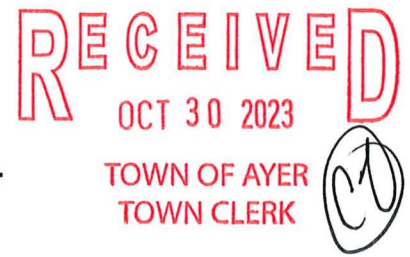


Town of Ayer

Insurance Advisory Committee Meeting Minutes For  
October 11, 2023 at 1pm



**Attendance:** Alicia Hersey (Town Hall/Clerical Union); Ryan Januskiewicz (DPW Union); Dave Greenwood (Fire Union); Janet Providakes (APPOA); Kevin Johnston (Retiree Representative); Amanda Lewis (Non-Union Representative)

**Absent:** Eric Pearson (Police Superiors);

**Also in Attendance:** Robert A. Pontbriand, Town Manager

**Town/School Retirees in Attendance:** Catherine Tenneson; Don Parker; Susan Parker; Anne Marie Fortin; Noreen O'Toole; Kathleen Daly; Doreen Quintiliani; Stephanie Gintner; Dan Sherman

**Call to Order:**

The meeting of the Insurance Advisory Committee (IAC) was called to order in the First Floor Meeting Room of the Ayer Town Hall.

**Review and Approval of the September 27, 2023 Meeting Minutes:**

The IAC reviewed the DRAFT meeting minutes from September 27, 2023.

**Motion:** A motion was made by K. Johnston and seconded by D. Greenwood to approve the September 27, 2023 meeting minutes. **Motion passed 4-2 abstentions** (A. Hersey and J. Providakes abstained as they were not present at the September 27, 2023 meeting)

**Review and Discussion of the Proposed FY 2025 Health Insurance Rates from MIIA:**

R. Pontbriand provided an overview of where the Insurance Advisory Committee was in the process. He reported that official notifications were sent to all Active Employees; Employees that currently have Tufts or Harvard plans; and A. Lewis sent a letter to all Retirees regarding the anticipated switch by the Town from MNHG to MIIA.

Amanda Lewis stated that since there are several Retirees here this afternoon, the IAC should hear from them.

Kathryn Tenneson asked why MIIA only offers one plan option of Blue Cross and Blue Shield?

Amanda Lewis provided an overview of why MNHG offered three plans as part of their plan design and why MIIA only offers one plan as part of their plan design. She stated that in almost all cases there will be no change in benefits to Retirees and in fact there are a few added benefits.

K. Johnston added that Minuteman Nashoba Health Group chose back in 1990 to offer three plans (Tufts, Harvard/Pilgrim, and Fallon Health) as part of their plan design. MIIA chose to only offer Blue Cross and Blue Shield.

Kathryn Tenneson asked if it just comes down to the issue of money.

K. Johnston stated that is definitely part of it. However, MIIA is a much larger group than MNHG and as such MIIA can better absorb high-cost claims and better minimize the cost impacts to the group.

Kathryn Tenneson stated that she is not as concerned about the copay costs and prescription costs as much as she is concerned that her doctor will only take Tufts insurance according to a Medicare book she looked at.

K. Johnston stated that is most likely not accurate and that if her current primary doctor takes Tufts, it is very likely that they also will take Blue Cross and Blue Shield.

Dan Sherman asked if under MIIA we would be locked into CVS for prescriptions?

K. Johnston stated that you would not be locked in.

Dorreen Quintiliani asked if they would still be on Medicare as well.

Amanda Lewis said yes.

K. Johnston concurred and stated that you will still be on Medicare and that the MIIA Plan will replace your MNHG Plan. Furthermore, under the new plan design with MIIA there will be no changes in the plan as it will mirror what you have now.

Amanda Lewis stated for those Retirees that are non-Medicare, their current Tufts Plan will become Blue Cross and Blues Shield and will be the same benefits.

Amanda Lewis added that changes will still be only allowed during Open Enrollment and that Blue Cross and Blue Shield is accepted nationwide. We want to make the transition as easy as possible and we have a dedicated representative from MIIA, Tara Farfard, who will work with us and walk everyone through the process.

Don Parker asked if the Town switches from MNHG to MIIA are the Retirees going to see any change.

Amanda Lewis said there will be no changes in benefits, in fact there will be a few new benefits.

**IAC Recommendation to the Select Board for FY 2025 Health Insurance and Join Purchasing Group – VOTE:**

Amanda Lewis asked if any of the IAC Members had anything further to discuss with respect to leaving MNHG for MIIA.

D. Greenwood stated that we have done our due diligence and that nothing is going to change with MNHG, and we are being proactive by going to MIIA which is in our best interests.

J. Providakes agreed with D. Greenwood and further stated that the trend of groups leaving MNHG is concerning and there is no plan to bring new members into MNHG.

There was consensus among the IAC that the appropriate due diligence has been completed and everyone has been notified regarding this important change.

**Motion:** A motion was made by D. Greenwood and seconded by J. Providakes that the Ayer Insurance Advisory Committee (IAC) formally recommend to the Ayer Select Board that the Town of Ayer leave the Minuteman Nashoba Health Group (MNHG) and join MIIA as the Town's health insurance joint purchasing group for FY 2025. **Motion passed (6-0).**

R. Pontbriand stated that this recommendation will be on the October 17, 2023 Select Board Meeting Agenda for the Select Board to review and consider. A. Lewis will prepare the appropriate memo for the recommendation to be included in the Select Board meeting packet.

R. Pontbriand further encouraged Members of the IAC to be in attendance for that meeting.

**Scheduling of Next Meeting:**

J. Providakes asked if the next IAC meeting could be on a Friday morning.

The IAC scheduled the next meeting for Friday, October 27, 2023 at 10am.

**Adjournment:**

**Motion:** A motion was made by J. Providakes and seconded by A. Hersey to adjourn at 1:50pm.  
**Motion passed 6-0.**

The IAC adjourned at 1:50pm.

Minutes recorded and submitted by Robert A. Pontbriand Town Manager.

Minutes reviewed and approved by the IAC on October 27, 2023.

Signed:   
Robert A. Pontbriand, Town Manager