

**OLD ROCHESTER REGIONAL SCHOOL COMMITTEE MEETING
OLD ROCHESTER REGIONAL SCHOOL DISTRICT
133 Marion Road
Mattapoisett, Massachusetts**

December 15, 2025 at 6:00 p.m.

Members Present: Michelle Smith (remote), Margaret McSweeney (in-person), Matthew Monteiro (in-person), James Muse (remote), April Nye (in-person), Joseph Pires (in-person), Robin Rounseville (in-person) and Betsy Stewart (in-person).

Members Absent: Frances-Feliz Kearns

Others Present: Michael S. Nelson, Superintendent of Schools; Howie Barber, Assistant Superintendent of Finance and Operations, Michael Devoll, High School Principal and Melissa Wilcox, Executive Assistant to the Superintendent (all in-person).

I. Meeting to Order

The meeting was called to order at 6:04pm by Chairperson Smith. Chairperson Smith stated in accordance with Massachusetts Open Meeting Law, the Agenda has been set, the meeting is being recorded, and unless there are any emergencies that need to be added, the Agenda will be followed as outlined. Chairperson Smith added that the meeting is being conducted via hybrid format and the public has the ability to participate in-person or through zoom with the link provided.

II. General

a. Acushnet Public Schools Update

That the School Committee hear an update from administration on the current state of discussions regarding a potential tuition agreement with the Acushnet Public Schools.

Superintendent Nelson informed the School Committee that as he mentioned at the last meeting, Acushnet was holding a School Committee meeting on December 9th. They did convene and voted to start formal negotiations with ORR and New Bedford Public Schools for possible tuition agreements. Superintendent Bailey and School Committee Chairperson Mr. Houde submitted a formal letter confirming this vote by the School Committee and also thanked the administration, students, staff and parents that participated in the tours. Superintendent Nelson confirmed the ORR School Committee voted at their last meeting to allow our administration to start these negotiations and Ms. Nye will join the negotiating team. He reminded those present that the full School Committee will need to approve any final agreement with Acushnet and he will continue to update the members throughout the process.

b. Approval of Capital Stabilization Expenditure

That the School Committee review an expenditure from the Capital Stabilization account.

Superintendent Nelson and Mr. Barber explained that as previously mentioned at a previous school committee meeting when discussing the athletic field project, the District will need to utilize funds from the Capital Stabilization Account for expenses beyond the \$750,000 received from former Representative Strauss for the project. Superintendent Nelson shared that Yard Boss has hit the ground running and already made great progress including digging and locating water for the second well.

Motion to approve the use of \$140,000 from the Capital Stabilization Account for the Athletic Field Improvement Project by April Nye

Seconded by Matthew Monteiro

Roll Call 8-0 (Smith; yes, Nye; yes, McSweeney; yes, Monteiro; yes, Muse; yes, Pires; yes, Rounseville; yes, Stewart; yes)

III. Policy Review

- a. **JFAE – Middle School Pathway Exploration Policy (Revision)** - Massachusetts state regulations (603 CMR 4.00) require sending districts to CTE schools and programs to maintain a districtwide Middle School Pathway Exploration Policy that documents how middle school students in the district are made aware of, and gain exposure to, career technical education (CTE) schools and programs available to them in their district, regional, agricultural, and other public high schools. Our administrative team has developed a policy for review by the Policy Subcommittee which was approved, and also approved by the Joint School Committee. This Policy was submitted to the State by November 1st. We received feedback to revise the policy to include how the district will document participation in tours and other elements of the policy. The Policy Subcommittee has reviewed and supported the revisions to the policy.

Superintendent Nelson confirmed with the School Committee that this policy was submitted to DESE prior to the deadline after approval by the Joint School Committee in October. Upon review, DESE provided feedback to further clarify how the District will maintain documentation of student participation in tours and other elements of this policy implementation. The revisions were shared and the District added the section entitled Maintenance of Records which states ‘Old Rochester Regional Junior High School will maintain a record of all on-site presentations, assemblies, and student tours to CTE schools, along with other relevant information about collaboration between the district and member CTE/vocational schools. These records will be made available to DESE upon request.’ Superintendent Nelson explained it will be updated with DESE after today’s vote, but will also be presented at the next Joint School Committee for approval as well and then added to the policy manual if supported.

