

**Norwell Board of Selectmen  
Meeting Minutes  
12/13/17**

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**Present:** Jason Brown, Ellen Allen, Gregg McBride, Peter Smellie, Peter Morin

**Open session; 7:00pm**

Jason Brown called the meeting to order.

All discussed the two options for the Town's 2018 health insurance coverage, noting the pros and cons of both plans.

The board discussed moving Town Hall to the Sparrell building and potential issues that could arise. All agreed that this reasonable approach would save the Town about \$4M in capital costs. Future meetings to discuss this project should be public and informative. Topics covered included how best to utilize the space at Sparrell and moving vs. remaining at 345 Main St. A potential cable studio location was discussed, with Mr. McBride noting that a studio of some kind will always be needed.

**Open Session cont'd., Osborn Room**

Jason Brown called the meeting to order in the Osborn Room at 7:35pm.

He reminded all that the meeting is recorded and televised.

*Motion; made by Ellen Allen, seconded by Peter Smellie, to approve the agenda as written.  
Unanimously voted*

**Citizen Comments – None**

**Selectmen's Reports and Announcements**

Mr. Brown announced the special election results, which showed overwhelming support for the new library. The ballot vote was 76% in favor of the library override. Ms. Allen gave a short recap of the proposed timeline, with construction to begin in March of 2019 with the goal of occupancy in May of 2020.

Mr. Smellie announced the passing of Charlie Hays, a former Selectman in the Town.

**Town Administrator's Report**

Mr. Morin announced that, in conjunction with the override vote, a future agenda will review the library bond financing and a road bond which needs to be done. This will probably be on an agenda in the month of January.

**Board of Health Update**

Board members Meg Doherty and John Litchfield were in attendance to present the update. Ms. Doherty gave a recap of the first year of Pay As You Throw (PAYT). The Town has achieved impressive results with a big increase in the amount of recycling and a decrease in the amount of trash tonnage. The board reviewed the full report, which is available in the BOS office.

Discussion ensued about the components making up the decrease in trash collection, noting that other trash disposal options are now available. There are a number of private trash companies that have moved into the Town. All discussed the comparisons of the old and new plans, noting that the total savings to date has funded some trash removal expense items such as new carts. Mr. Litchfield stated one "troubling" item: the Town has to pay to recycle at the cost of about \$17 per ton for single stream recycling. Fortunately, there is a cap on the charge which limits the cost to the Town.

Mr. Morin pointed out that implementing this program took a lot of hard work. The staff and board of the Health Department did a great job. This is an actual reduction in cost compared to



former increases in spending under the old program. Kudos to Ben Margro for his handling of the transition to the PAYT program.

Ms. Doherty noted that this year had the lowest number of reported cases of Lyme disease in the Town to date. Kudos to Ms. Demong for spreading the word about the tick education programs available to residents.

### **Health Insurance Recommendations**

Representatives from both Mayflower and MIIA were present for this discussion. Mr. Morin gave a brief overview of the current health insurance plan for the Town. Mayflower has insured the Town employees since 2008. Costs have increased significantly over the last several years and action must be taken to address these increases. The Town is looking for more stability or a consistent lower rate alternative.

Mass Interlocal Insurance Association (MIIA) is a candidate for this business and has invited the Town to join its plan. Mr. Morin gave an overview of MIIA and its plan, which has had an average of approximately 7% increases over the last few years.

Mayflower Insurance plan costs have increased 27% over the last two years. The MIIA plan would have a single provider - Massachusetts Blue Cross. Mr. Morin highlighted the differences in co-pays and other allowable costs between Harvard Pilgrim and Blue Cross. He noted that about 85% of the premiums paid were used to cover the medical costs in the Town, which is right in the sweet spot/ratio of cost to premium. Mayflower requires notice by 12/31/17 if the town intends to leave, but Mr. Morin has asked for an extension until MIIA can provide a quote. He gave a summary of potential options to consider for Mayflower vs. MIIA. Some are significant changes which would be hard for Town employees, but MIIA offers more stability. The Town's reserves from Mayflower would be left behind if the Town chooses MIIA, which is certainly a consideration. If no extension is granted by Mayflower this discussion and recommendation will be finalized at the 12/26/17 meeting. Mr. Morin answered comparison questions for the two insurance companies and explained the MIIA plan specifics for the board. Ms. Allen thanked Mr. Morin for all his hard work reviewing and analyzing the health insurance program for the Town. At this point in the meeting both MIIA and Mayflower representatives were invited to add to the discussion.

Joe Callahan from MIIA introduced himself and gave an overview of the MIIA plan. He noted that MIIA is the endorsed health insurance plan for the Massachusetts Municipal Association. The plan uses the Town's own experience to develop a personal rate. It is MIIA Board policy to have at least three months of claims available in reserves. Their plan offering has become predictable and accessible for budgeting purposes. The plan uses one provider, Blue Cross of Massachusetts, and MIIA is the 3<sup>rd</sup> largest client of Blue Cross.

