367,534.07	10,408,607.63	10,454,109.74	7,497,972.77	7,526,663.54	7,560,585.17	7,591,602.78	7,121,840.44	7,152,001.24
Portfolio Value	9,918,430.90	10,620,960.07	10,553,168.42	10,612,104.16	10,947,319.61	11,298,752.35	10,919,038.49	10,309,763.23	10,479,835.60	10,650,294.36	10,916,130.10	9,009,142.30
Deposit		(500,000.00)					(1,000,000.00)				(2,000,000.00)	
Interest	702,529.17	432,208.35	58,935.74	335,215.45	351,432.74	(379,713.86)	390,724.74	170,072.37	170,458.76	265,835.74	93,012.20	(112,039.82)
Market Change												
Total	10,620,960.07	10,553,168.42	10,612,104.16	10,947,319.61	11,298,752.35	10,919,038.49	10,309,763.23	10,479,835.60	10,650,294.36	10,916,130.10	9,009,142.30	8,897,102.48
Accounts Receivable	417,650.60	873,419.61	1,594,266.46	1,520,608.55	1,248,979.19	467,973.99	884,316.35	3,862,456.86	1,257,535.01	1,002,342.19	440,210.22	1,887,452.55
Total With Accounts Receivable	28,041,105.28	30,402,672.45	30,010,544.86	29,005,888.40	28,277,439.91	28,781,426.61	27,423,921.90	25,672,246.18	25,679,215.90	25,001,532.80	26,251,013.83	23,303,044.45

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Hampshire County Group Insurance Trust

TRANSACTION REPORT OCTOBER 2024 (FY25)

STARTING BALANCE GENERAL FUND (M&T BANK)				\$ 1,177,709.94
2024	TRANSACTION	A/P DEBIT	A/R CREDIT	
OCT	M&T BANK			
1	BLUE CROSS BLUE SHIELD	6,806,599.00		\$ (5,628,889.06)
1	STEALTH/STOP LOSS		299.75	\$ (5,628,589.31)
1	M&T BANK (FROM ESB)		3,300,000.00	\$ (2,328,589.31)
4	M&T BANK		6,937.84	\$ (2,321,651.47)
11	M&T BANK		3,077.43	\$ (2,318,574.04)
15	M&T BANK		653,288.46	\$ (1,665,285.58)
21	M&T BANK		618,580.63	\$ (1,046,704.95)
25	M&T BANK		334,788.20	\$ (711,916.75)
28	M&T BANK		79,982.91	\$ (631,933.84)
29	M&T BANK		236,211.78	\$ (395,722.06)
31	M&T BANK		8,655.00	\$ (387,067.06)
31	CVS CAREMARK	2,309,380.63		\$ (2,696,447.69)
31	PAYROLL	27,314.56		\$ (2,723,762.25)
31	ACCOUNTS PAYABLE	9,951.89		\$ (2,733,714.14)
31	INTEREST		3,687.47	\$ (2,730,026.67)
				\$ (2,730,026.67)
				\$ (2,730,026.67)
				\$ (2,730,026.67)
				\$ (2,730,026.67)
STARTING BALANCE GENERAL FUND (EASTHAMPTON SAVINGS BANK x5596)				\$ 3,619,143.55
2024	TRANSACTION	A/P DEBIT	A/R CREDIT	
OCT	EASTHAMPTON SAVINGS BANK			
				\$ 3,619,143.55
1	STEALTH/STOP LOSS	181,867.38		\$ 3,437,276.17
1	ESB (TO MTB)	3,300,000.00		\$ 137,276.17
1	ESB		7,691.00	\$ 144,967.17
1	ESB		213,869.89	\$ 358,837.06
1	ESB		60,187.00	\$ 419,024.06
2	ESB		71,088.00	\$ 490,112.06
2	ESB		60,000.00	\$ 550,112.06
2	ESB		5,151.00	\$ 555,263.06
3	ESB		9,833.06	\$ 565,096.12
3	ESB		2,375.00	\$ 567,471.12
10	ESB		83,524.50	\$ 650,995.62
16	ESB		50,588.00	\$ 701,583.62
16	ESB		46,672.77	\$ 748,256.39
16	ESB		69,018.29	\$ 817,274.68
17	ESB		196,986.00	\$ 1,014,260.68
17	ESB		67,161.07	\$ 1,081,421.75
17	ESB		235,094.73	\$ 1,316,516.48
17	ESB		33,898.30	\$ 1,350,414.78
17	ESB		192,644.01	\$ 1,543,058.79
17	ESB		11,506.50	\$ 1,554,565.29
18	ESB		13,880.60	\$ 1,568,445.89
18	ESB		8,223.14	\$ 1,576,669.03
21	ESB		6,330.00	\$ 1,582,999.03
23	ESB		46,060.00	\$ 1,629,059.03
24	ESB		62,128.81	\$ 1,691,187.84
24	ESB		83,604.60	\$ 1,774,792.44
25	ESB		676,549.42	\$ 2,451,341.86

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Hampshire County Group Insurance Trust

