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**Insurance Advisory Committee Meeting Minutes For  
September 27, 2023 at 1pm**

**Attendance:** Christina Zoller (Town Hall/Clerical Union); Ryan Januskiewicz (DPW Union); Brenton Bourne (Fire Union); Kevin Johnston (Retiree Representative); Amanda Lewis (Non-Union Representative)

**Absent:** Eric Pearson (Police Superiors); Janet Providakes (APPOA)

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

**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 B. Bourne and seconded by K. Johnston to approve the September 27, 2023 meeting minutes. **Motion Passed 5-0**

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

R. Pontbriand provided an overview of where the IAC was in the process.

The IAC reviewed and discussed the proposed FY 2025 Health Insurance Rates from MIIA.

K. Johnston stated that he wanted to make sure that the IAC was doing all its due diligence. It has looked at MNHG, which we are a current member, and we have the information from MIIA. Is there anything else we need to look at such as Blue Cross and Blue Shield Direct? However, Blue Cross and Blue Shield Direct did not respond to the RFP the last time.

Amanda Lewis stated that Blue Cross and Blue Shield Direct would be very costly.

B. Bourne stated that the Fire Union is opposed to the GIC.

There was consensus that GIC was not in the best interests of the Town.

R. Pontbriand stated that the IAC has reviewed MNHG which we are a current member; reviewed MIIA; the GIC is out; Blue Cross and Blue Shield Direct chose not to bid on the Town last time; and we did a formal RFP process last time only to receive response from MIIA. The marketplace for municipal health insurance does not have a lot of options and the option of being self-insured is too costly for the Town to even consider.

B. Bourne stated that the Fire Union has discussed this and most of our members are on Blue Cross. The rates for MIIA are relatively comparable and the Fire Union would be supportive of the switch to MIIA at this time.

R. Januskiewicz stated that in the DPW Union there is only one Member in Tufts who may be concerned about the proposed change.

C. Zoller stated that she will be having a meeting of the Town Hall/Clerical Union to review and discuss. Our biggest concerns will be the costs and the coverage.

K. Johnston stated that a potential change to MIIA would not be a bad thing for Retirees and we should reach out directly to them with the information.

K. Johnston further stated that the IAC and the Town really should only be looking at other joint purchasing groups such as MNHG or MIIA which are in the best interest of the Town. One of the main reasons is that joint purchasing groups have the ability to mitigate the impact of individual high-cost claims.

Motion: A motion was made by K. Johnston and seconded by B. Bourne that the IAC only consider another join purchase group to mitigate the impacts of individual high-cost claims on future rates. Motion passed (5-0).

**Discussion on Next Steps for Outreach to All Employees and Retirees Regarding Proposed FY 2025 Health Insurance Plans and Rates from MIIA and Potentially Switching Health Insurance to MIIA:**

There was consensus by the IAC that all Town Employees and Retirees should be formally notified regarding the potential change and provided all the information with respect to the potential change. The IAC decided to have Benefits and Payroll (A. Lewis) send a comprehensive email to all Town Employees including all the information that the IAC has received/reviewed to date and inviting them to the next IAC meeting as well as asking them to contact Benefits and Payroll if they have any questions. Finally, it will also ask for input regarding a future informational presentation.

There was also consensus to send an additional comprehensive email to all Tufts and Harvard plan holders as they would see the most change if the Town switched to MIIA. There was also consensus to have a direct mailing to each Retiree regarding the potential change and all information.

**Discussion on Vote of IAC Recommendation to the Select Board:**

R. Pontbriand advised that the Town has until December 1 to notify the MNHG if the Town will be leaving. The IAC will need to make a recommendation to the Select Board in advance and the Select Board will need to take a vote.

R. Pontbriand provided two timelines: 1.) The IAC votes on October 25; IAC presents to Select Board on November 7 or 2.) The IAC votes on October 11; IAC presents to Select Board on October 17.

There was consensus of the faster timeline of voting on October 11 and presenting the Select Board on October 17.

B. Bourne stated that we have all the information and I think we know what direction we are headed in and perhaps if we go first other members of the MNHG may follow.

**Scheduling of Next Meeting:**

The IAC scheduled the next meeting for Wednesday, October 11, 2023 at 1pm.

**Adjournment:**

**Motion:** A motion was made by A. Lewis and seconded by C. Zoller to adjourn at 2:09pm. **Motion passed 6-0.**

The IAC adjourned at 2:09pm.

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

Minutes reviewed and approved by the IAC on October 11, 2023.

Signed:   
Robert A. Pontbriand, Town Manager