

MIIA Health Benefits Trust

Town of Harvard IAC Meeting

September 21, 2021

History and Structure

Established
1992

More than
145
cities, towns and
local government
entities offer their
employees and
retirees insurance
coverage through
MIIA HBT

**One
of the
largest**
municipal
purchasing
collaboratives in
the country

Have partnered
with **Blue Cross
Blue Shield of
MA** for nearly
30 years

Self-funded
trust providing
members
**full-insured
solutions**

MIIA Health Benefits Trust Overview

MIIA - Member Driven

Member Vision MIIA Vision:

High quality, affordable insurance and services.

Each member receives a dedicated MIIA sales consultant and service representative

Access to MIIA's own **wellness programming**

3-year rate history:

Fiscal Year	Average	Minimum	Maximum
FY22	2.9%	-.6%	6.8%
FY21	3.7%	-1.5%	8.3%
FY20	0.6%	-7%	5%

*fy22 premium credit: 100% of one full month active plan premium; fy21 premium credit: 50% of one full month active plan premium

Member Choice

- ✓ MIIA members customize their own health plans
- ✓ Over 100 different plan design options
- ✓ Access to the entire BCBSMA product portfolio
- ✓ Wellness offerings tailored to each member
- ✓ Rate development based on member's own claims experience
- ✓ Ability to manage different start dates for each municipality



Financial Stability

- ✓ Exceptionally healthy reserve levels
- ✓ Rating and reserve levels set by independent actuaries
- ✓ Rating uses a MIIA specific medical trend that is lower than the marketplace
- ✓ Premium holidays extended to all members over the past two fiscal years, totaling over \$66 million dollars
- ✓ New members receive a “no greater than Trust average increase on first year renewal”

