

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Insurance Advisory Committee

Meeting Notice and Agenda

July 19, 2023

10:00 A.M.

**ZOOM Meeting**

Call to Order	RK
Approval of Minutes of April 2023	RK
Financial Report (vote)	JS
Month of June 2023	
Income & Expenses & Operating Expenses	
For Trust and Wellness Initiative	
Wellness	MK
2024 Budget (vote)	JS
Stop Loss – 2024 (vote)	JS
Office Move	JS
CVS Updates	JS
BCBS Updates	JS
Administrative	CG
Other Last Minute Items	JS
Adjournment	RK

## Meeting Schedule

Executive Committee – August 16, 2023, 9:00 a.m., ZOOM (if needed)

Executive Committee – September 20 2023, 9:00 a.m., ZOOM (tentative)

Insurance Advisory Committee – October 4, 2023, 10:00 a.m. ZOOM (tentative)



Joseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/84120125376?pwd=M0NoK01iN0pWTHF3QTcwMkttUWM1QT09>

Meeting ID: 841 2012 5376

Passcode: 036475

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- +1 360 209 5623 US
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- +1 507 473 4847 US
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# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

98 KING STREET  
NORTHAMPTON, MA 01060

TO: All Member Trust Units

RE: **Minutes of April 12, 2023**  
Insurance Advisory Committee  
Via Zoom Teleconference

## **MEMBERS PRESENT:**

Julie Wonkka	Catherine Levreault	Joanne Misiaszek
Jane Wolfe	Cara Leach	Lynn Dyer
Leann Fanion	Paula Harrison	Jan Warner
Sarah Kimball	Rich Carmignani Jr.	Jennifer Eichorn
Russ Kaubris	Deborah Kuhn	Christopher Martin
Maureen Humphrey	Joan Zuzgo	Patti Rutkowski
Patricia Cotton	Sharon Ashleigh	Ryan Mailloux
Eileen Seymour	Jessalyn Zaykoski	Michele Turner
Kristen Cormier	Terry Green	Barbara Miller
Donna Whiteley	Jennifer Day	Melissa Richardson
Michelle Hill	Jennifer Boulais	Lynn Sibley

## **OTHERS PRESENT:**

Joseph Shea	Cynthia Graves	Jessica Hebert
Michele Komosa	John Garrish	Ashley Obrzut
Nadine Cignoni	Mary Houle	Nadine Coughlan
Gloria Congram	Wendy Bogusz	Amie Chrzanowski

## **CALL TO ORDER**

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

Chairman Russ Kaubris called the meeting to order at 10:04 a.m. with a roll call that presented a quorum of 77.78% of the weighted vote.

## **APPROVAL OF MINUTES**

Chairman Russ Kaubris requested that the minutes of January 25, 2023 be approved by unanimous consent, all were in favor.

## **FINANCIAL REPORT**

### **Month of March 2023**

The Financial Report showed a starting cash balance for March of \$274,380.59 with a total monthly income of \$7,479,233.66. The monthly expenses totaled \$5,597,478.97 leaving a total

net monthly income of \$1,881,754.69. The accounts receivable balance was \$500,626.01 which if paid on time would have left us with a balance of \$34,044,953.43.

#### Investments and CD's for March 2023

The investments portfolio value was \$10,926,429.52 with a market change of \$237,939.78, leaving a total of \$11,164,369.30. The starting balance in CD's was \$15,334,612.68, with interest earned of \$29,303.81 leaving a balance of \$15,363,916.49.

#### MARCH EXPENDITURES

The expenditures for the month of March were reviewed.

Joe noted \$1 million was moved from our investments to our general fund as claims continue to run high.

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:

- **Learn to Live** – A webinar series on substance abuse awareness and stress management are being offered in April. There will be webinars in May for mental health awareness month.
- **On-Site Events** – We have 8 units that will be hosting benefits/wellness fairs. Michele will attend for Wellness and Cindy or Jessica will be attending for the Trust.
- **AHealthyMe** – The platform used for this program is changing to a more current and user-friendly version. All participants will need to re-register under the new platform to participate beginning July 1<sup>st</sup>. The new information is expected to roll out in June.
- **Wellness Credits** – There is approximately \$4,100 credits left to use for FY2023 which could be used toward another health fair or onsite classes if anyone is interested. We will be awarded \$50,000 in new credits for FY2024.
- **Spring Challenge** – This will be a Nutrition Ambition Challenge which will run from April 17<sup>th</sup> to May 14<sup>th</sup>.

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

#### ADMINISTRATIVE ITEMS

##### Digital Signatures

Cindy explained per BCBS, digital signatures are NOT acceptable. All forms must have actual signatures by the member and the unit, with no exceptions.

##### ACH/Wire Payments

Cindy reminded folks to use our Easthampton Savings Bank information when submitting electronic payments. We will be preparing to close our M&T Bank account in the new fiscal year.



### Authorized Representatives/Alternates

Cindy stated there has been a lot of turnover among our units so she asked everyone to notify us of their unit's authorized representatives and alternates for voting at our meetings if they have had any changes.

### AUDIT FY22

Joe reported the auditors were in the office in January to conduct the audit for FY22. We just received our final report and there were no new issues noted this year. The only note was an issue that was brought up last year, for the Trust to establish a general ledger accounting system, which we respectively declined. While we're still over reserved, it is going down due to the increase in claims.

### CVS/PRUDENT UPDATE

Joe stated we received our quarterly rebate from CVS for \$1.5 million. Joe also explained that the Prudent program went into effect on December 1<sup>st</sup>. This program provides discounts direct from the manufacturers for many of our Tier 3 drugs which impacted about 130 people. The program is expected to save us approximately \$1.5 million a year.

### ONGOING COVID COVERAGE

Joe explained the government is expected to stop paying for Covid vaccines and test kits on May 11<sup>th</sup>. While we assume the vaccine will become covered like other seasonal vaccines, we need to decide if the Trust wants to continue providing any coverage for test kits. In 2022, test kits cost the Trust \$122,000.

On a motion by Rich Carmignani Jr, seconded by Julie Wonkka, it was voted to allow Covid test kit coverage, limited to 2 kits per person with a \$12 reimbursement cap. A rollcall vote was taken with all in favor.

### VISION COVERAGE

John Garrish presented a new voluntary vision plan through MetLife that will be effective July 1<sup>st</sup> for those units who wish to offer it. This plan would be administered through PPI Solutions and come on the same bill as the Delta voluntary dental coverage. There is no minimum participation requirement, and the rate is guaranteed for 2 years.

### DENTAL OVERVIEW

John Garrish reiterated that we are changing from Guardian voluntary dental to Delta voluntary dental effective July 1<sup>st</sup>. The benefit for coverage has increased while the rate has decreased. Delta dental will also honor current rollovers. All members currently enrolled with Guardian will be transferred to the comparable coverage with Delta. New ID cards will be issued a week or two prior to the effective date. The processing and billing will remain unchanged and will continue to be handled by PPI Solutions.

### OPEN ENROLLMENT

Joe explained the open enrollment process for this year. Units can begin their open enrollment immediately; the information was already distributed to all units via email. Open enrollment for members will end on May 22, 2023. Units will have until May 26, 2023 to provide all enrollment information and required documentation to the Trust for processing. There will be no

exceptions to this deadline. Please provide all completed information as you have it ready, do not hold items until the end if they are complete.

**ADJOURNMENT**

Chairman Russ Kaubris requested to adjourn the meeting at 10:49 a.m. by unanimous consent, all were in favor.