Mr. Callahan gave an overview of other plan highlights, noting that MIIA always wants to have a multiyear plan in place. Questions were asked by the board of Mr. Callahan. Mr. Morin has received positive feedback from the Town Administrators in both Scituate and Cohasset about using MIIA's health insurance plan. Mr. Morin highlighted other notable points about using MIIA, adding that the annual rate calculation is very transparent, with no bargaining necessary if there are no plan design changes. MIIA is governed by a common board composed of member towns' Selectmen, Town Administrators, and other town officials. Board members are nominated by the membership annually. The board thanked Mr. Callahan for coming to the meeting.

Mayflower Insurance representative Tom O'Brien and Kate Sharry, consultant (works for GBS) introduced themselves and gave an overview of Mayflower. Ms. Sharry noted that the Town has a seat at the table and a voice in the decision making.

Mayflower is pleased to offer competitive pricing. Mr. O'Brien highlighted several key points about the company, including a funding surplus of \$3.45M five months into the plan year and potential ideas to introduce new products to help reduce costs. He noted that GBS evaluates the claims on a monthly basis and that Blue Cross also looks at Mayflower as a partner.

Mayflower will get the new rate from Blue Cross in mid-January. Mr. O'Brien addressed the Town's rates over the last 5 years and the large reserves. He handed out financial data for the board to review and answered questions. All financial information is on the Mayflower website,



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including the annual audit data. Based on member input, Mayflower decided to keep both Blue Cross and Harvard Pilgrim. Norwell's portion of the reserves is \$624K. Ms. Allen asked about the governance of this plan. The Steering Committee and Finance Committee composition were discussed. Mr. O'Brien explained each committee's role in the governance. The cost of Mayflower's management is very low. The General Advisory Board, composed of one member from each plan group (Mr. Morin for the Town), follows the advice of the Steering Committee about 85% of the time. Ms. Allen asked Treasurer Darleen Sullivan to comment on a plan transition. Ms. Allen asked about an extension on the opt-out question. Per Mr. O'Brien, the Steering Committee meets on Dec. 18<sup>th</sup> and will address the question then. Although an extension would be tough, he noted that this is a unique request. The final decision will be made between now and the end of the year. Mr. O'Brien addressed the reserves questions and again stated that the Mayflower reserves are healthy. Mr. Morin has been meeting with Pat Haraden of Gallagher Consulting to discuss the pros and cons of each plan. Mr. Haraden will attend the BOS meeting on 12/26/17 to offer his recommendation. All guests thanked the board for inviting them to the meeting.

## **2018 License Renewals**

### **Common Victualler – All Alcohol:**

*Motion; made by Ellen Allen, seconded by Peter Smellie, to renew the Common Victualler All Alcohol Licenses for the period 1/1/18 to 12/31/18 for the following: Asaka Japanese Restaurant and McGreal's Tavern. Unanimously voted*

### **Common Victualler – Wines and Malt:**

*Motion; made by Ellen Allen, seconded by Peter Smellie, to renew the Common Victualler Wines and Malt License for the period 1/1/18 to 12/31/18 for Pita Gyros. Unanimously voted*

### **Amusement (Weekdays):**

*Motion; made by Ellen Allen, seconded by Peter Smellie, to renew the Amusement (Weekdays) License for the period 1/1/18 to 12/31/18 for McGreal's Tavern. Unanimously voted*

### **Common Victualler:**

*Motion; made by Ellen Allen, seconded by Peter Smellie, to renew the Common Victualler Licenses for the period 1/1/18 to 12/31/18 for the following: Asaka Japanese Restaurant, Blue Moon Pizzeria, Boston Pizza, Eurest Dining, Fork in the Road, McGreal's Tavern, Norwell Pizzeria and Seafood, Pita Gyros. Unanimously voted*

### **Lodging House:**

*Motion; made by Ellen Allen, seconded by Peter Smellie, to renew the Lodging House license for the period 1/1/18 to 12/31/18 for the following: Capeway Motel, Pilgrim Lodging-Rehoboth House. Unanimously voted*

## **Upcoming Meetings**

The next meeting of the BOS will be Tuesday, December 26, 2017.

## **Future Agenda Items**

Formation of a library prooject committee; yes/no

Bylaw Review Committee (BRC) 1/17/18, early in the night. Purpose - to give the BRC some direction for the recodification, Warrant Articles for May Town Meeting hopefully


January meeting – bonding - road and library

MAPC – January at some point. Revised timeline sent to Peter Morin, invite accordingly

Applicants for EDC, on same night - TBD.

**Adjournment**

*Motion; made by Ellen Allen, seconded by Peter Smellie, to adjourn at 9:01pm. Unanimously voted*

A handwritten signature in dark ink, consisting of a large, stylized 'J' followed by a series of loops and a long horizontal stroke extending to the right.

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Jason Brown, Chair

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