Motion to approve the revisions to policy JFAE – Middle School Pathway Exploration Policy by April Nye

Seconded by Robin Rounseville

Roll Call 8-0 (Smith; yes, Nye; yes, McSweeny; yes, Monteiro; yes, Muse; yes, Pires; yes, Rounseville; yes, Stewart; yes)

- b. **IKFE – COMPETENCY DETERMINATION (New) and IKF – GRADUATION REQUIREMENT (New)** - DESE has shared guidance for districts regarding the required Competency Determination policy. The guidance document, which can be found on DESE’s website, requires that all districts submit a Competency Determination policy approved by their committees along with their IKF - Graduation Requirement policy no later than December 31, 2025. The Policy Subcommittee has reviewed and supported these policies for consideration.

Mr. Devoll explained that since the fall 2024 state elections, Question 2: Elimination of MCAS as High School Graduation Requirement eliminated the requirement that students pass the Massachusetts Comprehensive Assessment System (MCAS) in order to graduate high school but still require students to complete coursework that meets state standards. Since then, all high schools in the state have worked to define competency determination and formalize this, along with graduation requirements, into approved policies. At ORRHS, the graduation requirements have been long-standing and approved annually by the ORR School Committee within the Student Handbook. This school year, DESE mandated submitting competency determination and graduation policies by December 31, 2025. The ORRHS administration, faculty and staff, along with the school council, worked to finalize and submit each policy to the Policy Subcommittee. The Policy Subcommittee supported these policies. Superintendent Nelson explained it will be updated with DESE after today’s vote, but will also be presented at the next Joint School Committee for approval as well and then added to the policy manual if supported.

School Committee Feedback:

Ms. Rounseville inquired as to how long it had been since foreign language has been a graduation requirement. Mr. Devoll estimated about eighteen years, but he does expect further changes from the state by the end of this school year and anticipates foreign language being incorporated into their next update of requirements.

Motion to approve policies IKF Graduation Requirement and IKFE Competency Determination as presented by April Nye

Seconded by Robin Rounseville

Roll Call 8-0 (Smith; yes, Nye; yes, McSweeny; yes, Monteiro; yes, Muse; yes, Pires; yes, Rounseville; yes, Stewart; yes)

IV. Executive Session

That the School Committee enter into executive session for purposes of exception #3, to discuss strategy with respect to collective bargaining or litigation if an open meeting may have a detrimental effect on the bargaining or litigating position of the public body and the chair so declares, and exception #7, to comply with the provisions of any general or special law or federal grant-in-aid requirements.

Motion to enter into Executive Session at 6:24pm for purposes of exception #3, to discuss strategy with respect to collective bargaining or litigation if an open meeting may have a detrimental effect on the bargaining or litigating position of the public body and the chair so declares, and exception #7, to comply with the provisions of any general or special law or federal grant-in-aid requirements, to return to regular session, by April Nye

Seconded by Matthew Monteiro

Roll Call 8-0 (Smith; yes, Nye; yes, McSweeny; yes, Monteiro; yes, Muse; yes, Pires; yes, Rounseville; yes, Stewart; yes)

Motion to exit Executive Session at 7:28pm to return to regular session by Matthew Monteiro

Seconded by April Nye

Roll Call 8-0 (Smith; yes, Nye; yes, McSweeny; yes, Monteiro; yes, Muse; yes, Pires; yes, Rounseville; yes, Stewart; yes)

V. General

a. Gateway Health Group Update

That the School Committee hear an update from administration.

