

MINUTES – SELECTMEN
Monday, November 21, 2016
Furnace Brook Middle School Auditorium

Present: Stephen G. Robbins; Michael G. Bradley; James J. Fitzgerald; Rocco J. Longo, Town Administrator; John J. Clifford, Labor Counsel

Steve Robbins opened the meeting at 7:05 p.m. and announced that the meeting is being recorded by MCTV. Mr. Robbins explained that the reason for this meeting is to gather information about options for employee health insurance and said that no decision will be made tonight. Mr. Robbins introduced the members of the Insurance Advisory Committee, which represents all employees and retirees in the Town of Marshfield. Mr. Robbins said that they will be hearing presentations from Mayflower Municipal Health Group, Cook and Company, and Massachusetts Interlocal Insurance Association this evening.

Mayflower Municipal Health Group (MMHG) – Jack Sharry from Group Benefit Strategies, a consultant for MMHG, gave a brief presentation on the history of MMHG which is a joint purchase group, and the potential for future increases in health insurance rates. Mr. Sharry said that he anticipates a 10% increase in rates, but will not have exact figures for another month. Tom O’Brien, Treasurer of MMHG, gave a brief presentation on the finances of the Mayflower Municipal Health Group.

Cook & Company – Sue Shillue said that her company does health insurance consulting for Massachusetts municipalities and was asked by the Board of Selectmen to seek bids for health insurance rates for Town employees. She noted that the Town of Marshfield did not want to make any changes to the plans available, but was interested in seeing what other providers could offer in terms of rates. Ms. Shillue said that the bids came in as expected due to the high loss-ratio for the Town, which leads to higher quotes. Ms. Shillue said that of the bids received, MIIA came in with the lowest bid and that is why they were invited to make a presentation tonight.

Massachusetts Interlocal Insurance Association (MIIA) – Joe Callahan, Marketing Manager for MIIA, gave some details on the history of MIIA, a risk pool for Massachusetts cities and towns founded in 1982. Mr. Callahan said that MIIA deals with Blue Cross/Blue Shield exclusively and is their third largest client. Lou Paradis, Senior Account Executive, gave some details on the way they operate and how they determine rates for different cities and towns. Mr. Paradis said that he anticipates an increase in rates for the Town of Marshfield in excess of 24% if they were to join MIIA.

Mike Bradley said that it seems clear to him what direction the Board should take, but noted that they would like to hear from the Insurance Advisory Committee before they make a decision at their December 19 meeting.

After hearing some public comment the Board said they would take the information under consideration and make a decision at their December 19, 2016 meeting.

The meeting was adjourned at 8:20 p.m. There was no executive session held.

Respectfully submitted,

Catherine Burke

The following documents and exhibits were presented at the meeting: meeting agenda; presentation from Mayflower Municipal Health Group.