Respectfully submitted,  
Cynthia Graves

**Meeting Schedule**

Executive Committee – May 17, 2023, 9:00 a.m., via Zoom  
Executive Committee – June 21, 2023, 9:00 a.m., via Zoom  
Insurance Advisory Committee – July 19, 2023, 10:00 a.m., TBD

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# **HAMPSHIRE COUNTY GROUP INSURANCE TRUST**

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

ITEM CODE	BUDGET ITEMS	FY-2022		FY-2023												
		Budgeted		Budgeted												
		7-1/6-30	7-1/6-30	7-1/6-30	7-1/6-30											
WAGES & BENEFIT																
5110	SALARY*	368,000.00	370,000.00	25,665.73	34,966.50	23,806.79	23,221.24	23,320.86	23,320.85	23,489.99	23,714.40	35,783.03	22,634.78	23,532.28	29,024.00	312,480.45
5145	LONGEVITY	5,000.00	6,000.00													-
5130	OVERTIME	-														-
5120	TEMP. EMPLOYEE SAL	-														-
481	FICA (062)	-														-
5166	MED TAX (0145)	-														-
5181	CONTRIBUTORY RET.	104,644.00	106,719.00	109,375.56	4,083.51	2,684.50	2,722.34	2,722.34	2,722.34	2,722.34	2,722.34	2,722.34	4,083.51	2,722.34	2,722.34	142,005.80
5189	EMP. ASST. PROG. EAP	-														-
5164	HEALTH INSURANCE	59,500.00	61,500.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	5,893.00	44,514.00
5165	LIFE INSURANCE	350.00	350.00	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	340.80
5169	UNEMP HEALTH INS TAX	-														-
TOT. WAGES & BENEFITS		537,494.00	544,569.00	138,580.69	42,589.41	30,030.69	29,482.98	29,582.60	29,582.59	29,751.73	29,976.14	43,405.94	28,896.52	29,794.02	37,667.74	499,341.05
BUDGET ITEMS																
NON SALARY EXP																
5300	ADM. CONT. SERVICES (FS&P)	-														-
	Rent	15,600.00	16,500.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00	3,400.00	18,300.00
	Parking	500.00	500.00													-
5305	ADM. CONT. SERVICES (Audit)	13,500.00	16,500.00	900.00												-
5320	LEGAL	3,000.00								2,000.00	12,967.50			4,000.00		19,867.50
5340	TELEPHONE/INTERNET	3,600.00														-
5460	FOOD SUPPLIES	600.00	600.00	15.26					18.78	33.56			11.97	7.98	110.01	197.56
5420	OFFICE & COMPUTER SUPPLI	2,500.00	2,500.00	19.58			48.43		169.93	211.41			67.19	283.84	343.00	626.84
5580	MISC. EXPENSES	500.00	500.00	44.22			80.19							488.22	19.11	545.55
5580	NEWSPAPER/MAGS/BOOKS															1,745.55
5420	POSTAGE (Stamps)	3,500.00	3,500.00	19.11			38.22		1,688.22	38.22				19.11		5,500.00
5275	POSTAGE METER RENTAL															1,614.91
5380	MINI GRANTS/WEILLNESS	25,000.00	20,000.00													1,755.00
5420	STATIONERY & OFF. SUPP.															-
5780	SURETY BONDS	1,750.00	1,750.00			405.00	436.14		372.23	291.21			350.00	81.46	28.87	5,500.00
5340	TELEPHONES	-				219.00										1,755.00
5320	TRAINING															-
5710	TRAVEL IN/OUT of STATE	3,000.00	5,000.00													-
5168	UTILITIES	4,800.00	5,500.00	467.73	507.55	505.79	440.86	410.95	493.65	528.62	480.07	467.44	524.06	492.01	174.82	576.82
TOT. Indirect Costs		-														5,780.50
Total Non-Salary		77,850.00	72,850.00	2,746.32	1,827.13	2,429.79	2,343.84	1,710.95	4,142.81	4,503.02	20,347.57	2,217.44	3,931.80	6,432.04	4,518.47	57,151.18





HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

2023

ITEMS	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
Starting Cash Balance	\$1,797,386.62	\$3,424,693.80	\$2,107,067.58	\$2,747,668.22	\$1,324,309.21	\$42,818.48	\$1,831,141.70	\$549,488.42	\$274,380.59	\$2,156,135.28	\$450,905.99
Adjustments											
Total Starting Balance	\$1,797,386.62	\$3,424,693.80	\$2,107,067.58	\$2,747,668.22	\$1,324,309.21	\$42,818.48	\$1,831,141.70	\$549,488.42	\$274,380.59	\$2,156,135.28	\$450,905.99
MONTHLY INCOME											
Total Premium Collected	8,519,726.17	6,046,765.64	6,332,722.54	5,300,335.66	6,610,632.35	6,790,776.32	4,832,641.57	6,535,063.12	6,476,474.34	5,587,514.39	6,218,987.39
Interest Income (MMDT)	179.52	174.85	5.75	273.33	137.72	301.45	551.24	1,412.52	2,759.32	4,072.45	3,549.87
Other Income or Adjustments						500,000.00	1,000,000.00		1,000,000.00		2,000,000.00
BCBS SR Premium Collected											
TOTAL MONTHLY INCOME	8,519,905.69	6,046,940.49	6,332,728.29	5,300,608.99	6,610,770.07	7,291,077.77	5,833,192.81	6,536,475.64	7,479,233.66	5,591,586.84	8,222,537.26
MONTHLY EXPENSES											
BCBS Admin Cost (estimate)											
Claim Deposit	4,839,000.00	4,839,000.00	4,839,000.00	4,839,000.00	4,839,000.00	4,839,000.00	4,839,000.00	4,688,938.75	4,839,000.00	4,839,000.00	5,845,673.45
Reinsurance (Ind.&Agg.)	136,280.09	81,361.70	160,146.72	(153,414.45)	158,359.24	150,380.17	162,795.72	17,850.80	160,375.91	161,173.56	(96,437.83)
BCBS Settlement		478,040.31			738,990.62						
Recon adjust w/Finance											
BCBS Sr Premium Paid											
Other Exp. & Claim Settlement	1,774,345.41	1,907,252.16	658,970.45	1,994,703.71	2,123,248.39	456,878.59	2,077,399.12	2,072,989.96	550,999.43	2,221,934.00	2,289,316.12
Total Plan Expenses	6,749,625.50	7,305,654.17	5,658,117.17	6,680,289.26	7,859,598.25	5,446,258.76	7,079,194.84	6,759,779.51	5,550,375.34	7,222,107.56	8,038,551.74
Total Unit Operating Expenses	142,973.01	58,912.54	34,010.48	43,678.74	32,662.55	56,495.79	35,651.25	51,803.96	47,103.63	74,708.57	37,771.31
TOTAL MONTHLY EXPENSES	6,892,598.51	7,364,566.71	5,692,127.65	6,723,968.00	7,892,260.80	5,502,754.55	7,114,846.09	6,811,583.47	5,597,478.97	7,296,816.13	8,076,323.05
TOTAL NET MONTHLY INCOME	1,627,307.18	(1,317,626.22)	640,600.64	(1,423,359.01)	(1,281,490.73)	1,788,323.22	(1,281,653.28)	(275,107.83)	1,881,754.69	(1,705,229.29)	146,214.21
BALANCE											
Cash Balance	3,424,693.80	2,107,067.58	2,747,668.22	1,324,309.21	42,818.48	1,831,141.70	549,488.42	274,380.59	2,156,135.28	450,905.99	597,120.20
Adjustments											
ENDING MONTHLY BALANCE	3,424,693.80	2,107,067.58	2,747,668.22	1,324,309.21	42,818.48	1,831,141.70	549,488.42	274,380.59	2,156,135.28	450,905.99	597,120.20

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# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## Fund And Investment Information