Claim Payments

	CLAIMS	AMOUNT PAID	VARIANCE
January 22	\$ 3,186,088.18	\$ 4,519,500.00	\$ (1,333,411.82)
Feb	\$ 4,253,200.86	\$ 4,519,500.00	\$ (266,299.14)
Mar	\$ 4,606,467.78	\$ 4,519,500.00	\$ 86,967.78
Apr	\$ 5,304,201.27	\$ 4,519,500.00	\$ 784,701.27
May	\$ 5,169,315.53	\$ 4,519,500.00	\$ 649,815.53
June	\$ 4,278,176.10	\$ 4,519,500.00	\$ (241,323.90)
July	\$ 4,422,904.17	\$ 4,839,000.00	\$ (416,095.83)
August	\$ 4,942,118.09	\$ 4,839,000.00	\$ 103,118.09
September	\$ 5,412,928.05	\$ 4,839,000.00	\$ 573,928.05
October	\$ 3,481,954.17	\$ 4,839,000.00	\$ (1,357,045.83)
November	\$ 4,997,187.15	\$ 4,839,000.00	\$ 158,187.15
December	\$ 5,128,806.81	\$ 4,839,000.00	\$ 289,806.81
January 2023	\$ 4,941,510.44	\$ 4,839,000.00	\$ 102,510.44
February	\$ 5,145,447.69	\$ 4,839,000.00	\$ 306,447.69
March	\$ 5,606,776.57	\$ 4,839,000.00	\$ 767,776.57
April	\$ 3,656,013.51	\$ 4,839,000.00	\$ (1,182,986.49)
May	\$ 4,968,758.05	\$ 4,839,000.00	\$ 129,758.05
June	\$ 5,512,963.61	\$ 4,839,000.00	\$ 673,963.61
July	\$ 4,844,980.28	\$ 5,212,600.00	\$ (367,619.72)
August	\$ 5,210,044.34	\$ 5,840,008.62	\$ (629,964.28)
September	\$ 5,504,553.19	\$ 5,212,600.00	\$ 291,953.19
October	\$ 4,834,161.59	\$ 5,212,600.00	\$ (378,438.41)
November	\$ 6,293,210.34	\$ 5,212,600.00	\$ 1,080,610.34
December	\$ 4,801,040.95	\$ 5,212,600.00	\$ (411,559.05)
January	\$ 4,958,805.42	\$ 5,284,300.00	\$ (325,494.58)
February	\$ 5,183,440.21	\$ 5,284,300.00	\$ (100,859.79)
March	\$ 6,030,065.36	\$ 5,284,300.00	\$ 745,765.36
April	\$ 6,505,090.32	\$ 5,816,101.68	\$ 688,988.64
May	\$ 6,507,291.77	\$ 6,505,090.32	\$ 2,201.45
June	\$ 4,698,588.40	\$ 5,284,300.00	\$ (585,711.60)
July	\$ 5,222,269.83	\$ 5,529,000.00	\$ (306,730.17)
August	\$ 6,806,599.00	\$ 5,529,000.00	\$ 1,277,599.00
September	\$ 5,108,803.72	\$ 5,529,000.00	\$ (420,196.28)
October	\$ 5,370,401.93	\$ 5,529,000.00	\$ (158,598.07)

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

9/3/2024	wire	181,076.83	Stealth Partner Group	Reinsurance- Sept
9/3/2024		49.25	Boston Mutual	Life Ins
9/3/2024		409.28	ACSA	Dental Ins
9/3/2024		22.09	verizon	phone
9/3/2024		1,000.00	M&B Holdings	Rent, Sept
9/3/2024	wire	5,222,269.83	BCBS	Monthly Claim prefunding & settlement
9/3/2024		5,446.60	Canarx	Rx expense
9/3/2024		100.00	CNA Surety	Surety bond
9/3/2024		20.00	Cindy Graves	Door signage
9/3/2024	ach	224.32	Comcast	Internet
9/3/2024	ach	1,526.00	NetLogix	IT services
9/5/2024	ach	418,174.59	CVS funding	Rx expense
9/10/2024	ach	(634,196.08)	UNUM	Stop loss Reimb
9/11/2024	ach	13,647.75	Checkwriters	payroll 9/12/24
9/11/2024	ach	414,065.49	CVS funding	Rx expense
9/18/2024	ach	529,351.04	CVS funding	Rx expense
9/20/2024	ach	(4,775.83)	UNUM	Stop loss Reimb
9/23/2024	ach	(6,124.42)	UNUM	Stop loss Reimb
9/23/2024		3,276.16	Hamp Retirement	SEPT deductions
9/23/2024		8,166.00	HCGIT	Health Ins prem
9/23/2024		25,000.00	Edward Haber	IT vendor
9/23/2024		130.19	CMS	phone bill (2 months)
9/23/2024		3,350.70	Canarx	Rx expense
9/25/2024	ach	(19,204.64)	UNUM	Stop loss Reimb
9/25/2024	ach	13,664.48	Checkwriters	payroll 9/26/24
9/26/2024	ach	781,364.34	CVS funding	Rx expense
9/27/2024	ach	(146.64)	UNUM	Stop loss Reimb
9/30/2024	ach	(1,553,411.98)	CVS Caremark	CVS Rebate Q2
9/30/2024	ach	506,757.90	Blue Medicare Rx	Medicare rx

