

The Insurance Advisory Committee

Meeting Minutes

APPROVED: November 16, 2020

Date: November 3, 2020

Time: 3:00 PM

Place: Zoom Virtual Meeting

Members present: Liz Allard – Non-Union Employee Personnel Board Representative; Lindsay Ames – Finance Department Representative; Nick Ammesmaki – DPW Representative; James Babu – Police Representative; Lisa Gagnon – Library Representative; Melissa Niland – Teachers Representative & Mary Zadroga - Non- Union School Employees Representative

Absent: Janet Vellante – Retirees Representative

Others Present: Marie Sobalvarro - Assistant Town Administrator/HR Director & Deborah Thompson, Director Council on Aging.

Meeting Convened at 3:02 pm

Minutes: On a Lisa Gagnon/Melissa Niland motion the minutes of October 28, 2020 were approved.

Discussion of Recommendation to the Select Board

Liz Allard, Chair of the IAC Committee, asked for volunteers to draft the IAC's written recommendation to the Select Board. Mary Zadrodga and James Babu volunteered.

There was general discussion of the proposed switch from MNHG to MIIA.

Discussion points included:

- It is a hard financial hit for the employees on Fallon and especially those employees relying on the adult dental care offered through one of the Fallon plans.
- How does this save the town money – where exactly is the huge savings coming from?
- It is unknown what the MNHG rates will be for next year (FY22) – that is the unknown.

Each committee member reported their constituents survey/vote results.

Liz Allard – Non-Union Employee Personnel Board Representative

- 8 town employees voted “no” to the move to MIIA.

- Liz presented a memo to the IAC committee members detailing her group's evaluation and recommendations of not moving to MIIA.

See Document: Dated: November 3, 2020, To Insurance Advisory Committee, From: Town Employees Represented by the Personnel Board: Employee Representative, RE: Evaluation and Recommendation of Moving to MIIA Blue Cross Blue Shield of Massachusetts Network.

Lindsay Ames – Finance Department Representative

- Lindsay is still process of surveying members of her group.

Nick Ammesmaki – DPW Representative

- The DPW members took a vote and it was unanimous 11-0 on “no” to moving to MIIA.

James Babu – Police Representative

- The police vote was a 100 percent “no” to the move to MIIA.

Lisa Gagnon – Library Representative

- Library staff of 7 benefitted employees voted yes for moving to MIIA but would like to see a 2-person plan offered.

Melissa Niland – Teachers Representative

- Melissa emailed the IAC committee members her survey results of the teachers.
 - The teachers voted to remain with MNHG at this time.
 - 53 respondents
 - 92.5% Stay with MNHG
 - 7.5% Move to MIIA
 - Some reasons for the voting to stay with MNHG included:
 - Timing is not great in a pandemic to have to switch health plans.
 - Town isn't saving that much money to make it worthwhile.
 - Concerns about what will happen in the future with rate hike.
 - There is no dental plan with BCBS which is a big concern.
 - We would like to support those who are on Fallon and not increase the rates for them.
 - Teachers are also concerned about the personal impact of a switch specifically because, their pediatric behavioral health practitioner may not accept BCBS.
 - We feel it is really important to communicate to the Select Board, that the stakes are very high. We all know that children and adolescents are experiencing high rates of depression and anxiety in the pandemic. Average wait times for mental health care are 6-12 months and pushing kids out of their current practices could be very, very damaging.

Mary Zadroga - Non-Union School Employees Representative

- Mary emailed the IAC committee members survey results of the non-union school employees.
- The vote was a “no”.
 - Concern about the availability of a provider under the new plan.
 - Loss of dental plan.
 - Change in wellness reimbursement.
 - Unsure how it affects retirees.
 - Unsure about co-pays and deductibles for different services.
 - Why is a change being considered and why now.

On a Lisa Gagnon/Melissa Niland motion and a Mary Zadroga second motion was made to vote as a committee to recommend either staying with MNHG or moving to MIIA.

The vote was taken on the recommendation of staying with MNHG and not moving to MIIA.

The following committee members voted yes to recommend staying with MNHG:

- Liz Allard – Non-Union Employee Personnel Board Representative
- Lindsay Ames –Finance Department Representative
- Nick Ammesmaki – DPW Representative
- James Babu – Police Representative
- Melissa Niland – Teachers Representative
- Mary Zadroga - Non- Union School Employees Representative

The following committee member voted no to recommending staying with MNHG:

- Lisa Gagnon – Library Representative

Set Date/Time for Next Meeting

The next Insurance Advisory Committee meeting is scheduled for Tuesday, November 10, 2020 at 3:00.

Adjourn Meeting – Meeting was adjourned at 3:16 pm.

Respectfully submitted,

Lisa V. Gagnon