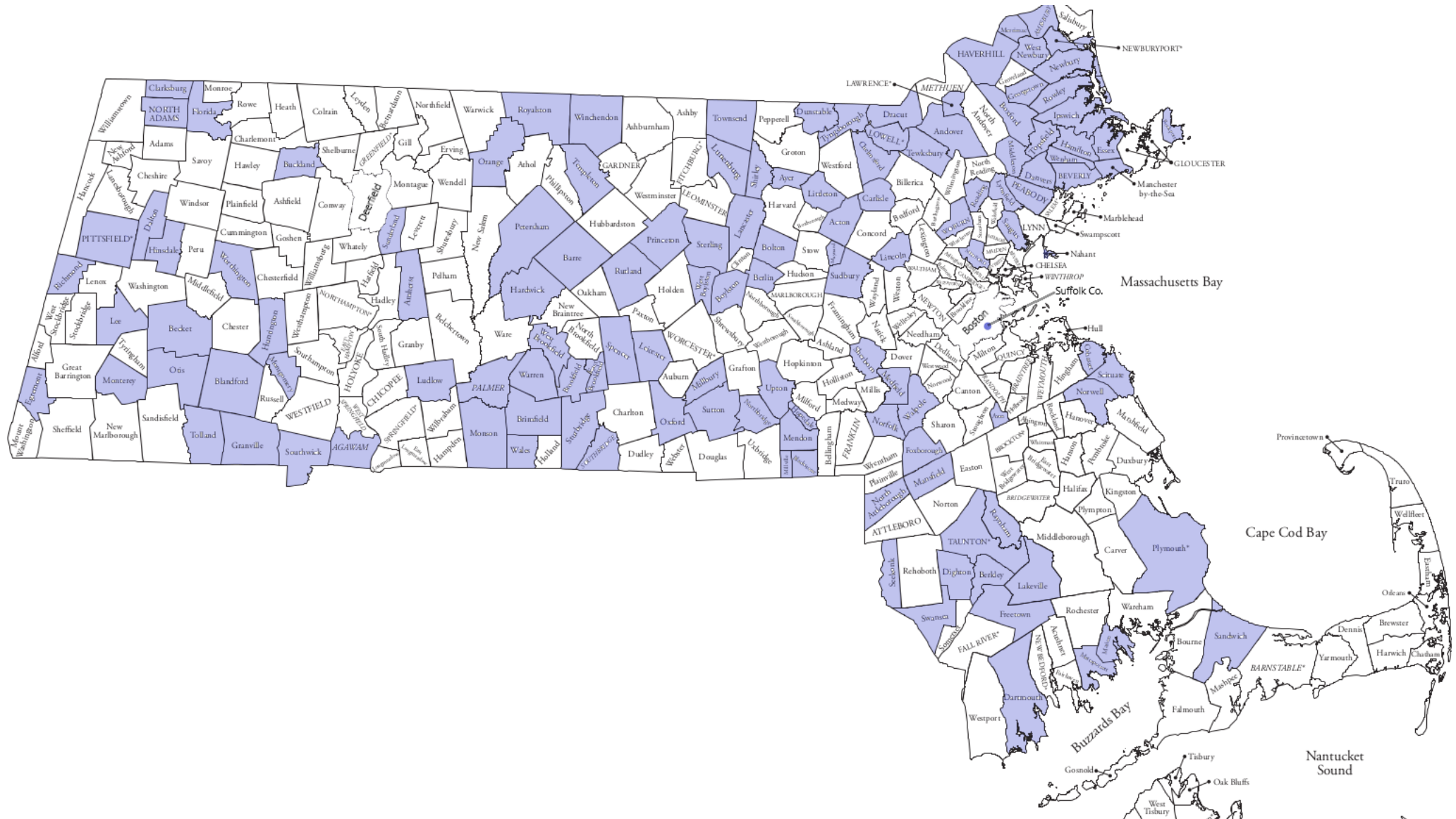


Comprehensive Wellness and Cost Savings Programs

- ✓ Hundreds of onsite and online programs available
- ✓ Wellness grants available for all members
- ✓ Disease and condition specific programs such as Abacus Disease Management, IMC Musculoskeletal Program, etc.
- ✓ Smartshopper program which provides cash incentives for employees to seek lower cost care
- ✓ Post 65 Retiree Program



MIIA Health Benefits Trust Members



For Members, By Members

- ✓ Provide strategic and collaborative planning sessions with PEC / IAC and Leadership
- ✓ Offer multi-year planning strategies to manage cost and evaluate product design
- ✓ Execute custom plans that meet the needs of each individual member
- ✓ Greatest choice in plan design of any provider or JPA
- ✓ Dedicated account executives and account service representatives
- ✓ Support HR in enrollment and daily activities
- ✓ Member portal, enrollment and benefit e-kits



Town Of Harvard Rate Comparison for 6/1/22

Plan Name	Enrollment	FY22 MNHG Rate	FY22 MNHG Increase	FY23 MIIA Rate	FY22 MIIA difference	MNHG Monthly Premium	MIIA Monthly Premium
ACTIVES							
Harvard Pilgrim HMO - Ind	11	\$949.00	1.0%	\$817.37	-11.56%	\$10,439.00	\$8,991.07
Harvard Pilgrim HMO - Fam	20	\$2,496.00		\$2,219.63		\$49,920.00	\$44,392.60
Harvard Pilgrim PPO - Ind		\$2,084.00	1%	\$1,021.71	-49.95%	\$0.00	\$0.00
Harvard Pilgrim PPO - Fam		\$5,501.00		\$2,774.54		\$0.00	\$0.00
Fallon Select - Ind	29	\$790.00	5.5%	\$817.37	4.89%	\$22,910.00	\$23,703.73
Fallon Select - Fam	43	\$2,109.00		\$2,219.63		\$90,687.00	\$95,444.09
Fallon Direct - Ind	9	\$735.00	5.5%	\$679.82	-6.64%	\$6,615.00	\$6,118.38
Fallon Direct - Fam	5	\$1,965.00		\$1,846.11		\$9,825.00	\$9,230.55
Tufts HMO - Ind	24	\$886.00	1.5%	\$817.37	-7.75%	\$21,264.00	\$19,616.88
Tufts HMO - Fam	32	\$2,406.00		\$2,219.63		\$76,992.00	\$71,028.16
Tufts POS - Ind		\$2,468.00	1.5%	\$1,021.71	-57.73%	\$0.00	\$0.00
Tufts POS - Fam		\$6,512.00		\$2,774.54		\$0.00	\$0.00

Retirees

CY21

Tufts Medicare Preferred Plus	121	\$437.00	1.6%	\$366.74	-16.08%	\$52,877.00	\$44,375.54
Tufts Medicare Advantage	25	\$341.00	4.3%	\$350.91	2.91%	\$8,525.00	\$8,772.75
Fallon Medical Plus Premier	3	\$228.00	0.00%	\$350.91	53.91%	\$684.00	\$1,052.73

Actives: -3.51%
 Retirees: -12.70%
 Overall: -5.14%

Total Monthly Cost	\$350,738.00	\$332,726.48
Total Annual Cost	\$4,208,856.00	\$3,992,717.76
Total Annual Difference		(\$216,138.24)
Town Share Annual Difference from MNHG		(\$151,296.77)
EE Share Annual Difference from MNHG		(\$64,841.47)