5,911,233.25

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10/1/2024	wire	181,867.38	Stealth Partner Group	Reinsurance- Oct
10/1/2024	7058	49.25	Boston Mutual	Life Ins
10/1/2024	7060	409.28	ACSA	Dental Ins
10/1/2024	7054	22.09	verizon	phone
10/1/2024	7056	1,000.00	M&B Holdings	Rent, Oct
10/1/2024	wire	6,806,599.00	BCBS	Monthly Claim prefunding & settlement
10/1/2024	7057	7,412.70	Canarx	Rx expense
10/1/2024	7059	560.00	Amherst Copy	Envelopes
10/1/2024	ach	224.32	Comcast	Internet
10/1/2024	7055	404.00	Travelers	workers comp
10/3/2024	ach	617,391.66	CVS	Rx expense
10/4/2024	ach	1,466.50	NetLogix	IT services
10/4/2024	7061	108.08	Joseoh Shea	Office supplies
10/9/2024	ach	6,466.84	NetLogix	Laptop replacements
10/9/2024	ach	13,650.08	Checkwriters	payroll 10/10/24
10/10/2024	ach	531,233.08	CVS	Rx expense
10/11/2024	7062	1,324.80	Robert Noonan & Associates	Legal work
10/11/2024	7063	12,500.00	Edward Haber	IT work
10/16/2024	7064	584.00	Paradise Copy	Medex print job
10/16/2024	7065	7,584.90	Canarx	Rx expense
10/18/2024	ach	577,510.54	CVS	Rx expense
10/21/2024	ach	(299.75)	UNUM	Stop Loss Reimb
10/23/2024	ach	13,664.48	Checkwriters	payroll 10/24/24
10/23/2024	7066	27.65	Michele Komosa	Postage
10/23/2024	7067	3,276.16	Hamp Retirement	OCT deductions
10/23/2024	7068	144.38	CMS	phone bill
10/23/2024	7069	8,166.00	HCGIT	Health Ins prem
10/28/2024	ach	583,245.35	CVS	Rx expense
10/31/2024	ach	507,410.30	Blue Medicare Rx	Medicare rx

9,884,003.07

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Top 10 overall therapeutic classes

By gross cost

Percentage change over time

BOB Rank [†]	Prior Rank	Current Rank	Therapeutic Class	GDR	Total Rx	Gross Cost	Utilizers	Gross Cost (PMPM)	Cost Components				Utilization Components		
									Cost		Drug Mix		Density of Use		
									Gross Cost PMPM	Utilization	Days' Supply PMPM	Gross Cost Per Day	Utilizers	Days' Supply/ Utilizer	
2	2	1	Dermatologicals	85.1%	2,095	\$1,873,640	1,046	\$33.32	32.9%	21.1%	9.8%	10.1%	9.9%		
1	3	2	Antidiabetics	39.5%	2,375	\$1,343,712	464	\$23.90	-1.1%	1.0%	-2.0%	6.4%	-5.1%		
3	1	3	Analgesics - Anti-Inflammatory	82.4%	1,419	\$1,089,182	681	\$19.37	-24.0%	0.5%	-24.4%	3.6%	-3.0%		
4	5	4	Adhd/Anti-Narcolepsy/Anti-Obesity/Anorexiant	77.7%	3,352	\$1,071,774	714	\$19.06	74.6%	32.4%	31.9%	23.6%	7.2%		
8	7	5	Endocrine And Metabolic Agents - Misc.	69.7%	221	\$692,755	74	\$12.32	25.0%	-0.2%	25.3%	-8.0%	8.4%		
9	4	6	Antihistaminic And Bronchodilator Agents	72.1%	2,280	\$643,380	805	\$11.44	0.7%	3.1%	-2.3%	5.5%	-2.3%		
5	6	7	Antineoplastics	86.0%	343	\$639,208	92	\$11.37	12.3%	3.2%	8.8%	-7.5%	11.6%		
7	8	8	Psychotherapeutic And Neurological Agents - Misc.	81.9%	149	\$338,831	55	\$6.03	-36.8%	-24.2%	-16.6%	-14.5%	-11.4%		
11	9	9	Anticoagulants	25.2%	524	\$326,811	160	\$5.81	8.9%	1.7%	7.1%	6.9%	-4.8%		
18	11	10	Cardiovascular Agents - Misc.	86.3%	474	\$325,989	168	\$5.80	56.4%	55.6%	0.5%	29.6%	20.1%		
			Subtotal of Top 10	69.9%	13,232	\$8,345,281	3,214	\$148.42	9.5%	10.4%	-0.8%	6.0%	4.1%		
			All Other Categories	93.3%	44,108	\$2,600,891	6,323	\$46.26	-5.0%	4.2%	-8.9%	-0.6%	4.8%		
			Total	87.9%	57,340	\$10,946,171	6,752	\$194.68	5.7%	5.4%	0.2%	-0.5%	6.0%		