2023

FUNDS	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
Post Employee Ben. S.B.	89,027.39	88,191.11	87,354.83	86,518.55	85,682.27	83,888.33	82,977.05	83,098.43	82,224.65	81,350.87	80,477.09
Funding	957.66	957.66	957.66	957.66	-	957.66	1,990.32	995.16	995.16	995.16	995.16
Expenses	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,868.94	1,868.94	1,868.94	1,868.94	1,868.94	1,868.94
Total	88,191.11	87,354.83	86,518.55	85,682.27	83,888.33	82,977.05	83,098.43	82,224.65	81,350.87	80,477.09	79,603.31
Accrued Vac & Sick Time	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
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
Member Deposits	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96
Deposits											1,000.00
Total Member Deposits	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,445,801.96
OPEB Trust	300,421.05	300,516.53	300,625.21	300,724.05	300,826.21	300,907.80	300,932.53	301,460.19	301,922.70	302,435.56	302,899.57
Interest	95.48	108.68	98.84	102.16	81.59	24.73	527.66	462.51	512.86	464.01	693.31
OPEB Trust	300,516.53	300,625.21	300,724.05	300,826.21	300,907.80	300,932.53	301,460.19	301,922.70	302,435.56	302,899.57	303,592.88
Investments											
CD's	16,196,618.46	16,200,487.52	16,204,891.48	16,209,239.95	16,221,961.38	16,246,162.85	16,276,207.12	15,308,190.32	15,334,612.68	15,363,916.49	15,390,435.03
Deposit							(1,000,000.00)				(2,000,000.00)
Interest	3,869.06	4,403.96	4,348.47	12,721.43	24,201.47	30,044.27	31,983.20	26,422.36	29,303.81	26,518.54	27,486.02
Balance	16,200,487.52	16,204,891.48	16,209,239.95	16,221,961.38	16,246,162.85	16,276,207.12	15,308,190.32	15,334,612.68	15,363,916.49	15,390,435.03	13,417,921.05
Portfolio Value	11,908,139.15	12,626,472.41	12,172,241.46	11,301,735.26	11,922,152.13	12,590,890.80	11,633,224.37	12,300,262.40	10,926,429.52	11,164,369.30	11,286,821.97
Deposit											
Interest	718,333.26	(454,230.95)	(870,506.20)	620,416.87	668,738.67	(457,686.43)	667,038.03	(373,832.88)	237,939.78	122,452.67	(177,181.09)
Market Change						(500,000.00)		(1,000,000.00)			
Total	12,626,472.41	12,172,241.46	11,301,735.26	11,922,152.13	12,590,890.80	11,633,224.37	12,300,262.40	10,926,429.52	11,164,369.30	11,286,821.97	11,109,640.88
Accounts Receivable	1,064,647.75	980,332.21	641,958.06	1,504,936.84	966,697.11	269,206.78	1,467,151.16	944,774.21	500,626.01	917,955.04	670,123.34
Total With Accounts Receivable	38,181,129.04	36,328,632.69	35,763,964.01	35,835,987.96	34,707,485.29	34,869,809.47	34,485,770.84	32,340,464.27	34,044,953.43	32,905,614.61	30,655,121.58
Unsettled Deposit											

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# Hampshire County Group Insurance Trust

TRANSACTION REPORT JUNE 2023 (FY23)

STARTING BALANCE GENERAL FUND (M&T BANK)				\$ (2,277,741.88)
2023	TRANSACTION	A/P DEBIT	A/R CREDIT	
JUNE	<b>M&amp;T BANK</b>			
1	BLUE CROSS BLUE SHIELD	4,839,000.00		\$ (7,116,741.88)
1	STEALTH/STOP LOSS		197,215.73	\$ (6,919,526.15)
1	CANARX	12,975.50		\$ (6,932,501.65)
2	M&T BANK (FROM ESB ACCT)		4,000,000.00	\$ (2,932,501.65)
2	M&T BANK		247,642.85	\$ (2,684,858.80)
5	M&T BANK		5,924.88	\$ (2,678,933.92)
6	M&T BANK (FROM WF INVESTMENTS)		500,000.00	\$ (2,178,933.92)
20	M&T BANK		693,439.04	\$ (1,485,494.88)
26	M&T BANK		268,907.18	\$ (1,216,587.70)
30	M&T BANK		33,938.00	\$ (1,182,649.70)
30	CVS CAREMARK	1,663,933.17	1,587,583.91	\$ (1,258,998.96)
30	PAYROLL	37,667.74		\$ (1,296,666.70)
30	ACCOUNTS PAYABLE	6,063.72		\$ (1,302,730.42)
30	INTEREST		4,232.88	\$ (1,298,497.54)
				\$ (1,298,497.54)
				\$ (1,298,497.54)
				\$ (1,298,497.54)
				\$ (1,298,497.54)
				\$ (1,298,497.54)
				\$ (1,298,497.54)

STARTING BALANCE GENERAL FUND (EASTHAMPTON SAVINGS BANK) \$ 2,874,862.08

2023	TRANSACTION	A/P DEBIT	A/R CREDIT	
JUNE	<b>EASTHAMPTON SAVINGS BANK</b>			
1	STEALTH/STOP LOSS	159,860.19		\$ 2,715,001.89
2	ESB (FROM ESB CD)		1,000,000.00	\$ 3,715,001.89
2	ESB (TO M&T BANK ACCT)	4,000,000.00		\$ (284,998.11)
2	ESB		179,356.48	\$ (105,641.63)
2	ESB		177,704.02	\$ 72,062.39
5	ESB		1,716.99	\$ 73,779.38
6	ESB		57,778.12	\$ 131,557.50
15	ESB		173,737.80	\$ 305,295.30
21	ESB		100,220.44	\$ 405,515.74
23	ESB		106,718.00	\$ 512,233.74
23	ESB		52,333.00	\$ 564,566.74
23	ESB		6,269.00	\$ 570,835.74
28	ESB		6,726.00	\$ 577,561.74
28	ESB		49,727.00	\$ 627,288.74
28	ESB		5,892.73	\$ 633,181.47
29	ESB		12,857.00	\$ 646,038.47
29	ESB		136,376.00	\$ 782,414.47
29	ESB		11,153.00	\$ 793,567.47
29	ESB		618,965.80	\$ 1,412,533.27
30	ESB		7,128.00	\$ 1,419,661.27
30	ESB		11,138.00	\$ 1,430,799.27
30	ESB		77,771.60	\$ 1,508,570.87
30	ESB		141,610.00	\$ 1,650,180.87
30	BLUE MEDICARE RX (MAY)	455,238.60		\$ 1,194,942.27
30	INTEREST		269.40	\$ 1,195,211.67
				\$ 1,195,211.67
				\$ 1,195,211.67

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			\$	1,195,211.67
			\$	1,195,211.67
			\$	1,195,211.67
			\$	1,195,211.67
			\$	1,195,211.67
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			\$	1,195,211.67
			\$	1,195,211.67
			\$	1,195,211.67
			\$	1,195,211.67
			\$	1,195,211.67
			\$	1,195,211.67
	MEMBER UNIT DEPOSITS ON HAND			
JUNE		Starting Balance>>>>>>>>>>>>>>	\$	4,445,801.96
			\$	4,445,801.96
30	Total		\$	<b>4,445,801.96</b>
	M&T BANK			
JUNE	Post Employee Benefits Fund	Starting Balance>>>>>>>>>>>>>>	\$	79,603.31
30	Retiree Health & Life Ins.	1,868.94	995.16	\$ 78,729.53
30	Total		\$	<b>78,729.53</b>
	M&T BANK			
JUNE	Accrued Vacation & Sick Time Fund	Starting Balance>>>>>>>>>>>>>>	\$	31,317.96
			\$	31,317.96
30	Total		\$	<b>31,317.96</b>
	OPEB			
JUNE	CD-Easthampton Savings		\$	303,592.88
30	6 mos. @ 2.00% x1851		1,122.88	\$ 304,715.76
	Total		\$	<b>304,715.76</b>
	INVESTMENTS			
JUNE	CD-Easthampton Savings		\$	13,417,921.05
2	TO ESB GENERAL FUND	1,000,000.00	\$	12,417,921.05
30	9 mos.@ 2.250% (matures 8/18/23) x7499		23,026.29	\$ 12,440,947.34
30	Total		\$	<b>12,440,947.34</b>
JUNE	Portfolio Value MAY 1, 2023		\$	11,109,640.88
6	TO M&T BANK GENERAL FUND	500,000.00	\$	10,609,640.88
30	Investment Earnings/Loss		510,970.29	\$ <b>11,120,611.17</b>
	Total		\$	<b>28,318,837.85</b>