*Based on active & retirees 70/30

Updated 9/1/2021



Town of Harvard Weekly Pay Rate Comparison 6/1/22

MNHG Plan Name FY22	24 Pay Weekly Deduction	MIIA Plan Name FY23	24 Pay Weekly Deduction
Actives 80/20 (HMO) 50/50 (PPO/POS) (depending on date of hire.)			
Harvard Pilgrim HMO - Ind	\$94.90	HMO Blue NE \$300 Deductible-Ind	\$81.74
Harvard Pilgrim HMO - Fam	\$249.60	HMO Blue NE \$300 Deductible-Fam	\$221.96
Harvard Pilgrim PPO - Ind	\$521.00	PPO Blue Care Elect \$300 Ded- Ind	\$255.43
Harvard Pilgrim PPO - Fam	\$1,375.25	PPO Blue Care Elect \$300 Ded- Fam	\$693.64
Fallon Select - Ind	\$79.00	HMO Blue NE \$300 Deductible-Ind	\$81.74
Fallon Select - Fam	\$210.90	HMO Blue NE \$300 Deductible-Fam	\$221.96
Fallon Direct - Ind	\$73.50	HMO Blue Select \$300 Ded- Ind	\$67.98
Fallon Direct - Fam	\$196.50	HMO Blue Select \$300 Ded- Fam	\$184.61
Tufts HMO - Ind	\$88.60	HMO Blue NE \$300 Deductible-Ind	\$81.74
Tufts HMO - Fam	\$240.60	HMO Blue NE \$300 Deductible-Fam	\$221.96
Tufts POS - Ind	\$617.00	PPO Blue Care Elect \$300 Ded- Ind	\$255.43
Tufts POS - Fam	\$1,628.00	PPO Blue Care Elect \$300 Ded- Fam	\$693.64
Retirees 70/30			
Monthly		Monthly	
Tufts Medicae Preferred	\$131.10	Medex 2	\$110.02
Tufts Medicare Advantage	\$102.30	Managed Blue for Seniors	\$105.27
Fallon Medical Plus	\$68.40	Managed Blue for Seniors	\$105.27

***All MNHG Active rates are before FY23 renewal increases.**

****All MNHG Retiree rates reflect CY21 rates.**



Town of Harvard Weekly Pay Rate Comparison 6/1/22

MNHG Plan Name FY22	24 Pay Weekly Deduction	MIIA Plan Name FY23	24 Pay Weekly Deduction
Actives 75/25 (HMO) 50/50 (PPO/POS) (depending on date of hire)			
Harvard Pilgrim HMO - Ind	\$118.63	HMO Blue NE \$300 Deductible-Ind	\$102.37
Harvard Pilgrim HMO - Fam	\$312.00	HMO Blue NE \$300 Deductible-Fam	\$277.45
Harvard Pilgrim PPO - Ind	\$521.00	PPO Blue Care Elect \$300 Ded- Ind	\$255.43
Harvard Pilgrim PPO - Fam	\$1,375.25	PPO Blue Care Elect \$300 Ded- Fam	\$693.64
Fallon Select - Ind	\$98.75	HMO Blue NE \$300 Deductible-Ind	\$102.37
Fallon Select - Fam	\$263.63	HMO Blue NE \$300 Deductible-Fam	\$277.45
Fallon Direct - Ind	\$91.88	HMO Blue Select \$300 Ded- Ind	\$84.98
Fallon Direct - Fam	\$245.63	HMO Blue Select \$300 Ded- Fam	\$230.76
Tufts HMO - Ind	\$110.75	HMO Blue NE \$300 Deductible-Ind	\$102.37
Tufts HMO - Fam	\$300.75	HMO Blue NE \$300 Deductible-Fam	\$277.45
Tufts POS - Ind	\$617.00	PPO Blue Care Elect \$300 Ded- Ind	\$255.43
Tufts POS - Fam	\$1,628.00	PPO Blue Care Elect \$300 Ded- Fam	\$693.64
Retirees 70/30			
Monthly		Monthly	
Tufts Medicae Preferred	\$131.10	Medex 2	\$110.02
Tufts Medicare Advantage	\$102.30	Managed Blue for Seniors	\$105.27
Fallon Medical Plus	\$68.40	Managed Blue for Seniors	\$105.27

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Town of Harvard Weekly Pay Rate Comparison 6/1/22