Top 10 Therapeutic Classes as a Percent of Gross Cost 76.2%

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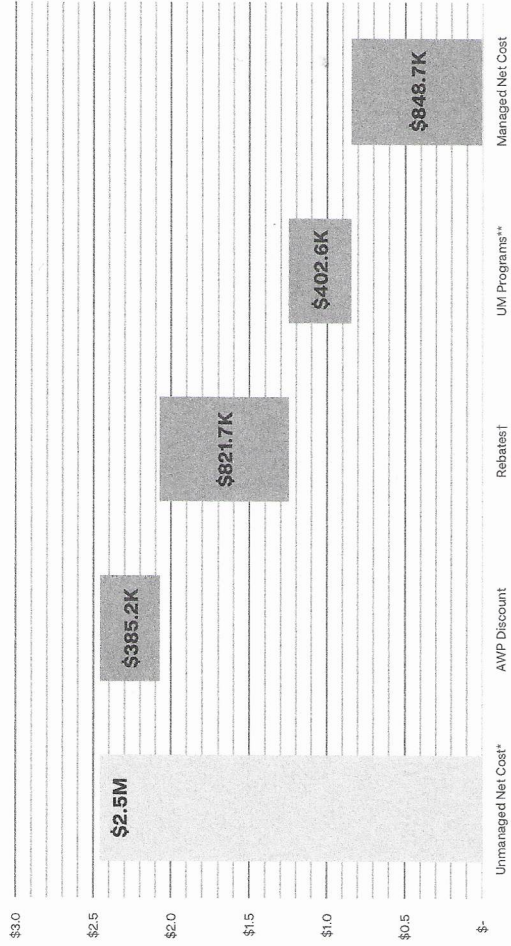
[†] Employer information is based on the most recent six months ending Jun 30, 2024.

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GLP-1 Details

Drug Name	Total		Gross Cost/Rx	UM Savings**	Prevalence [†]	Peer**	Gross Cost	
	Gross Cost	Utilizers					PMPM	Peer**
Wegovy	\$710,655	131	\$1,471.33	\$0	7.2746	6.8777	\$12.64	\$11.15
Ozempic	\$393,443	90	\$1,157.19	\$112,876	5.3538	11.7373	\$7.00	\$14.70
Trulicity	\$271,643	63	\$1,181.06	\$156,295	3.7883	2.4727	\$4.83	\$3.33
Mounjaro	\$193,886	42	\$1,147.26	\$144,354	2.6678	6.7371	\$3.45	\$8.89
Zepbound	\$107,686	37	\$1,121.73	\$0	1.4406	2.2354	\$1.92	\$2.69
Other	\$49,365	18	\$1,175.37	\$7,061	0.7288		\$0.88	\$2.52

GLP-1 Spend Management



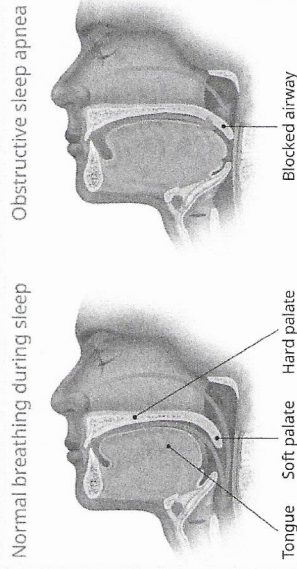
** Net cost prior to managed program savings, AWP discounts, and rebate impact.



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GLP-1s moving beyond Diabetes and Weight Loss

Obstructive Sleep Apnea (OSA) is a condition where sleep is interrupted by irregular breathing due to blockage of the airway. **Approximately 1 in every 15** Americans has OSA.



Risk Factors

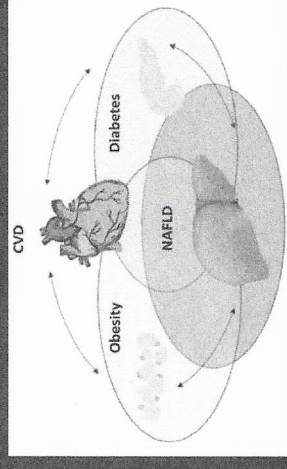
- Age and sex (male)
- Heart or Kidney Failure
- Obesity
- Anatomical structure of face and neck
- Smoking

Complications

- **Mental acuity** including daytime drowsiness
- **Cardiovascular:** heart failure, hypertension, arrhythmias, stroke
- Metabolic syndrome/type 2 diabetes (TD2)

GLP-1 Pipeline: Mounjaro (tirzepatide) – Q1 2025

Metabolic Dysfunction-Associated Steatohepatitis (MASH) condition characterized by excessive storage of fat in the liver. An estimated **17M** Americans have MASH



Clinical Insights

- 2nd leading cause of liver transplant in the US
- **Rezdiffra** is the 1st FDA Approved Drug
- Associated with metabolic comorbidities such as obesity, T2D, hypertension, dyslipidemia

GLP-1 Pipeline

- Semaglutide- Phase III
- Tirzepatide- Phase II
- Efciopegtrutide- Phase II
- Efinopegdutide- Phase II
- Pemvidlutide-Phase II