# MONTHLY ACCOUNTS RECEIVABLE

## HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FOR JULY 2023 PREMIUMS

JULY PREMIUMS NOT PAID

AS OF JUNE 30, 2023

TO AVOID LATE ASSESSMENT FEE  
INVOICE MUST BE PAID BEFORE:

July 18, 2023

ATHOL	199,500.50	7/5/2023
BELCHERTOWN	650,973.82	7/6/2023
BELCHERTOWN WATER DIST	2,547.00	7/10/2023
CHARLTON	184,570.56	7/3/2023
CHESTER	14,070.00	7/3/2023
CHESTERFIELD/GOSHEN RSD	30,078.78	
GATEWAY	274,255.30	7/7/2023
GOSHEN	2,216.00	7/5/2023
GRANBY	185,637.36	7/3/2023
HADLEY	190,804.44	7/5/2023
HCGIT	7,603.00	7/3/2023
HAMPSHIRE REGIONAL SD	221,408.66	
HUNTINGTON	4,200.00	7/3/2023
ORANGE	225,412.24	7/3/2023
PLAINFIELD	5,863.00	7/5/2023
WILLIAMSBURG	80,063.00	7/7/2023
BERNARDSTON	12,325.00	7/3/2023
BUCKLAND	23,830.30	7/5/2023
CONWAY	57,354.00	7/6/2023
FRANKLIN CTY SOLID WASTE MGMT	4,536.00	7/3/2023
FRANKLIN REGIONAL COG	59,349.00	7/3/2023
FRANKLIN REG RETIREMENT SYS	11,116.12	7/3/2023
FRANKLIN REG TRANSIT AUTH	3,722.00	7/3/2023
FRONTIER REGIONAL SD	186,110.54	7/5/2023
LEVERETT	66,020.68	7/6/2023
LEYDEN	3,205.00	7/6/2023
MONTAGUE	128,257.86	7/3/2023
NEW SALEM/WENDELL USD	62,454.19	7/6/2023
NORTHFIELD	33,432.00	7/3/2023
PIONEER VALLEY RSD	195,609.60	7/3/2023
ROWE	61,838.00	7/5/2023
SHELBURNE	21,900.00	7/10/2023
SOUTH HADLEY	558,598.72	7/5/2023
SOUTHWICK	89,823.90	7/3/2023
WHATELY	43,766.48	7/3/2023

\$ 3,902,453.05

# Hampshire County Group Insurance Trust

## IY-2023-2024 Plan Count

### PLAN

2023

HMO BLUE	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUGUST
H-Employee Only	592	590	590	573	579	582	581	574	580	581	579	578	584	591	598
H-Employee + 1	357	360	361	358	353	358	359	365	362	360	356	356	357	356	348
H-Family	550	552	551	553	560	557	558	562	556	557	559	554	548	555	553
Total H HMO	1499	1502	1502	1484	1492	1497	1498	1501	1498	1498	1494	1488	1489	1502	1499
F-Employee Only	698	696	685	681	683	693	700	701	698	696	699	698	700	704	702
F-Employee + 1	378	383	379	381	385	390	389	389	389	387	387	381	376	386	380
F-Family	655	642	649	653	648	654	656	652	650	641	638	638	637	632	629
Total F HMO	1731	1721	1713	1715	1716	1737	1745	1742	1737	1724	1724	1717	1713	1722	1711
Total Employee Plans	1290	1286	1275	1254	1262	1275	1281	1275	1278	1277	1278	1276	1284	1295	1300
Total Employee + 1	735	743	740	739	738	748	748	754	751	747	743	737	733	742	728
Total Family Plans	1205	1194	1200	1206	1208	1211	1214	1214	1206	1198	1197	1192	1185	1187	1182
Total H&F HMO Plans	3230	3223	3215	3199	3208	3234	3243	3243	3235	3222	3218	3205	3202	3224	3210

### BLUE CARE ELECT PREFERRED (PPO)

H-Employee Only	184	188	190	187	196	198	198	194	192	191	189	188	188	194	194
H-Family	243	252	252	254	256	259	263	263	260	260	262	264	261	272	269
Total H PPO	427	440	442	441	452	457	461	457	452	451	451	452	449	466	463
F-Employee Only	134	135	137	141	151	154	155	155	151	154	149	151	153	166	168
F-Family	149	170	173	172	170	181	182	180	177	175	176	173	172	196	195
Total F PPO	283	305	310	313	321	335	337	335	328	329	325	324	325	362	363
Total Employee Plans	318	323	327	328	347	352	353	349	343	345	338	339	341	360	362
Total Family Plans	392	422	425	426	426	440	445	443	437	435	438	437	433	468	464
Total H&F PPO Plans	710	745	752	754	773	792	798	792	780	780	776	776	774	828	826

### MEDEX

H-Employee Only	1294	1309	1318	1319	1319	1326	1328	1331	1329	1332	1339	1343	1347	1359	1362
F-Employee Only	1309	1319	1322	1325	1325	1335	1337	1346	1353	1353	1357	1363	1364	1363	1371
Total MEDEX Plans	2603	2628	2640	2644	2644	2661	2665	2677	2682	2685	2696	2706	2711	2722	2733

TOTAL - All Plans	6543	6596	6607	6597	6625	6687	6706	6712	6697	6687	6690	6687	6687	6774	6769
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# Hampshire County Group Insurance Trust

