



Department of Municipal Finance
OFFICE OF THE TOWN TREASURER
TOWN OF MILFORD, MASSACHUSETTS
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INSURANCE ADVISORY COMMITTEE

October 13, 2015

PRESENT: John Foley; Peter Filosa; Jennifer Pike (for Jacqueline Gorman); Dawn Naff; Dana Tessicini; Steven DaCruz; Brian Boyle Jr., Health Care Consultant; Barbara Sproгна, Health Care Consultant, Kelly Capece, Ex-Officio

ABSENT: Mary Carlson; Michael Jones; Cherie Peterson; Patrick Evans; Jaqueline Gorman

Quorum Present: Meeting called to order at 3:05 by Peter Filosa.

MINUTES:

Motion by Dana Tessicini to accept minutes from the March 11, 2015 meeting. Second by John Foley. Vote taken was unanimous.

TUFTS MEDICARE PREFERRED:

Kelly Capece provided Committee members with copies of emails sent by Paula Giokas from Tufts Health Care to inform the Town that effective January 1, 2016, Tri-County Medical group will be participating in the Tufts Medicare Preferred HMO plan. Tri-County Medical will be exclusive with Tufts Medicare Preferred HMO for Medicare Advantage Plans. This could affect any current Fallon Senior Plan member that uses Tri-County Medical physicians.

Paula Giokas also provided the 2016 rate for the Tufts Medicare Preferred HMO. The monthly rate is \$278.50 which is an increase of \$5.00, or 1.83% percent above the 2015 rate.

VOTE:

Motion by John Foley to accept the 2016 Tufts Medicare Preferred, as submitted at a rate of \$278.50 per month. Second by Dawn Naff. Vote taken was unanimous.

FALLON SENIOR PLAN:

Copies of rate/plan information, submitted by Bob Cannon, of Fallon Health Plan, was provided to the Committee. The 2016 rate for our current plan option is \$374.00, or 12.99% above the 2015 rate. In addition to our current Fallon Senior Plan offering, Bob provided the board with a second plan option with a rate of \$322.00 for 2016. This additional option would have an additional \$5.00 on copays for visits with Primary Care, Specialists, Urgent Care, and vision care.

Kelly Capece informed the board that as of November 1st, total enrollment in the Fallon Senior Plan will be 4 individuals. Two of these individuals have informed Kelly that they will be changing from Fallon Senior Plan to Tufts Medicare Preferred HMO effective January 1st, 2016. It is believed that the remaining two members are contemplating changing to a different plan during the open enrollment, as well.

The board discussed the necessity of adopting the second plan option. Members expressed that under the circumstances of the current and expected enrollment, that a plan structure change would not be necessary at this time.

VOTE:

John Foley moved to accept the 2016 Fallon Senior Plan, with the current plan structure, at a rate of \$374.00 per month. Second by Dana Tessicini. Vote taken was unanimous.

BCBS MEDEX II/BLEUE MEDICARE RX:

Copies of the 2016 rate information, provided by Diane Moore from Blue Cross Blue Shield, was provided to the Committee. It showed the Medex II rate for 2016 would have no increase from 2015. The rate would hold at \$177.61 per month. The Blue Medicare Rx PDP portion of the rate for 2016 would be \$128.19, up from \$109.10 in 2015. The combined monthly rate would be \$305.80 for 2016, up from \$286.71 in 2015, which would be a 6.66% increase.

Brian Boyle Jr. had requested quotes from BCBS that would include copayments. Blue Cross provided two options; one which added \$10.00 copayments for certain medical services, which had a monthly rate of \$298.70. They provided a second alternative which added the above mentioned \$10.00 copayments, as well as increases to Rx copayments. The monthly rate for that option was \$286.82

Peter Filosa spoke in favor of keeping the Medex II/Blue Medicare Rx plans as originally quoted. Stating that the renewal rate isn't too much of an increase; felt that most members would rather have a slight monthly increase, as opposed to having unknown out of pocket expenses.

VOTE:

John Foley moved to accept the 2016 Medex II and Blue Medicare Rx rates as originally submitted at a rate of \$305.80 per month. Second by Dawn Naff. Vote taken was unanimous.

OLD/NEW BUSINESS:

Kelly Capece informed the committee that she would request to be added to the agenda of the next meeting of the Board of Selectmen, Monday, October 19, 2015. All Committee members are welcome to attend.

ADJOURNMENT:

Steven DaCruz moved to adjourn the meeting. Second by John Foley. Vote taken was unanimous.

Meeting adjourned 3:54 p.m.

Minutes recorded by Kelly Capece