<https://www.dynamed.com/condition/obstructive-sleep-apnea-osa-in-adults> Updated 09 Jul 2024; Young T, Peppard PE, Taheri S. Excess weight and sleep-disordered breathing. *J Appl Physiol* (1985) 2005;99:1592-1599; The Statistics of Sleep Apnea - Houston Sleep Solutions; <https://liverfoundation.org/about-your-liver/facts-about-liver-disease/fatty-liver-disease/>; <https://www.nature.com/articles/s43856-022-00228-y/figures/1>; <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7868704/>

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GLP-1s moving beyond Diabetes and Weight Loss – Cardiovascular (CV)

CV Risk Reduction

Established CVD places patient at high risk of subsequent heart attack, stroke or death

By **2035**, > **130M** adults, or **45.1%** of Americans, are projected to have some form of CVD

GLP-1 Approvals and Pipeline

- **Approvals**
 - **Victoza** (liraglutide); 08/2017
 - **Ozempic** (semaglutide); 01/2020
 - **Trulicity** (dulaglutide); 02/2020
 - **Wegovy** (semaglutide); 03/2024
- **Pipeline**
 - **Rybelsus** (semaglutide oral); Q4 2025
 - **Mounjaro** (tirzepatide); Q1 2026

Heart Failure

with *Preserved Ejection Fraction (HFpEF)*

HFpEF occurs when the heart's left ventricle is too stiff to fill properly between heartbeats; therefore, less blood is being pumped to the rest of the body

~**3M** people in the US have HFpEF; approximately 1/2 of all heart failure patients

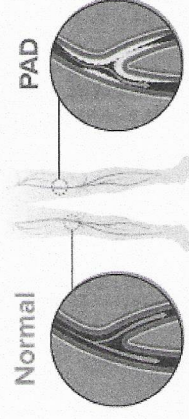
HFpEF patients are hospitalized **~1.4 times per year**

GLP-1 Pipeline

- **Mounjaro** (tirzepatide); Q3 2025
- **Wegovy** (semaglutide); 2025

Peripheral Artery Disease (PAD) in patients with T2D

PAD occurs when plaque builds up in the arteries of legs and arms which prevents adequate blood flow.



PAD affects **~12M** people in the US; about **20%** of those also have diabetes

GLP-1 Pipeline

- **Ozempic** (semaglutide); Q4 2025

<https://www.healio.com/wound-care-patient-information/what-is-peripheral-artery-disease-pad/>; World Heart Federation Roadmap for Secondary Prevention of Cardiovascular Disease: 2023 Update: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC10809857/>; 2023 AHA/ACC/ASCP/ASPC/NLA/PCNA Guideline for the Management of Patients With Chronic Coronary Disease: A Report of the American Heart Association/American College of Cardiology Joint Committee on Clinical Practice Guidelines <https://www.ahajournals.org/doi/10.1161/heartfailure.123.1161>; Heart Failure With Preserved Ejection Fraction (HFpEF) <https://www.ncbi.nlm.nih.gov/books/NBK599960/>; Heart Failure With Preserved Ejection Fraction A Review <https://jamanetwork.com/journals/jama/article-abstract/2802310>; Diabetes and peripheral artery disease: A review <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8192257/>