## Claim Payments

	CLAIMS			AMOUNT PAID		VARIANCE	CUMULATIVE VAR.	
2020-Jan	\$	4,478,889.48	A	\$	5,072,300.00	A	\$ (593,410.52)	\$ 266,909.23
February	\$	5,222,819.59	A	\$	5,072,300.00	A	\$ 150,519.59	\$ 417,428.82
March	\$	5,353,177.63	A	\$	5,072,300.00	A	\$ 280,877.63	\$ 698,306.45
April	\$	3,329,731.92	A	\$	5,072,300.00	A	\$ (1,742,568.08)	\$ (1,044,261.63)
May	\$	4,511,071.96	A	\$	5,072,300.00	A	\$ (561,228.04)	\$ (1,605,489.67)
June	\$	4,464,097.48	A	\$	5,072,300.00	A	\$ (608,202.52)	\$ (2,213,692.19)
July	\$	7,826,890.70	A	\$	5,072,300.00	A	\$ 2,754,590.70	\$ 540,898.51
August	\$	4,823,789.64	A	\$	5,072,300.00	A	\$ (248,510.36)	\$ 292,388.15
September	\$	4,771,553.13	A	\$	5,072,300.00	A	\$ (300,746.87)	\$ (8,358.72)
October	\$	5,348,857.12	A	\$	5,072,300.00	A	\$ 276,557.12	\$ 268,198.40
November	\$	4,979,230.59	A	\$	5,072,300.00	A	\$ (93,069.41)	\$ 175,128.99
December	\$	4,604,432.34	A	\$	5,072,300.00	A	\$ (467,867.66)	\$ (292,738.67)
Jan-21	\$	5,094,645.16	A	\$	5,072,300.00	A	\$ 22,345.16	\$ (270,393.51)
February	\$	4,866,097.70	A	\$	5,072,300.00	A	\$ (206,202.30)	\$ (476,595.81)
March	\$	5,055,328.42	A	\$	5,072,300.00	A	\$ (16,971.58)	\$ (493,567.39)
April	\$	6,209,756.93	A	\$	5,072,300.00	A	\$ 1,137,456.93	\$ 643,889.54
May	\$	5,272,497.71	A	\$	5,072,300.00	A	\$ 200,197.71	\$ 844,087.25
June	\$	5,201,232.55		\$	5,072,300.00		\$ 128,932.55	\$ 973,019.80
July	\$	4,233,942.93		\$	4,956,200.00		\$ (722,257.07)	\$ 250,762.73
August	\$	4,199,688.21		\$	4,503,600.00		\$ (303,911.79)	\$ (53,149.06)
September	\$	4,013,790.09		\$	4,503,600.00		\$ (489,809.91)	\$ (542,958.97)
October	\$	4,857,186.73		\$	4,503,600.00		\$ 353,586.73	\$ (189,372.24)
November	\$	4,665,928.58		\$	4,503,600.00		\$ 162,328.58	\$ (27,043.66)
December	\$	5,328,234.25		\$	4,503,600.00		\$ 824,634.25	\$ 797,590.59
January 22	\$	3,186,088.18		\$	4,519,500.00		\$ (1,333,411.82)	\$ (535,821.23)
Feb	\$	4,253,200.86		\$	4,519,500.00		\$ (266,299.14)	\$ (802,120.37)
Mar	\$	4,606,467.78		\$	4,519,500.00		\$ 86,967.78	\$ (715,152.59)
Apr	\$	5,304,201.27		\$	4,519,500.00		\$ 784,701.27	\$ 69,548.68
May	\$	5,169,315.53		\$	4,519,500.00		\$ 649,815.53	\$ 719,364.21
June	\$	4,278,176.10		\$	4,519,500.00		\$ (241,323.90)	\$ 478,040.31
July	\$	4,422,904.17		\$	4,839,000.00		\$ (416,095.83)	\$ 61,944.48
August	\$	4,942,118.09		\$	4,839,000.00		\$ 103,118.09	\$ 165,062.57
September	\$	5,412,928.05		\$	4,839,000.00		\$ 573,928.05	\$ 738,990.62
October	\$	3,481,954.17		\$	4,839,000.00		\$ (1,357,045.83)	\$ (618,055.21)
November	\$	4,997,187.15		\$	4,839,000.00		\$ 158,187.15	\$ (459,868.06)
December	\$	5,128,806.81		\$	4,839,000.00		\$ 289,806.81	\$ (170,061.25)
January 2023	\$	4,941,510.44		\$	4,839,000.00		\$ 102,510.44	\$ (67,550.81)
February	\$	5,145,447.69		\$	4,839,000.00		\$ 306,447.69	\$ 238,896.88
March	\$	5,606,776.57		\$	4,839,000.00		\$ 767,776.57	\$ 1,006,673.45
April	\$	3,656,013.51		\$	4,839,000.00		\$ (1,182,986.49)	\$ (176,313.04)
May	\$	4,968,758.05		\$	4,839,000.00		\$ 129,758.05	\$ (46,554.99)
June	\$	5,512,963.61		\$	4,839,000.00		\$ 673,963.61	\$ 627,408.62

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

6/1/2023	wire	4,839,000.00	BCBS	xxx	Yes	Monthly Claim prefunding / Qtrly Settlement
6/1/2023	wire	159,860.19	Stealth Partner Group			Reinsurance- June
6/1/2023	5964	22.09	verizon			phone
6/1/2023	5965	1,400.00	King St Realty	5270		Rent - June
6/1/2023	5966	43.36	Jessica Hebert			Travel
6/1/2023	5967	19.80	Eversource			Utilities
6/1/2023	5968	250.76	Cindy Graves-Harrison			Travel & office supplies
6/1/2023	5969	49.25	Boston Mutual			Life Ins
6/1/2023	5970	138.09	PPI ASCA	xxx	Yes	Dental
6/2/2023	ach	(80,887.07)	UNUM			Stop Loss Reimb
6/5/2023	5971	7,839.70	CanaRx			Rx
6/5/2023	ach	434,339.06	CVS			Rx expense
6/7/2023	ach	17,572.55	Checkwriters			payroll 6/8
6/12/2023	ach	310,279.57	CVS			Rx expense
6/14/2023	ach	1,545.25	Paragus			IT
6/14/2023	5972	79.04	National Grid			Electric
6/14/2023	5973	19.58	LD Products			Toner
6/14/2023	5974	-	VOIDED CHECK			VOIDED CHECK
6/14/2023	5975	343.00	Valley Green Shredding			Shredding service
6/20/2023	ach	(17,548.90)	UNUM			Stop Loss Reimb
6/21/2023	ach	11,451.45	Checkwriters			payroll 6/22
6/21/2023	ach	476,079.56	CVS			Rx expense
6/22/2023	5976	2,722.34	Hamp Retirement			June Deductions
6/22/2023	5977	7,603.00	HCGIT			Health Ins
6/22/2023	5978	216.14	Comcast			Internet
6/22/2023	5979	124.70	CMS			Phone
6/22/2023	5980	5,135.80	CanaRx			Rx
6/23/2023	ach	(57,248.99)	UNUM			Stop Loss Reimb
6/27/2023	5981	2,000.00	M&B Holding Company			First month rent & sec deposit, new lease
6/28/2023	ach	443,234.98	CVS			Rx expense
6/29/2023	ach	(41,530.77)	UNUM			Stop Loss Reimb
6/29/2023	ach	(1,587,583.91)	CVS			CVS Qtrly rebate
6/30/2023	ach	455,238.60	Blue Medicare Rx			Medicare rx

5,391,808.22



## HAMPSHIRE COUNTY GROUP INSURANCE TRUST

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

ITEM CODE	BUDGET ITEMS	FY-2023	FY	
		Budgeted	Budgeted	
		7-1/6-30	7-1/6-30	
5110	SALARY*	370,000.00	391,000.00	
5145	LONGEVITY	6,000.00	6,600.00	
5130	OVERTIME			
5120	TEMP. EMPLOYEE SAL.			
481	FICA (.062)			
5186	MED TAX (.0145)			
5181	CONTRIBUTORY RET.	106,719.00	111,539.00	
5189	EMP. ASST. PROG. EAP			
5184	HEALTH INSURANCE	61,500.00	56,000.00	
5185	LIFE INSURANCE	350.00	350.00	
5189	UNEMP HEALTH INS TAX			
	<b>TOT. WAGES &amp; BENEFITS</b>	<b>544,569.00</b>	<b>565,489.00</b>	<b>3.8%</b>

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

ITEM CODE	BUDGET ITEMS	FY-2023	FY-2023	
		Budgeted	Budgeted	
		7-1/6-30	7-1/6-30	
6000	COMPUTER HARDWARE		3,000.00	
5420	COMPUTER SOFTWARE			
5420	COMPUTER SUPPLIES	5,000.00	2,000.00	
5850	DESK TOP PCs			
5300	MISC PROF & TECH SERV. **	136,800.00	145,000.00	
	<b>TOTAL DATA PROCESSING</b>	<b>141,800.00</b>	<b>147,000.00</b>	<b>3.7%</b>
	<b>TOTALS</b>	<b>759,219.00</b>	<b>782,239.00</b>	<b>3.0%</b>

## **Motion**

To accept the operating budget for the Hampshire County  
Group Insurance Trust as presented for FY24

