

City of Westfield
Health Plan Trustees Meeting
Conference Room 315
January 14, 2026

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Trustees:

Present: Matthew Barnes, Vicki Moro, Shannon Barry, Jamie Naughton and Anne Larkham

Absent: none

Also in attendance: Marc Criscitelli, Kathy Breton and Russ Denver from HUB International, Heidi Fountain from Blue Cross and Blue Shield

The meeting was called to order by Vicki Moro at 11:30 AM.

The minutes of this meeting were taken by Matthew Barnes.

The following agenda items were discussed at this meeting:

- A motion was made by Jamie Naughton, seconded by Shannon Barry and voted 5-0 to approve the minutes of the October 27, 2025 meeting.
- Public Participation: None
- Health Insurance Trust Balance: Vicki Moro stated the Trust balance at 12/31/25 was \$4,713,280.32.
- HNE Amendment to cover doula care: Anne Larkham presented information from Sandra Ruiz at Health New England regarding approving an amendment to cover doula care for a maximum of 16 hours of services. Marc Criscitelli said adding this coverage will increase the annual cost to the Trust by about .5%. If approved, the coverage would begin 7/1/26. Additional information is needed for the next meeting, including if this is covered in the Blue Cross and Blue Shield plan.
- BCBS discontinuation of coverage for GLP-1 weight-loss medication: Marc Criscitelli stated that GLP-1 prescriptions for weight loss cost the plan \$1.019 million in the last year, about 4% of the plan's costs and is expected to double in the next year. Effective with the 7/1/26 plan renewal, BCBS will not cover GLP-1 medications for weight loss. He provides three options moving forward. The Trust can continue covering the medications by adding a rider to the policy and paying an increased premium. The Trust can decide not to cover the medications for weight loss. Option 3 would be a carve out for the GLP-1 weight loss prescriptions. Under this option, the medications would be covered but an additional premium could be charged, or the Trust could determine the portion of the prescription it would cover. Members could join the RXSaveCare program to purchase the medications on their own at a discount either from the manufacturer or through select retailers. Russ Denver's interpretation is that options 2 and 3 require plan designs change and approval by the PEC, but advised Anne Larkham to check with the City's legal counsel. Marc Criscitelli stated that about 77 members of about 2,600 total members are utilizing these prescriptions. The GIC is meeting this week to discuss the coverage of GLP-1s in their plans and the decision could impact the PEC process. Anne Larkham will begin the PEC

process in the event a decision is needed to meet the 3/1/26 deadline to inform BCBS about the 7/1/26 renewal.

- Alternative health plans for consideration: Marc Criscitelli discussed reference based pricing plans as an additional plan option for employees. He estimates the premiums would be about 10% lower than current plans. These plans pay providers less than insurance carriers, but a percentage above the Medicare reimbursement level. There is no network of providers, but ClaimDoc could analyze the providers that would accept the plan, and recommendations could be made to add additional providers. It is unknown if the existing stop loss policy would accept a third plan or would a separate stop loss policy be needed. Another option Marc Criscitelli discussed, but does not recommend, is ICRAAs. Employees would purchase their coverage from the exchange and claims would be paid by the exchange. These plans are like fully insured plans and run from 1/1 to 12/31. Russ Denver recommended presenting the idea of adding the referenced based pricing plan option to the IAC and getting their recommendation. A PEC could also occur during the year to make mid-year changes. Marc Criscitelli is estimating the Trust balance will decrease between \$700,000 to \$1 million for the year ending 6/30/26.
- Timeframe for setting active plan rates for July 1, 2026: To meet open enrollment timeframes and provide budget numbers, it was decided to try to set the 7/1/26 rates by the end of March or early April. Having the renewal rate information is important to making the decision regarding the GLP-1 coverage. Continuing to cover the GLP-1s for weight loss is expected to increase premiums 8%. Another Trust meeting will be scheduled soon.
- A motion was made by Jamie Naughton, seconded by Shannon Barry and voted 5-0 to adjourn the meeting at 1:02 PM.