Top 25 drugs

By gross cost

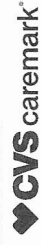
BOB Rank [†]	Current Rank	Drug Name	Dispense Type	Therapeutic Class	Generic Launch Date ††	Gross Cost	Total Rx	Utilizers	Gross Cost Per Rx	Gross Cost Per Days' Supply	AWP Inflation
2	7	Wegovy	Brand	Adhd/Anti-Narcolepsy/Anti-C	NA	\$710,655	483	131	\$1,471.33	\$47.28	NA
4	2	Stelara	Specialty	Dermatologicals	NA	\$592,705	23	6	\$25,769.79	\$529.20	4.3%
151	4	Crysvita	Specialty	Endocrine And Metabolic Age	NA	\$548,438	17	2	\$32,261.04	\$1,152.18	7.4%
6	9	Skyrizi	Specialty	Dermatologicals	NA	\$458,435	24	13	\$19,101.47	\$277.50	6.5%
7	8	Dupixent	Specialty	Dermatologicals	NA	\$427,929	140	31	\$3,056.64	\$111.15	5.9%
1	5	Ozempic	Brand	Antidiabetics	NA	\$393,443	340	90	\$1,157.19	\$33.38	3.5%
5	1	Humira	Specialty	Analgesics - Anti-Inflamator	NA	\$335,164	49	18	\$6,840.09	\$244.29	0.1%
12	3	Trulicity	Brand	Antidiabetics	NA	\$271,643	230	63	\$1,181.06	\$33.96	5.0%
9	6	Enbrel	Specialty	Analgesics - Anti-Inflamator	NA	\$253,553	45	12	\$5,634.51	\$184.81	5.2%
37	13	Xolair	Specialty	Antiasthmatic And Bronchodil	NA	\$248,339	76	10	\$3,267.61	\$119.05	8.0%
8	11	Jardiance	Brand	Antidiabetics	NA	\$202,433	210	68	\$963.97	\$19.15	3.0%
18	14	Taltz	Specialty	Dermatologicals	NA	\$195,879	30	6	\$6,529.29	\$233.19	5.0%
3	182	Mounjaro	Brand	Antidiabetics	NA	\$193,886	169	42	\$1,147.26	\$37.66	5.2%
76	23	Kisqali	Specialty	Antineoplastics	NA	\$180,754	13	2	\$13,904.12	\$496.58	6.8%
20	12	Xarelto	Brand	Anticoagulants	Q1-2025	\$163,351	200	58	\$816.76	\$17.77	4.6%
129	16	Uptravi	Specialty	Cardiovascular Agents - Misc.	Q4-2026	\$161,273	6	1	\$26,878.89	\$916.33	NA
39	10	Xeljanz	Specialty	Analgesics - Anti-Inflamator	Q2-2026	\$160,922	33	7	\$4,876.42	\$162.55	4.9%
13	15	Eliquis	Brand	Anticoagulants	Q3-2028	\$149,316	188	62	\$794.23	\$18.84	6.0%
14	30	Tremfya	Specialty	Dermatologicals	NA	\$149,313	13	5	\$11,485.64	\$205.10	4.6%
11	72	Rinvoq	Specialty	Analgesics - Anti-Inflamator	NA	\$139,261	25	8	\$5,570.46	\$186.18	6.3%
66	45	Tagrisso	Specialty	Antineoplastics	NA	\$116,678	7	1	\$16,668.26	\$555.61	3.4%
106	27	Vyndamax	Specialty	Cardiovascular Agents - Misc.	Q4-2028	\$116,151	7	1	\$16,593.02	\$553.10	7.0%
##	23	Adzyna	Specialty	Hematological Agents - Misc.	NA	\$113,209	9	2	\$12,578.82	\$449.24	NA
32	25	Amphetamine/Dextroamphetamine	Generic	Adhd/Anti-Narcolepsy/Anti-C	NA	\$110,285	1,254	270	\$87.95	\$3.03	0.4%
19	25	Zepbound	Brand	Adhd/Anti-Narcolepsy/Anti-C	NA	\$107,686	96	37	\$1,121.73	\$37.50	NA
Subtotal of Top 25 Drugs						\$6,500,702	3,687	822	\$1,763.14	\$52.71	
All Others						\$4,445,469	53,653	6,697	\$82.86	\$2.12	
Total						\$10,946,171	57,340	6,752	\$190.90	\$4.93	

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†Employer information is based on the most recent six months ending Jun 30, 2024.

††Generic launch date is based on numerous market factors and is an estimation. "NA" means that no estimate launch date is available at the time of this report.

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Claim Fill Month		GPI 4 Class Name Desc	Total Utilizers	Member Rx Cost	Total Gross Cost	Total Net Cost
2024-11	NOVEMBER 2024	ANTI-OBESITY AGENTS	85	\$3,313.41	\$111,122.58	\$107,809.17
2024-11	NOVEMBER 2024	INCRETIN MIMETIC AGENTS	59	\$2,212.28	\$60,701.20	\$58,488.92
2024-10	OCTOBER 2024	ANTI-OBESITY AGENTS	94% 215	\$10,157.88	\$315,575.32	\$305,417.44
2024-10	OCTOBER 2024	INCRETIN MIMETIC AGENTS	345 130	\$5,680.41	\$169,392.38	\$163,711.97
2024-09	SEPTEMBER 2024	ANTI-OBESITY AGENTS	179	\$9,040.93	\$261,774.28	\$252,733.35
2024-09	SEPTEMBER 2024	INCRETIN MIMETIC AGENTS	302 123	\$4,988.32	\$153,098.63	\$148,110.31
2024-08	AUGUST 2024	ANTI-OBESITY AGENTS	166	\$9,791.27	\$248,672.86	\$238,881.59
2024-08	AUGUST 2024	INCRETIN MIMETIC AGENTS	283 117	\$5,963.08	\$141,823.70	\$135,860.62
2024-07	JULY 2024	ANTI-OBESITY AGENTS	133	\$16,933.30	\$197,825.24	\$180,891.94
2024-07	JULY 2024	INCRETIN MIMETIC AGENTS	256 123	\$13,925.09	\$161,132.12	\$147,207.03
2024-06	JUNE 2024	ANTI-OBESITY AGENTS	120	\$5,733.25	\$181,834.17	\$176,100.92
2024-06	JUNE 2024	INCRETIN MIMETIC AGENTS	227 107	\$4,559.43	\$132,286.30	\$127,726.87
2024-05	MAY 2024	ANTI-OBESITY AGENTS	105	\$5,316.70	\$185,641.87	\$180,325.17
2024-05	MAY 2024	INCRETIN MIMETIC AGENTS	211 106	\$4,325.00	\$133,630.38	\$129,305.38
2024-04	APRIL 2024	ANTI-OBESITY AGENTS	95	\$5,532.32	\$158,993.45	\$153,461.13
2024-04	APRIL 2024	INCRETIN MIMETIC AGENTS	213 118	\$5,182.53	\$159,465.87	\$154,283.34
2024-03	MARCH 2024	ANTI-OBESITY AGENTS	70	\$3,981.08	\$123,410.47	\$119,429.39
2024-03	MARCH 2024	INCRETIN MIMETIC AGENTS	192 122	\$5,393.47	\$157,127.53	\$151,734.06
2024-02	FEBRUARY 2024	ANTI-OBESITY AGENTS	54	\$2,764.91	\$90,179.19	\$87,414.28
2024-02	FEBRUARY 2024	INCRETIN MIMETIC AGENTS	168 114	\$4,810.89	\$139,501.85	\$134,690.96
2024-01	JANUARY 2024	ANTI-OBESITY AGENTS	178 52	\$2,529.12	\$89,112.45	\$86,583.33
2024-01	JANUARY 2024	INCRETIN MIMETIC AGENTS	126	\$6,135.12	\$175,494.94	\$169,359.82