6/30/2023

ts

12/24  
e: \$300,000  
s: Medical & RX  
t: N/A

Specific Contract Parameters

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

Current Laser / Limits

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

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

Rel	Filing Type	Reporting Month	Reported Medical YTD	Reported Rx YTD	Reported YTD	Spec Deductible	Reimbursement Requested	Filed to Carrier	Amount Reimbursed	Reimbursement Date	Carrier Paid	Carrier Denied	Overpayment +/-	Carrier Approved YTD	Notes
hild	Initial	Dec	\$ 2,026.10	\$ 400,659.97	\$ 402,686.07	\$ 300,000.00	\$ 102,686.07	2/1/2023	\$ 102,686.07	2/1/2023	\$ -	\$ -	\$ -	\$ 402,686.07	
	Supp	Jan	\$ 2,026.10	\$ 442,270.15	\$ 444,296.25	\$ -	\$ 41,610.18	2/13/2023	\$ 41,610.18	2/21/2023	\$ -	\$ -	\$ -	\$ 444,296.25	
	Supp	Jan	\$ 2,471.99	\$ 442,270.15	\$ 444,742.14	\$ -	\$ 445.89	3/3/2023	\$ 445.89	3/8/2023	\$ -	\$ -	\$ -	\$ 444,742.14	
	Supp	Feb	\$ 2,608.67	\$ 442,270.15	\$ 444,878.82	\$ -	\$ 136.68	3/16/2023	\$ 136.68	3/17/2023	\$ -	\$ -	\$ -	\$ 444,878.82	
	Supp	Mar	\$ 2,762.30	\$ 442,270.15	\$ 445,032.45	\$ -	\$ 153.63	4/26/2023	\$ 153.63	5/1/2023	\$ -	\$ -	\$ -	\$ 445,032.45	
	Supp	Mar	\$ 2,762.30	\$ 560,736.90	\$ 563,499.20	\$ -	\$ 118,466.75	5/2/2023	\$ 59,387.08	5/3/2023	\$ 17,548.90	\$ 41,530.77	\$ -	\$ 445,032.45	\$17,548.90 Pending for possible duplicate sub - \$41,530.77 D
	Supp	Apr	\$ 2,762.30	\$ 604,560.37	\$ 607,322.67	\$ -	\$ 43,823.47	5/9/2023	\$ 43,823.47	6/14/2023	\$ (17,548.90)	\$ (41,530.77)	\$ -	\$ 521,968.43	Release of above denied amount
	Supp	Apr	\$ 3,032.33	\$ 604,560.37	\$ 607,592.70	\$ -	\$ 270.03	5/26/2023	\$ 270.03	6/22/2023	\$ -	\$ -	\$ -	\$ 563,499.20	Release of above denied amount
	Supp	May	\$ 3,032.33	\$ 661,554.01	\$ 664,586.34	\$ -	\$ 56,993.64	6/14/2023	\$ 56,993.64	6/20/2023	\$ -	\$ -	\$ -	\$ 607,592.70	
	Supp	May	\$ 3,322.64	\$ 661,554.01	\$ 664,876.65	\$ -	\$ 290.31	6/28/2023	\$ 290.31	7/3/2023	\$ -	\$ -	\$ -	\$ 664,586.34	
#3	Initial	Mar	\$ 3,322.64	\$ 720,884.80	\$ 724,207.44	\$ 300,000.00	\$ 424,207.44	7/13/2023	\$ 364,876.65		\$ -	\$ -	\$ -	\$ 724,207.44	
	Supp	Mar	\$ 451,111.78	\$ 1,745.67	\$ 452,857.45	\$ -	\$ 152,857.45	5/5/2023	\$ 152,857.45	5/12/2023	\$ -	\$ -	\$ -	\$ 452,857.45	
	Supp	Apr	\$ 531,728.82	\$ 2,457.26	\$ 534,186.08	\$ -	\$ 711.59	5/9/2023	\$ 711.59	5/16/2023	\$ -	\$ -	\$ -	\$ 534,186.08	
	Supp	May	\$ 531,728.82	\$ 2,712.61	\$ 534,441.43	\$ -	\$ 255.35	5/26/2023	\$ 80,617.04	6/1/2023	\$ -	\$ -	\$ -	\$ 534,186.08	
	Supp	May	\$ 549,683.32	\$ 2,714.05	\$ 552,397.37	\$ -	\$ 17,954.50	6/15/2023	\$ 255.35	6/16/2023	\$ -	\$ -	\$ -	\$ 534,441.43	
	Supp	Jun	\$ 549,683.32	\$ 2,714.05	\$ 552,397.37	\$ -	\$ 1.44	6/28/2023	\$ 17,954.50	7/3/2023	\$ -	\$ -	\$ -	\$ 552,395.93	
	Supp	Jun	\$ 549,683.32	\$ 2,714.05	\$ 552,397.37	\$ -	\$ 1.44	7/13/2023	\$ 17,954.50	7/3/2023	\$ -	\$ -	\$ -	\$ 552,397.37	
	Reported totals		\$ 549,683.32	\$ 2,714.05	\$ 552,397.37	\$ 300,000.00	\$ 252,397.37		\$ 252,395.33		\$ -	\$ -	\$ -	\$ 552,397.37	
	Initial	May	\$ 396,037.61	\$ -	\$ 396,037.61	\$ 300,000.00	\$ 96,037.61	7/5/2023			\$ -	\$ -	\$ -	\$ 396,037.61	
	Reported totals		\$ 396,037.61	\$ -	\$ 396,037.61	\$ 300,000.00	\$ 96,037.61		\$ -		\$ -	\$ -	\$ -	\$ 396,037.61	
#4	Initial	May	\$ 335,993.84	\$ 7.75	\$ 335,001.59	\$ 300,000.00	\$ 36,001.59	7/5/2023	\$ 36,001.59	7/11/2023	\$ -	\$ -	\$ -	\$ 336,001.59	
	Reported totals		\$ 335,993.84	\$ 7.75	\$ 335,001.59	\$ 300,000.00	\$ 36,001.59		\$ 36,001.59		\$ -	\$ -	\$ -	\$ 336,001.59	
	Initial	May	\$ 335,993.84	\$ 7.75	\$ 335,001.59	\$ 300,000.00	\$ 36,001.59		\$ 36,001.59		\$ -	\$ -	\$ -	\$ 336,001.59	
	Reported totals		\$ 335,993.84	\$ 7.75	\$ 335,001.59	\$ 300,000.00	\$ 36,001.59		\$ 36,001.59		\$ -	\$ -	\$ -	\$ 336,001.59	
	Initial	May	\$ 335,993.84	\$ 7.75	\$ 335,001.59	\$ 300,000.00	\$ 36,001.59		\$ 36,001.59		\$ -	\$ -	\$ -	\$ 336,001.59	
	Reported totals		\$ 335,993.84	\$ 7.75	\$ 335,001.59	\$ 300,000.00	\$ 36,001.59		\$ 36,001.59		\$ -	\$ -	\$ -	\$ 336,001.59	
	Initial	May	\$ 335,993.84	\$ 7.75	\$ 335,001.59	\$ 300,000.00	\$ 36,001.59		\$ 36,001.59		\$ -	\$ -	\$ -	\$ 336,001.59	
	Reported totals		\$ 335,993.84	\$ 7.75	\$ 335,001.59	\$ 300,000.00	\$ 36,001.59		\$ 36,001.59		\$ -	\$ -	\$ -	\$ 336,001.59	
	Initial	May	\$ 335,993.84	\$ 7.75	\$ 335,001.59	\$ 300,000.00	\$ 36,001.59		\$ 36,001.59		\$ -	\$ -	\$ -	\$ 336,001.59	
	Reported totals		\$ 335,993.84	\$ 7.75	\$ 335,001.59	\$ 300,000.00	\$ 36,001.59		\$ 36,001.59		\$ -	\$ -	\$ -	\$ 336,001.59	

Total Reimbursement Requested	\$ 808,644.01
-------------------------------	---------------