MNHG Plan Name FY22	24 Pay Weekly Deduction	MIIA Plan Name FY23	24 Pay Weekly Deduction
Actives 70/30 (HMO) 50/50 (PPO/POS)			
Harvard Pilgrim HMO - Ind	\$142.35	HMO Blue NE \$300 Deductible-Ind	\$122.61
Harvard Pilgrim HMO - Fam	\$374.40	HMO Blue NE \$300 Deductible-Fam	\$332.94
Harvard Pilgrim PPO - Ind	\$521.00	PPO Blue Care Elect \$300 Ded- Ind	\$255.43
Harvard Pilgrim PPO - Fam	\$1,375.25	PPO Blue Care Elect \$300 Ded- Fam	\$693.64
Fallon Select - Ind	\$118.50	HMO Blue NE \$300 Deductible-Ind	\$122.61
Fallon Select - Fam	\$316.35	HMO Blue NE \$300 Deductible-Fam	\$332.94
Fallon Direct - Ind	\$110.25	HMO Blue Select \$300 Ded- Ind	\$101.97
Fallon Direct - Fam	\$294.75	HMO Blue Select \$300 Ded- Fam	\$276.92
Tufts HMO - Ind	\$110.75	HMO Blue NE \$300 Deductible-Ind	\$122.61
Tufts HMO - Fam	\$300.75	HMO Blue NE \$300 Deductible-Fam	\$332.94
Tufts POS - Ind	\$617.00	PPO Blue Care Elect \$300 Ded- Ind	\$255.43
Tufts POS - Fam	\$1,628.00	PPO Blue Care Elect \$300 Ded- Fam	\$693.64
Retirees 70/30			
Monthly		Monthly	
Tufts Medicae Preferred	\$131.10	Medex 2	\$110.02
Tufts Medicare Advantage	\$102.30	Managed Blue for Seniors	\$105.27
Fallon Medical Plus	\$68.40	Managed Blue for Seniors	\$105.27

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Town of Harvard FY23 Plan Changes

Network	6 New England States	Smaller BCBS MA Network	National	
Harvard	<u>HMO</u> Network Blue NE \$300 Deductible	<u>Limited Network</u> Network Blue Select \$300 Deductible	<u>PPO Network</u> Blue Care Elect \$300 Deductible	
Deductible	\$300/\$900	\$300/\$900	IN-Network	OUT-of-Network
Single/Family			\$300/\$900	
Max Out of Pocket				
Medical	\$2000/\$4000	\$2000/\$4000	\$2000/\$4000	
Pharmacy	\$3000/\$6000	\$3000/\$6000	\$3000/\$6000	
PCP Copay	\$20	\$20	\$20	20% after Deductible
Specialist Copay	\$45	\$45	\$45	20% after Deductible
ER Copay	\$100 after Deductible	\$100 after Deductible	\$100 after Deductible	
Labs & X-rays	\$0 after Deductible	\$0 after Deductible	\$0 after Deductible	20% after Deductible
High Tech Imaging	\$100 after Deductible	\$100 after Deductible	\$100 after Deductible	20% after Deductible
Inpatient Hospital	\$500 after Deductible	\$500 after Deductible	\$500 after Deductible	20% after Deductible
Day Surgery	\$250 after Deductible	\$250 after Deductible	\$250 after Deductible	20% after Deductible
Retail Rx Copay	\$10/30/65	\$10/30/65	\$10/30/65	N/A
Mail Order Rx Copay	\$25/75/165	\$25/75/165	\$25/75/165	N/A
MNGH match plans	HPHC HMO Fallon Select Tufts HMO	Fallon Direct	HPHC PPO Tufts POS	

updated 9/13/2021



Town of Harvard Retiree Plan Comparison

				Plans for 6/1/2022	
Carlisle	<u>Tufts</u> Medicare Preferred Supplement Plus	<u>Tufts</u> Medicare Preferred HMO	<u>Fallon</u> Medicare Plus Premier	<u>MIIA</u> Medex 2 w/PDP 26	<u>MIIA</u> Managed Blue for Seniors w/PDP 26
Deductible					
Single/Family	N/A	N/A	N/A	N/A	N/A
Max Out of Pocket	N/A	\$3,400	\$3,400	N/A	N/A
PCP Copay	\$10	\$10	\$15	\$10	\$10
Specialist Copay	\$10	\$15	\$25	\$10	\$10
ER Copay	\$50	\$50	\$75	\$50	\$50
Labs & X-rays	\$0	\$0	\$0	\$0	\$0
High Tech Imaging	\$0	\$0	\$0	\$0	\$0
Inpatient Hospital	\$0	\$300	\$250	\$0	\$0
Day Surgery	\$0	\$50	\$125	\$0	\$0
Retail Rx Copay	\$10/20/35	\$10/25/50	\$10/30/65	\$10/20/35	\$10/20/35
Mail Order Rx Copay	\$20/40/70	\$20/50/100	\$20/60/162.50	\$20/40/70	\$20/40/70

updated 9/13/2021

Questions?