83%
\$469,129.41

\$400,843.66

\$374,742.21

\$328,098.97

\$303,827.79

\$309,630.55

\$307,744.47

\$271,163.45

\$222,105.24

\$255,943.15

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Joe Shea

From: <[redacted]@gmail.com>
Sent: Sunday, November 17, 2024 11:00 AM
To: Joe Shea
Subject: 16 more visits this calendar year

[Caution: EXTERNAL E-Mail]

Hello Mr. Shea,

I wanted to send a more concise request for my appeal for extension of physical therapy appointments. Thank you:

I feel an extension beyond 60 physical therapy appointments is medically necessary. Therefore, I'm continuing my appeal. Especially since what I read in the denial letter was not accurate. The medical records don't tell the whole story.

On August 26, 2023 I fell on a sidewalk in NY in an instant. I was rushed to a nearby level one trauma hospital. Within 24 hours I had surgery.

You would think the surgery and the dislocated broken femur was the worst of it with the titanium rod, nails, and screws inserted into my left femur.

It was actually the misdiagnosis of my right foot that wasted physical therapy appointments. From the moment I fell I screamed. I broke my left hip. I broke my right foot.

My right foot was diagnosed as only sprained. I kept on the medical staff, including the surgeon, to re-look at my right foot. They x-rayed and CT scanned my left femur, but only x-rayed my right foot.

The rehabilitation hospital in MA wouldn't listen to me, either. They literally said get up from your wheelchair and walk on your good foot/leg with the walker. Even though I had a cam boot on my right foot it really caused more pain to my left femur, especially since no one at both hospitals said I should wear a step up on my left leg with the cam boot. My feet were equally swollen. From a sprain only?? I held myself up with my arms on the walker and injured my shoulders.

I am trying to keep this short. The first several visits with PT were useless. I'm putting pressure on what I didn't realize was a broken heel. A broken calcaneus bone. A big chunk.

The broken right heel was not diagnosed until 7 weeks in when I finally got to my NEOS appointment that was scheduled for me with the foot doctor. I had burned a lot of PT visits by then. CT scan was finally done to see if the big broken piece was flipped or dislocated also. Thank God it wasn't it would've meant more surgery.

(22)

I've had three CT scans, an MRI, two steroid shots, multiple x-rays, and electronic stem to get the right heel to heal. That's how bad it was broken, yet everyone's telling me to stand on my "good leg", my right leg. The left femur bone healed before the right heel. It made me waste physical therapy appointments. Not my fault.

In addition, this is a complex orthopedic situation. I have two injuries. I broke two of the most difficult and painful bones. These are life altering injuries. More physical therapy would greatly help and greatly be appreciated. I'm rehabbing not just one but two major injuries and at the same time.

Respectfully,

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender. If you consider this email suspicious, you can report it at support@netlogix.com or <mailto:support@netlogix.com>

23

Sent via email to: joes@hcgit.org

October 3, 2024

Mr. Joseph Shea, Insurance Director
Hampshire County Group Insurance Trust
88 King Street
Northampton, MA 01006

Re: Position of

Joe:

At your request, we have reviewed the letter from Attorney J [redacted], Town Counsel for the Town of [redacted] MA regarding the plan eligibility for [redacted]. While Attorney [redacted]'s letter is well expressed and research, we disagree with the over conclusion; that is, that Mr. [redacted] has a special right to enroll in the Town's group health plan by virtue of his marriage.

The Town's position seems to rest entirely on the Special Enrollment Rules under the Health Insurance Portability and Accountability Act (HIPAA).

ERISA Exclusions

HIPAA, enacted in 1996 is an amendment to Part 7 of Title I of the Employee Retiree Income Security Act of 1974 (ERISA). ERISA specifically excludes from its jurisdiction governmental plans and church plans.

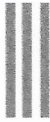
Section 4(b)(1) of ERISA excludes from coverage, under Title I of ERISA, any plan that is a "governmental plan" as defined in section 3(32) of ERISA. The term "governmental plan" is defined in section 3(32) of ERISA, in pertinent part, as "a plan established or maintained for its employees by the Government of the United States, by the government of any state or political subdivision thereof, or by any agency or instrumentality of any of the foregoing."

It would be difficult to hold that the group health plan of the Town of [redacted], Massachusetts is anything other than a "governmental plan," but somehow the HIPAA Special Enrollment Rule would nonetheless still apply.

