

**TOWN OF CHARLESTOWN  
SELECTBOARD HEALTH INSURANCE WORKSHOP MEETING  
NOVEMBER 4, 2009**

Selectboard Present: Jon LeClair, Steven Neill, Doug Ring

Staff Present: David Edkins – Administrative Assistant  
Jessica Dennis – Office Manager  
Regina Borden – Recording Secretary

Mr. LeClair called the Workshop Meeting to order at 6:18 PM.

**HEALTH INSURANCE WORKSHOP w/NH LOCAL GOVERNMENT CENTER REPRESENTATIVE:** Dana Conrad, Account Representative from the NH Local Government Center, was present to talk about the increased health insurance rates. They were surprised at how substantial it was. It is due to three things: 1) Economics; 2) Catastrophic Claim increases; and 3) Trend. Being in a pool they all participate with the claims. Due to the economics, they are seeing a high spike in claims; people are having procedures now that they might have put off such as knee replacement, people are stressed out, heart attacks, etc. Trend is made up of a multitude of things that include utilization and the uncertainty of where the provider contracts are going.

Charlestown is in the January Under 100 Pool with a 16.4% increase. They are doing a lot of work for cost containment strategies. There are three different up-coming changes.

*Specialty Medications;* they are now asking the people that go to the retail pharmacy to transition over to the CVS mail order program effective January 1, 2010.

*Mail Order;* people can get a 90 day supply for \$10, \$20, or \$30 rather than a 30 day supply at the local retail pharmacy.

*Generic;* People who are taking name brand medications can change to generic. If people choose not to they can still have the name brand but will be paying the general co-payment of \$10.00 and the difference between the generic price and the name brand. If for some reason they are unable to take the generic they could still obtain the name brand upon receipt of a note of explanation from their doctor and still pay the normal co-pay.

Some groups had their premiums increased from 9% to 30%; pretty much everybody had an increase. A booklet of information was sent to Jessica Dennis; folders were distributed at this meeting. Currently the Town is on a BlueChoice New Hampshire Two-Tier Plan; this is an Anthem product. This is a Point-of-Service Healthcare Plan. This plan offers two options and is used as an HMO. The plan and rate sheet was reviewed. A provider can refer a patient to anyone anywhere in the world (inside or outside the network).

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They looked at opportunities for prescriptions: 10/20/30 and 10/20/45. By changing out the prescription coverage the rate for a single person can change from \$703.03 to \$683.60. Explanations were provided for Office Visit Copay, ER Copay, Plan Deductible on Certain Services, and Out-of-Network Deductibles. Mr. Edkins noted that most of the Town employees use the Matthew Thornton plan; the Town pays 100% for the employee and 75% for dependents. Ms. Conrad said this is a good plan. They could go to the RX 10/20/45 to save some money; the difference is a \$30 prescription charge.

There is a new plan that is not yet rated. It is an MTB15 plan but they would be upping the deductible and ER copay amounts. But it will drop the rates. She hopes the savings will be enough to warrant transitioning people over; maybe a savings of between \$30 to \$50. As soon as additional information is available she will forward it to the office. With regard to the MTB15 Plan the new tentative rates will be: Single \$550.95; 2-Person \$1,101.90; Family \$1,487.57.

Ms. Conrad suggested that if the Town is shopping Jessica Dennis will be asked about the claims experience for the past two years. If they leave the NH LGC they will not be eligible to come back for two years. Mr. Neill asked Ms. Dennis to request these figures.

Ms. Conrad also distributed and provided an explanation on the processing of claims “Under 100 Pool –January 2010– Traditional Rating”.

Mr. LeClair declared this meeting adjourned at 6:58 PM.

Respectfully submitted,  
Regina Borden, Recording Secretary

Approved,

Jon B. LeClair, Chair

Steven A. Neill

Doug Ring

(**Note:** These are unapproved Minutes. Corrections, if necessary, may be found in the Minutes of the November 18, 2009, Selectboard meeting.)