Total Amount Reimbursed	\$ 653,274.17
-------------------------	---------------

Total Amount Pending	\$ -
Total Amount Denied	\$ -
Total Overpayment (If Applicable)	\$ -
Outstanding Balance	\$ 155,369.84





An Amwins Company

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

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

## Stealth Marketing Summary

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

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

5/30/2023

20



Mindi Smith

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



GROUP:

Hampshire County Group Insurance Trust  
July 1, 2023

EFFECTIVE DATE:

SPECIFIC STOP LOSS	Current	Negotiated Renewal	Option 2 NET	Option 2 with GA/Broker Fee
CARRIER:	Unum	Unum	BCBS MA	BCBS MA
Carrier Rating:	A	A		
TPA:	BCBS MA	BCBS MA	BCBS MA	BCBS MA
PPO Network:	BCBS MA	BCBS MA	BCBS MA	BCBS MA
UR Vendor:	BCBS MA	BCBS MA	BCBS MA	BCBS MA
PBM:	CVS Caremark	CVS Caremark	CVS Caremark	CVS Caremark
Specific Benefits Included:	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Plan Lifetime Maximum:	Unlimited	Unlimited	Unlimited	Unlimited
Specific Lifetime Maximum Reimbursement:	Unlimited	Unlimited	Unlimited	Unlimited
Individual Specific Deductible:				
Specific Contract:				
1632	12/24	12/24	12/24	12/24
755	EE Only \$ 18.89	\$ 24.79	\$ 29.31	\$ 31.52
1660	EE+SP \$ 54.94	\$ 69.68	\$ 53.19	\$ 57.19
4047	Family \$ 54.94	\$ 69.68	\$ 79.92	\$ 85.94
Composite	\$ 40.40	\$ 51.58	\$ 54.52	\$ 58.63
Monthly Specific Premium	\$ 163,508.58	\$ 208,734.48	\$ 220,659.57	\$ 237,268.35
Annual Specific Premium	\$ 1,962,102.96	\$ 2,504,813.76	\$ 2,647,914.84	\$ 2,847,220.26
% Difference		28%	35%	45%
TOTAL REINSURANCE EXPENSE				
Annual Fixed Premium	\$ 1,962,102.96	\$ 2,504,813.76	\$ 2,647,914.84	\$ 2,847,220.26
% Difference		28%	35%	45%
Maximum Cost Liability	\$ 1,962,102.96	\$ 2,504,813.76	\$ 2,647,914.84	\$ 2,847,220.26
% Difference		28%	35%	45%
TOTAL REINSURANCE EXPENSE				
(Including Amwins Gene Therapy Solutions Program)				
Amwins Gene Therapy Solutions PEPM Fee:		\$ 1.00		
Amwins Gene Therapy Solutions Annual Fee:		\$ 48,564.00		
Annual Fixed Premium (incl. Gene Therapy Solutions)	\$ 1,962,102.96	\$ 2,553,377.76	\$ 2,647,914.84	\$ 2,847,220.26
% Difference		30%	35%	45%
Maximum Cost Liability (incl. Gene Therapy Solutions)	\$ 1,962,102.96	\$ 2,553,377.76	\$ 2,647,914.84	\$ 2,847,220.26
% Difference		30%	35%	45%
Specific Advance	Included	Included		
Plan Mirroring	Included	Pending Review of PD		
Amwins Gene Therapy Solutions		Included, Additional \$1PEPM		
*Not Commissionable	Not Included			
Disclosure Status		FIRM Through 6/14/2023	FIRM by 6/30/2023	FIRM by 6/30/2023
Commissions:	0.0%			

Stealth Partner Group may receive fees or compensation as a result of placing and servicing this business or insurance policy. Compensation may include underwriting and management fees, consulting fees, override commission, or other various forms of remuneration.

While cost containment programs may provide savings and benefit to the group, Stealth Partner Group, LLC, makes no representations or warranties regarding the effectiveness of such programs. Stealth Partner Group, LLC, further makes no representations or warranties on whether the selected stop-loss carrier will accept or reimburse such a program, unless the stop-loss carrier agrees to or validates the program. Finally, Stealth Partner Group, LLC, can only assist the group with cost containment programs to which it is aware, and expressly disclaims any liability for cost containment programs that it is not aware of.

\* The Amwins Gene Therapy Solutions policy is written with United States Fire Insurance Company and will be an additional policy to the sold stop loss policy. This program is exclusive to clients with stop loss placed through Stealth Partner Group. The cost is \$1 PEPM which would be in addition to the stop loss rates presented above. It will be a separate line item on the invoice when billed.

Stealth Carrier Proposals are based on claims data provided through: Large Claims Reports  
April

**Mindi Smith**

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



GROUP:

**Hampshire County Group Insurance Trust**  
**July 1, 2023**

EFFECTIVE DATE:

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

Commissions: 0.0%

Stealth Partner Group may receive fees or compensation as a result of placing and servicing this business or insurance policy. Compensation may include underwriting and management fees, consulting fees, override commission, or other various forms of remuneration.

While cost containment programs may provide savings and benefit to the group, Stealth Partner Group, LLC, makes no representations or warranties regarding the effectiveness of such programs. Stealth Partner Group, LLC, further makes no representations or warranties on whether the selected stop-loss carrier will accept or reimburse such a program, unless the stop-loss carrier agrees to or validates the program. Finally, Stealth Partner Group, LLC, can only assist the group with cost containment programs to which it is aware, and expressly disclaims any liability for cost containment programs that it is not aware of.

\* The Amwins Gene Therapy Solutions policy is written with United States Fire Insurance Company and will be an additional policy to the sold stop loss policy. This program is exclusive to clients with stop loss placed through Stealth Partner Group. The cost is \$1 PEPM which would be in addition to the stop loss rates presented above. It will be a separate line item on the invoice when billed.

Stealth Carrier Proposals are based on claims data  
 provided through:

Large Claims Reports  
 April

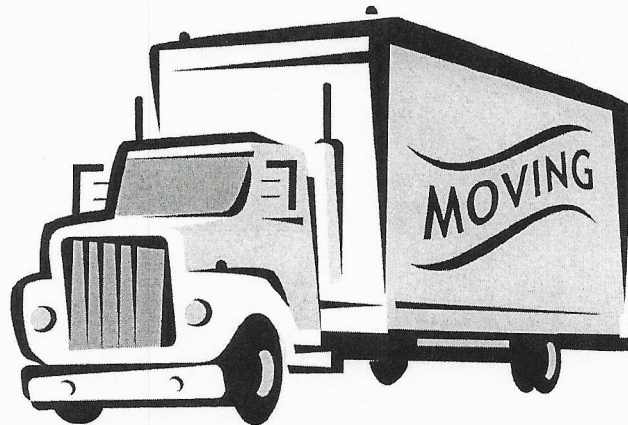
## **Motion**

To accept the UNUM Stop Loss bid for FY24 with an individual Stop Loss amount of \$350,000.



# **WE ARE MOVING!**

The Hampshire County Group Insurance Trust office is moving to a new location.



Please be sure to update your vendor payment systems to accurately reflect our proper, new address for mailings.

Our new address is:

Hampshire County Group Insurance Trust  
**88** King Street  
Northampton, MA 01060

**Please begin using this address immediately.**

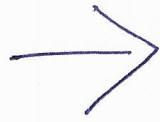
If you have any questions, please let us know.

