

The Insurance Advisory Committee
Meeting Minutes
APPROVED: October 26, 2021

Date: September 21, 2021

Time: 3:45pm

Place: Zoom Virtual Meeting

Members present: Liz Allard – Non-Union Employee Personnel Board Representative, Lindsay Ames – Finance Department Representative; James Babu – Police Representative; Lisa Gagnon – Library Representative, Peter Murphy – Teachers Representative; Janet Vellante – Retirees Representative, Nick Ammesmaki – DPW, Mary Zadroga – Non-Union School Employees Representative.

Others present: Marie Sobalvarro – Assistant Town Administrator/HR Director, Adam Thornton – Blue Cross Blue Shield of Massachusetts; Tara Fafard – Massachusetts Interlocal Insurance Association.

1. Election of Officers

Liz Allard called the meeting to order at 3:45 p.m., after introductions the Committee proceeded with the election of officers.

Janet Vellante made the motion and Lisa Gagnon second to nominate Liz Allard as Chair of the Insurance Advisory Committee.

VOTE: All voting members voted in favor, no objections, no abstentions.

Mary Zadroga made the motion and Janet Vellante seconded to nominate Lisa Gagnon as Vice Chair of the Insurance Advisory Committee.

VOTE: All voting members voted in favor, no objections, no abstentions.

Lisa Gagnon made the motion and Janet Vellante seconded to nominate Mary Zadroga as Clerk.

VOTE: All voting members voted in favor, no objections, no abstentions.

2. Presentation by MIIA Heath Trust and BCBC representative:

Tara Fafard presented on the MIIA Health with information on the programs, plan designs and rates.

- MIIA offers only Blue Cross plans
- Fallon is no longer an option with MNHG
- Tufts and Harvard Pilgrim are merging
- MIIA is one of the largest groups in Massachusetts with 83,000 members

- Offers a wellness and dental program
- MIIA customizes health plans based on customer needs
- With the exception of Fallon Select all other current plans will have a lower rate with MIIA.
- Active member plans will decrease by -3.51%, retiree plans will decrease -12.7%, with an overall decrease of -5.14%.
- Three plan Options
 1. Network Blue New England – compares to Harvard Pilgrim, Tufts and Fallon Select.
 2. Network Blue Select (limited network) – compares to Fallon Direct
 3. Blue Care Elect – compare to PPO Network for out of New England coverage.
 4. Medex2 Plan (Nationwide) – compares to Tufts Medicare Preferred.
 5. Managed Blue for Seniors (limited network) – compares to Tufts Medicare and Fallon Medical Plus.

3. Discussion

- Copayment increases in future years.
- Will IAC have a say in any changes to plans
- Timeframe moving forward:
 1. Tara will send out an email for the IAC Committee to forward to membership.
 2. IAC members will collect questions from membership and send them to Liz Allard by September 29th. Questions of a personal nature can be emailed directly to Tara Fafard, Adam Thornton or Marie Sobalvarro.
 3. Recommendation of IAC will need to be received by the Board of Selectman by November 16th.

4. Approve Minutes of 3/25/21

Mary Zadroga made the motion and Liz Allard seconded to approve the minutes of the March 25, 2021 meeting as presented.

VOTE: All voting members voted in favor, no objections, no abstentions.

5. Set date/time of next meeting

The Insurance Advisory will meet again on October 4, 2021 at 3:45 p.m.

6. Adjourn

Janet Vellante made the motion and Mary Zadroga seconded to adjourn the meeting at 4:55 p.m.

VOTE: All voting members voted in favor, no objections, no abstentions.