Conclusion

HIPAA's Special Enrollment Rule is a component of ERISA; and ERISA does not apply to the Town of [redacted] plan. Mr. [redacted] does not enjoy a special enrollment right as we see it under the law.

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ROBERT NOONAN & ASSOCIATES

97 N. MAIN STREET
SOUTHINGTON, CT 06489

Mr. [redacted] would have a right of enrollment during the plan's open enrollment period, of course, but no special enrollment right through HIPAA. Allow us to add the overwhelming majority of court cases on this point have consistently held in favor of upholding the ERISA exemption of governmental and church plans.

We hope this information is of assistance to you.

Yours truly,

Padric F.S. Noonan, Esq.
Robert Noonan & Associates

Town of Greenfield

Currently with Health New England.

502 Active Subscribers

HMO rate 11-25% higher than the Trust

PPO rates 25-62% higher than the Trust

Benefits are a mix, some better than the Trust, some worse

Loss ratio of 102% and 109% the last two years



Ronald E. Aponte
Brookfield Town Administrator

November 7, 2024

Mr. Joe Shea
Insurance Director
Hampshire County Group Insurance Trust
88 King Street
Northampton, MA 01060

Dear Mr. Shea:

On behalf of the Brookfield Insurance Advisory Committee, I am writing you to express our desire to join the Hampshire County Group Insurance Trust (HCGIT).

My previous positive experiences with the HCGIT as a Belchertown Selectman has provided me with ample confidence to highly recommend that Brookfield join the HCGIT. We sincerely believe that joining HCGIT can be the proverbial "win-win" situation as the HCGIT continues to prudently grow and the Town of Brookfield offers its employees and retirees top-rate health insurance at affordable prices.

Please let me know if you require any additional information from the Town as you consider our application.

Thank you,

Ronald E. Aponte
Brookfield Town Administrator

Active 58 27 Single, 16 +1, 15 Family
Medex 29

Rates are higher than ours
(23%, 6%, 31%)

Benefits are significantly **better** than ours. No
medical or Rx deductible. Only copays are for
doctor visits and Rx (both lower than ours)

IMPORTANT REMINDER

Acknowledgement of Obligation to Timely Enroll in Medicare Part A and Part B

Under M.G.L. c. 32B, § 18A, and according to the Town's policy, all Town retirees are required to enroll in Medicare parts A and B as soon as they are eligible. (3 months prior to turning 65) If a retiree is not eligible to enroll in Medicare (either individually or through spousal eligibility), the retiree must submit proof certified by the federal government of ineligibility for Medicare part A and B coverage.¹ Written certifications of ineligibility must be submitted to the Town Treasurer.

If a Medicare-eligible retiree, spouse, or dependent fails to timely enroll in Medicare Part A and Part B, that person may be deemed ineligible to participate in the Town's group health insurance program. Furthermore, any financial penalties due to late enrollment will be the responsibility of the retiree (or spouse or dependent).

All retirees must sign below and return this letter by 5/1/2023 to the Town Treasurer's office, where a copy will remain on file.

Printed Name

Signature

Date

¹ You and/or your spouse should contact your local Social Security Office for confirmation of Medicare eligibility or ineligibility.

IMPORTANT REMINDER

Acknowledgment of Obligation to (1) Timely Enroll in Medicare Part A and Part B, and (2) Timely Elect Post-Employment Health Insurance Coverage

Under M.G.L. c. 32B, § 18A, and according to the Town’s policy, all Town retirees and eligible spouses are required to enroll in Medicare Parts A and B as soon as they are eligible (typically at age 65).

Medicare-eligible individuals are required to sign up for Medicare Parts A and B in the three months before their 65th birthday. All paperwork necessary to enroll in the Town’s retiree health insurance must be received in the Treasurer/Collector’s office 30 days prior to the enrollee’s Medicare effective date. According to the Town’s policy, retiree health insurance coverage is only offered once upon retirement, and failure to properly enroll will lead to forfeiture of the benefit.

If a retiring employee has an actively working spouse with non-Town health insurance coverage (e.g., the actively working spouse has coverage through his or her own employer), the retiring employee must sign a form at the time of retirement indicating whether the working spouse intends to enroll in the Town’s health insurance program upon his or her own future retirement.

If a retiree is not eligible to enroll in Medicare (either individually or through spousal eligibility), the retiree must submit proof certified by the federal government of ineligibility for Medicare Part A and Part B coverage.¹ Written certifications of ineligibility must be submitted to the Town Treasurer.

If a Medicare-eligible retiree, spouse, or dependent fails to timely enroll in Medicare Part A and Part B, that person may be deemed ineligible to participate in the Town’s group health insurance program. Furthermore, any financial penalties due to late enrollment will be the responsibility of the retiree (or spouse or dependent).

All retirees and current employees must sign below and return this letter **by 05/10/2024** to the Town Treasurer’s office, where a copy will remain on file.

Printed Name

Signature

Date

¹ You and/or your spouse should contact your [local Social Security Office](#) for confirmation of Medicare eligibility or ineligibility.