



**HAMPSHIRE COUNTY  
GROUP INSURANCE TRUST**

**98 KING STREET  
NORTHAMPTON, MA 01060**

**TO:** All Trust Member Units

**RE: Minutes of December 16, 2020**  
Executive Committee Meeting  
Via Zoom Teleconference

**MEMBERS PRESENT:**

Russ Kaubris	Lisa Banner	Donna Foglio
Michael Sullivan	Michelle Hill	Rich Carmignani Jr
Lisa Blackmer	Deb Kuhn	

**OTHERS PRESENT:**

Joseph Shea	Karen Karowski	Cynthia Smith
Michele Komosa	Diane Sexton	Heidi Fountain
Maura McNamara	Elizabeth Collins	Shauna Foplano
Hang Dao	Jill Galant-Shaw	

**CALL TO ORDER**

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

Chairman Russ Kaubris called the meeting to order at 9:02 a.m. with a quorum present.

**APPROVAL OF MINUTES**

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

**FINANCIAL REPORT**

*Financial Report*

Karen presented the Financial Report for the month of November reflecting a starting balance of \$6,630,957.12 with a total monthly income received of \$6,689,868.38 and monthly expenses of \$5,735,957.93 with a total net monthly income of \$953,910.45 and an ending month balance of \$7,584,867.57 with accounts receivable of \$1,270,702.52 leaving a total of \$41,832,271.19.

*Investments and CD's for November 2020*

Karen also reported that the investments portfolio value was \$11,490,806.33 with a market change of \$807,650.81 leaving a total of \$12,298,457.14. Karen also reported a starting balance in CD's of \$16,084,050.94, with interest earned of \$13,767.38 leaving a balance of \$16,097,818.32.

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

### **WELLNESS UPDATE**

Michele gave an update on the Wellness Initiative program:

- **On Demand Fitness Classes** – Since we couldn't host the traditional Fall Challenge, this On Demand Fitness Class was substituted for it. Michele is hoping to host this again in lieu of the Spring Challenge.
- **Virtual Health Fair** – This is scheduled for March 4, 2021.
- **Virtual Health Tools** – There is an upcoming live virtual cooking demonstration. There continues to be health related videos available online for members to watch at their leisure.
- **Wellness Newsletter** – This continues to be distributed monthly.
- **Mini Grants** – After the new year, Michele will be checking in with mini grant recipients for mid-year status updates.

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

### **NOVEMBER EXPENDITURES**

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

A motion to accept the November expenditures was made by Michael Sullivan and seconded by Lisa Banner. This was followed by a roll call vote with all in favor.

### **BCBS ACCOUNT REVIEW**

Heidi Fountain and other members from BCBS gave a presentation on the Trust's claims, costs, and overall performance for medical and prescription coverage over the last year. This information was compared to the Trust's performance the previous year and BCBS's benchmark for their municipal and self-insured accounts. They continued to praise the Trust's Wellness Initiative program saying it is the most active with the highest participation of all their accounts. They strongly believe this is a contributor to keeping down the Trust's claims overall.

### **REVISED TRUST AGREEMENT**

Joe presented a final draft of the Trust Agreement for review based on suggestions made at the last meeting.

On a motion by Michal Sullivan, seconded by Rich Carmignani Jr it was voted to present the new Trust Agreement to the Insurance Advisory Committee for review and vote in January 2021. This was followed by a roll call vote with all in favor.

### **PERSONNEL POLICY DISCUSSION**

Joe stated he is still working on updating the personnel policy with the input previously received from the committee. He requested this be tabled until the next meeting when he will have the changes all updated. All agreed to review this next month.

### **DENTAL RENEWAL 2022**

Joe stated after the EC voted last month to continue with Guardian for the next 3 years with a 7% rate decrease, Guardian revised their quote to offer a 9% decrease for the next 3 years beginning FY22.

On a motion by Michael Sullivan, seconded by Deb Kuhn it was voted to continue with Guardian Dental for the next three years at a 9% rate decrease. This was followed by a roll call vote with all in favor.

### **POTENTIAL NEW UNIT - SOUTHBRIDGE**

Joe Shea reported Southbridge made a formal request to join the Trust. They submitted the \$500 application fee and provided their claims information for review. Joe stated they are currently with MIIA and have approximately 600 subscribers. After reviewing claims, Joe stated their trend has improved over the last 2 years. Joe suggested if Southbridge were to be accepted into the Trust that they only be allowed enrollment in the HMO plan as their PPO experience was high. This was followed by much discussion.

On a motion by Lisa Banner, seconded by Lisa Blackmer it was voted to accept Southbridge into the Trust. This was followed by a roll call vote with 2 voting yes and 5 voting no. Motion did not pass so Southbridge will not be admitted into the Trust for FY22.

### **STAFFING**

Joe reported this was Karen's last meeting as she is retiring at the end of the month. Joe then introduced Diane Sexton who will be taking over all of Karen's accounts. Diane started with the Trust November 30<sup>th</sup> and has been training with Karen and will continue to until she retires.

### **BCBS SYSTEM CHANGES**

Joe Shea reported at the end of October BCBS rolled out a new software platform for processing enrollments with hardly any advance notice to the Trust. Although BCBS provided training videos, staff is finding it difficult and more time consuming to process transactions. Not only is the system no longer user friendly, but it is also very complex and missing pertinent information for Trust reporting. We have been participating in weekly conference calls with BCBS to address the issues staff is having with the new system and working collaboratively to attempt in finding resolutions.

### **AUDIT/UNAUDITED FINANCIALS/COVID UPDATES**

Joe stated we have not received the new retirement allocation calculations but hopes to get it soon. Joe explained with the latest Covid surge, outpatient surgeries have been put on hold again. Claims remain quiet with Covid restrictions in place.

### **ADJOURNMENT**

On a motion by Michael Sullivan and seconded by Deb Kuhn, the meeting was adjourned at 11:13 a.m.

Respectfully submitted,  
Cynthia Smith

**Meeting Schedule**

Executive Committee – January 20, 2021, 9:00 a.m., via ZOOM

Insurance Advisory Committee – January 27, 2021, 10:00 a.m., via ZOOM

Executive Committee – February 17, 2021, 9:00 a.m., 98 King St., via ZOOM