# Key metrics at a glance

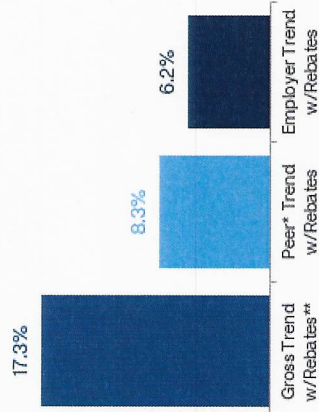
Q1 no period

Eligibility	Jul-Mar 22	% Change	Jul-Mar 23	Employer†	Peer*
Average Eligible Members per Month	9,282	1.3%	9,398		
Average Utilizers as % of Members	42.8%	2.1%	43.7%	35.2%	42.4%
Average Member Age	38	-0.5%	38	36	40
<b>Cost with Rebates**</b>					
Total Gross Cost	\$12,184,563	19.8%	\$14,594,368		
Gross Cost w/ Rebates***	\$10,191,433	18.8%	\$12,102,929		
Total Net Cost w/ Rebates***	\$9,529,778	18.4%	\$11,283,533		
Gross Cost w/ Rebates*** PMPM	\$122.00	17.3%	\$143.08		
Net Cost w/ Rebates*** PMPM	\$114.08	16.9%	\$133.39		
% Total Member Cost Share	5.4%	3.4%	5.6%	8.6%	7.6%
% Non-Specialty Member Cost Share	10.4%	-8.8%	9.5%	13.0%	12.1%
<b>Drug Mix</b>					
% Single Source Brands	17.8%	-6.7%	16.6%	15.5%	15.1%
% Multi Source Brands	3.0%	-18.8%	2.4%	1.7%	1.5%
Generic Dispensing Rate	79.3%	2.2%	81.0%	82.8%	83.4%
Generic Substitution Rate	96.4%	0.8%	97.1%	98.0%	98.2%
<b>Utilization</b>					
Total Prescriptions	79,261	7.3%	85,053		
% Retail Prescriptions	78.4%	1.1%	79.3%	80.3%	89.1%
% Mail Prescriptions	6.9%	-15.0%	5.9%	19.7%††	10.9%††
Days' Supply PMPM	34.35	6.1%	36.44	34.84	47.67
<b>Specialty</b>					
Specialty Total Gross Cost	\$6,193,711	14.8%	\$7,113,077		
Specialty Avg. Utilizers as % of Member	1.1%	9.2%	1.2%	1.1%	1.2%
Specialty Gross Cost PMPM	\$74.14	13.4%	\$84.09	\$79.28	\$93.69
Specialty % of Total Gross Cost	50.8%	-4.1%	48.7%	48.9%	46.7%
Specialty % of Total Prescriptions	15%	1.4%	15%	15%	1.3%
% Specialty Member Cost Share	0.6%	147.2%	1.6%	4.0%	2.5%

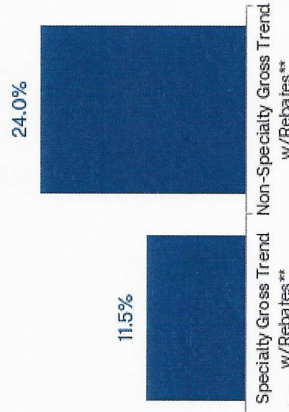
\* Peer Government  
 \*\* Rebates represent client share of invoice rebate (less: point of sale rebate) as of report run date of 04-17-2023 and may not reconcile with rebate guarantees or rebates paid to date.  
 †† Employee information is based on the most recent nine months ending Mar 31, 2023.  
 ‡ CVS Health Maintenance Plan/Choice Plan



## Your gross trend



## Your specialty and non-specialty trend



# Specialty pharmacy trend, cost & utilization metrics

9 month period

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

### Your specialty utilization metrics

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

### Your specialty cost metrics

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

\*Peer: Government





# Your top 25 drugs

## By gross cost

BOB Rank +	Prior 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
1	1	1	Humira	Specialty	Analgesics - Anti-Inflammak	NA	\$1,140,708	165	26	\$6,913.38	\$247.66	8.0%
4	2	2	Trulicity	Brand	Antidiabetics	NA	\$875,415	587	109	\$1,150.62	\$31.23	4.9%
3	5	3	Stelara	Specialty	Dermatologicals	NA	\$514,332	26	8	\$23,628.15	\$421.93	4.8%
195	3	4	Crysvita	Specialty	Endocrine And Metabolic Ag	NA	\$578,367	20	1	\$28,918.37	\$1,032.80	8.0%
5	7	5	Dupixent	Specialty	Dermatologicals	NA	\$419,718	141	21	\$2,976.73	\$108.23	6.1%
7	4	6	Enbrel	Specialty	Analgesics - Anti-Inflammak	NA	\$403,448	72	14	\$5,603.45	\$194.71	11.0%
6	34	7	Skivizi	Specialty	Dermatologicals	NA	\$380,078	23	8	\$16,525.13	\$238.14	7.0%
2	20	8	Ozempic	Brand	Antidiabetics	NA	\$284,994	268	64	\$1,063.41	\$30.89	4.8%
45	6	9	Xolair	Specialty	Antiallergic And Bronchoc	NA	\$262,140	110	10	\$2,383.09	\$86.83	6.0%
31	8	10	Xellanz	Specialty	Analgesics - Anti-Inflammak	Q2-2026	\$259,697	55	7	\$4,721.76	\$157.39	5.3%
10	18	11	Xarelto	Brand	Anticoagulants	Q1-2027	\$228,068	317	64	\$719.46	\$16.49	4.1%
8	13	12	Jardiance	Brand	Antidiabetics	NA	\$215,842	241	63	\$895.61	\$18.05	4.1%
156	13	13	Vyndamax	Specialty	Cardiovascular Agents - Mis	NA	\$178,236	10	1	\$17,823.62	\$594.12	NA
23	23	14	Novolog	Brand	Antidiabetics	NA	\$157,757	118	34	\$1,336.92	\$26.36	NA
35	9	15	Adderall Xr	Brand	Adhd/Anti-Narcolepsy/Anti-C	Q2-2009	\$152,422	700	153	\$217.75	\$7.54	0.0%
44	16	16	Symbicort	Brand	Antiallergic And Bronchoc	Q1-2020	\$142,526	294	89	\$484.78	\$11.83	2.3%
37	24	17	Dexcom G6 Sensor	Brand	Medical Devices	NA	\$137,327	236	60	\$581.89	\$11.51	3.7%
13	42	18	Wegovy	Brand	Adhd/Anti-Narcolepsy/Anti-C	NA	\$131,785	92	30	\$1,432.45	\$47.82	0.0%
61	45	19	Kesimpta	Specialty	Psychotherapeutic And Neur	NA	\$130,650	18	2	\$7,258.31	\$244.66	4.2%
53	11	20	Concerta	Brand	Adhd/Anti-Narcolepsy/Anti-C	Q2-2011	\$129,447	301	81	\$430.06	\$14.86	3.5%
140	21	21	Mavenclad	Specialty	Psychotherapeutic And Neur	NA	\$125,585	2	1	\$63,292.67	\$384.76	NA
20	15	22	Revlimid	Specialty	Assorted Classes	Q1-2022	\$125,583	8	1	\$15,697.90	\$560.64	3.0%
56	30	23	Gonal-F	Specialty	Endocrine And Metabolic Ag	NA	\$120,922	12	7	\$10,076.86	\$991.17	8.4%
158	24	24	Kisqali	Specialty	Antineoplastics	NA	\$120,403	9	1	\$13,378.10	\$477.79	NA
103	25	25	Calquence	Specialty	Antineoplastics	NA	\$117,275	8	2	\$14,659.32	\$488.64	NA
Subtotal of Top 25 Drugs							\$7,233,726	3,833	729	\$1,887.22	\$52.00	
All Others							\$7,360,662	81,220	7,868	\$90.63	\$2.50	
Total							\$14,594,388	85,053	7,882	\$171.59	\$4.73	



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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

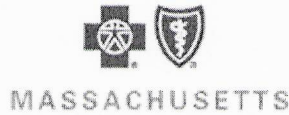
She expects the high demand to continue indefinitely.

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

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

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





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