



***Town of Milford, Massachusetts
Department of Municipal Finance
Benefits Office***

KELLY A. CAPECE

Benefits Coordinator

KARA GEROMINI

Assistant Benefits Coordinator

INSURANCE ADVISORY COMMITTEE

September 21, 2016

PRESENT: Mary Carlson; Cherie Peterson; Dawn Naff; Mary Frances Best; Leslie Pettinari; Steven DaCruz; Brian Boyle, Health Care Consultant; Brian Boyle Jr., Health Care Consultant; Kelly Capece, Ex-Officio

ABSENT: John Foley; Patrick Evans; Michael Jones; Dana Tessicini; Peter Filosa

Quorum Present: Meeting called to order at 3:00 by Mary Carlson.

MINUTES:

Motion by Mary Carlson to accept minutes from the February 24, 2016 meeting. Second by Cherie Peterson. Vote taken: Unanimous – Motion passed.

Kelly Capece welcomed Leslie Pettinari to the Committee; and also congratulated Mary Carlson on her recent retirement. Leslie has agreed to replace Mary as the representative for the School Department's AFSCME secretarial union. Mary has agreed to continue with the IAC, and be a retiree representative.

HEALTH INSURANCE:

Brian Boyle Jr. reviewed the Senior Renewal Worksheet, which he distributed to Committee members. He updated the Committee with the renewal rate from the Tufts Medicare Preferred HMO plan, which was submitted by Paula Giokas earlier that day. The renewal rate showed an increase of \$29.00 per month (10.4%). Paula explained that factors of the increase were due to changes being implemented by CMS in 2017, as well as the Affordable Care Act. Brian requested alternative options, to see if it would cost effective to make structure changes to the current plan. It did not appear that plan changes were going to produce significant changes to the original proposed rate. However, since the information was provided just prior to the meeting, Brian will review the information, and forward an updated spreadsheet, which will be sent to Committee members for review.

Diane Moore from Blue Cross Blue Shield submitted a quote for the renewal of the current Medex II & Blue MedicareRx Plans. Although there was no rate increase to the Medex II portion; Blue MedicareRx shows an increase of \$22.47. Therefore, the combined rate for 2017 was quoted at \$328.27, which is an overall increase of 7.3%. Brian requested alternative options from BCBS, as well. Diane provided 3 alternative options: Alt. 1) would increase office visit copayments from \$0 to \$10.00, with a monthly premium of \$319.57. Alt. 2) would change the prescription copayments from \$10/\$25/\$50 to \$15/\$30/\$50 for retail pharmacies; and \$20/\$50/\$110 to \$30/\$60/\$100 for mail order, with a monthly premium of \$314.26. Alt. 3) would be a combination of both changes, with a monthly premium of \$305.56.

After discussion from the Committee about the different options, it was decided to schedule another meeting to vote on a recommendation to bring forward to the Selectmen. This will give members time to review the information, as well as allow for input from Committee members that were not in attendance.

Kelly will schedule the next meeting for Wednesday, September 28, 2016 at 3:00 p.m.

ADJOURNMENT:

Mary Frances Best moved to adjourn the meeting. Second by Cherie Peterson. Vote taken was unanimous.

Meeting adjourned 4:05 p.m.

Minutes recorded by Kelly Capece