



**COMMONWEALTH OF MASSACHUSETTS**  
**Office of Consumer Affairs and Business Regulation**  
**DIVISION OF INSURANCE**

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**EDWARD A. PALLESCHI**  
UNDERSECRETARY OF CONSUMER AFFAIRS  
AND BUSINESS REGULATION

**GARY D. ANDERSON**  
COMMISSIONER OF INSURANCE

**Minutes of Meeting of the Merged Market Advisory Council (Council) held on Wednesday, February 5, 2020 and Approved by the Council at the Meeting Held on Thursday, March 5, 2020; Motion of Council Member Michael Caljouw and Seconded by Council Member Mark Gaunya. The Motion Passed by a Unanimous Vote of the Council Members Present.**

February 5, 2020, Minutes of the Council Meeting  
**Held at 1000 Washington Street, Boston, Massachusetts.**

**Members Present:**

Gary D. Anderson, Chairman, Commissioner Division of Insurance  
Lauren Peters, designee of Marylou Sudders, Secretary of Health and Human Services  
Louis Gutierrez, Executive Director the Massachusetts Health Connector  
Michael Caljouw, Blue Cross & Blue Shield, Health Insurance Carrier representative  
Elizabeth Murphy, designee of Lora Pellegrini, Executive Director Massachusetts Association of Health Plans, Health Insurance Carrier representative  
Mark Gaunya, Health Insurance Broker representative  
Rosemarie Lopes, Insurance Broker representative  
Rina Vertes, Health Insurance Industry Actuary  
Amy Rosenthal, Small Group/Individual health insurance purchaser representative  
Patricia Begrowicz, Small Group/Individual Employer representative  
Wendy Hudson, Small Group/Individual Employer representative  
Joshua Archambault, Health Insurance Business Community representative  
Jon Hurst, President of the Retailers Association of Massachusetts, Health Insurance Business Community representative

**Participating by Telephone:**

Lora Pellegrini, Executive Director Massachusetts Association of Health Plans. Prior to the meeting Council Member Pellegrini contacted Kevin Beagan, Deputy Commissioner of the Health Care Access Bureau of the Division of Insurance, and informed him that she would be sending Elizabeth Murphy and would be calling in by telephone one hour after the meeting began, at 2:30PM to listen in to the remaining portion of the meeting.

**Attending to the Council:**

Rachel Davison, General Counsel of the Division of Insurance  
Michael D. Powers, Counsel to the Commissioner Division of Insurance

Jackie Horigan, Director Consumer Services Section of Division of Insurance  
Audrey Gasteier, Massachusetts Health Connector  
Emily Brice, Massachusetts Health Connector

**Call to Order:**

Chairman Gary Anderson called the meeting to order. Chairman Anderson announced that Marylou Sudders, Secretary of Health and Human Services, had a previous commitment that she was unable to postpone and sent Lauren Peters to attend the meeting on her behalf.

Chairman Anderson welcomed Gabe Cohen, from the office of the Secretary of Health and Human Services, to administer the oath of office and swear-in the members of the Merged Market Advisory Council (hereinafter sometimes referred to as the “Council”). Mr. Cohen handed out a piece of paper containing the oath of office to all the Members of the Council present, asked them to stand, raise their right hands, and repeat the oath of office after him, which included: (1) solemnly swearing and affirming faith and allegiance to the Commonwealth; (2) swearing and affirming support of the Massachusetts Constitution and to faithfully and impartially performing all of their duties as a Member of the Council; (3) and supporting the Constitution of the United States. All the Members of the Council whom were present at the meeting repeated the oath of office as administered and were duly sworn-in.

Chairman Anderson called for a review of the minutes of the meeting held on January 22, 2020. The Members of the Council reviewed the draft minutes and Council Member Wendy Hudson pointed out that she found one issue that should be changed in the draft minutes which was: the minutes reported that she was teleconferencing from Martha’s Vineyard during the January 22 meeting and in fact she was calling from Nantucket. Chairman Anderson called for a motion to approve the minutes as amended, a motion was made by Council Member Michael Caljouw, of Blue Cross & Blue Shield, the motion was seconded by Council Member Jon Hurst, President of Retailers Association of Massachusetts, and the motion passed unanimously with Chairman Anderson abstaining.

Deputy Commissioner Beagan went through the upcoming schedule for the regularly scheduled meetings for the Council, and went through the proposed schedule for the public meetings to gather public input from interested parties. Deputy Commissioner Beagan passed out minutes to the Members of the Council of the public meeting that was held on January 31, 2020, at the Division of Insurance located at 1000 Washington Street, Boston, Massachusetts. A Member of the Council asked Deputy Commissioner Beagan if the Council would accept written statements from interested parties and Mr. Beagan responded in the affirmative, stating that any written statements should be sent to: Merged Market @Mass. Gov.

Deputy Commissioner Beagan next introduced Bela Gorman, principal of Gorman Actuarial, Inc. to provide a presentation created for the individual/small group health insurance markets entitled “Health Insurance Premium Rates,” dated February 5, 2020. Ms. Gorman introduced herself and said she has been collecting some baseline public data from Massachusetts state agencies, and comparing it to private data. Ms. Gorman explained that the power point presentation she created was to go over some fundamental concepts underlining the Merged Market which would create a basis for understanding future presentations. The handout consisted of 43 slides that were projected on a large screen while Ms. Gorman went through each slide, at various points providing additional background information, and entertaining questions and comments from various Members of the Council.

At the conclusion of Ms. Gorman's presentation, Council Member Jon Hurst, Executive Director of the Retailers Association of Massachusetts, provided a handout entitled "Retailers Association of Massachusetts Annual Health Insurance Increases."

Louis Gutierrez, Executive Director Health Connector, noted that the Council during its deliberations should focus on the impact the individual market is having on the small group market and determine whether the individual market may be subsidizing the small group market.

**Adjournment of Meeting:**

Commissioner Anderson called for a motion to adjourn the meeting, the motion was made by Council Member Mark Gaunya and seconded by Council Member Amy Rosenthal, the motion passed by a unanimous vote of those in attendance with Chairman Anderson abstaining. Chairman Anderson concluded the meeting by thanking everyone for their participation.

Whereupon, the Council's business was concluded.

These minutes are exempt from the requirements of M.G.L. c. 30A, § 22(a) based on the definition of a "public body" as defined under c. 30A, § 18.

**List of Documents provided at the Council meeting:**

- 1. Slide presentation "Health Insurance Premium Rates" dated February 5, 2020 created by Gorman Actuarial Inc.**
- 2. Minutes of the public meeting held on January 31, 2020 at 1000 Washington Street, Boston, Massachusetts.**
- 3. "Retailers Association of Massachusetts Annual Health Insurance Increases."**