Superintendent Nelson and Mr. Barber welcomed NFP representatives Eric Avrumson and Edward Burns to provide an update on Gateway Health Group, of which ORR, Carver and Lakeville are a part of. Mr. Barber shared the following; *“As we know health care continues to be complex to plan for, and challenging for employers and employees in the industry. We wanted to share with our school committee that the Gateway Health Group was notified by their broker/consultant, NFP, since our last school committee meeting, that their current projections of claims indicate that the Gateway Health Group could face a closing deficit this year. As you know, the Gateway Health Group is comprised of the following members: the Town of Carver, the Town of Lakeville, and the Old Rochester Regional School District. Driving factors identified by NFP include higher than anticipated run off claims from fiscal year 2025, decrease in stop loss reimbursement, retiring debt, and GLP 1 utilization. As a result, the current claim rates our outpacing available funding. Furthermore, NFP has made recommendations to the Gateway Health Group to consider in light of the current projections. These recommendations include making additional premium payments, a mid year premium rate increase, and the possibility of eliminating GLP-1 medications for weight loss purposes only. Depending on continued claim rates and actions taken by the Gateway Health Group, the possible debt projected by NFP would range from \$1-3 million in a best case scenario or a \$5-6 million in a worst case scenario for the Gateway Health Group. The Gateway Health Group has two paths it can take. The group can continue to operate with its members and plan to manage claims and costs this fiscal year and beyond, or the group could dissolve if the member configuration changes for next year. If the Gateway Health Group was to dissolve at the close of this fiscal year, the members would be responsible for their liabilities in accordance with the Gateway Health Group by-laws. At this time the Gateway Health Group is analyzing the recommendations made by NFP and no decisions have been taken to act on them. We will continue to monitor the discussions and actions of the Gateway Health Group, share information with our union leaders, share information with our employees, town officials, and collaborate with our Insurance Advisory Council. Furthermore, we will continue to update the school committee on developments as we monitor this current situation.”*

Superintendent Nelson explained that recommendations from NFP have been made on how to possibly move forward, but before any action can be taken by the District or Gateway Health Group, successful negotiations with ORR unions would be required. Mr. Avrumson described state and national claims increases throughout the industry and major deficits are being seen across the board by Blue Cross Blue Shield, Harvard Pilgrim and more. He further explained that when rates were set last year with the

information they had at the time from HPI (the District's current insurance administrator) and CVS, data was missing from FY2025 claims not processed yet by HPI which has resulted in unanticipated claims. Mr. Avrumson informed the School Committee that while it is good that Gateway has less claims that utilize stop loss coverage, it also means less of a reimbursement. He continued that the more likely scenario is not the worst case scenario. The hope is that claims normalize back to original projections, but that still may result in a deficit at the end of the year due to the unexpected runoff claims. In the industry, major health insurance firms like Blue Cross and Harvard Pilgrim are likely moving in a direction of changing the coverage of GLP-1s. Mr. Avrumson said the trends they are currently monitoring are starting to show a more favorable direction, as the rollover claims are winding down, stop loss contracts end in the next month and in mid-January NFP will be able to review updated information and provide further updates to the School Committee at the next regularly scheduled meeting. It continues to be a fluid situation. Superintendent Nelson added that the District also must consider options if Carver and Lakeville elect to leave Gateway, therefore the group may dissolve.

Chairperson Smith thanked the administration for sharing this information and being transparent on a difficult conversation that affects many of our faculty and staff. Ms. Nye thanked Mr. Avrumson and Mr. Burns for attending and their explanation from the NFP perspective.

VI. Information and Future Agenda Items

a. Timeline

- i. Next ORR School Committee: January 15, 2026
- ii. Next Joint School Committee: January 29, 2026

b. Future Agenda Items

- i. Initial Budget Review (January)
- ii. School Choice Public Hearing (January)
- iii. Health Unit Application (February)
- iv. Budget Public Hearing (March)
- v. Approval of Leases (April)
- vi. School Committee Reorganization (June)
- vii. School Improvement Plan Approval (June)
- viii. Student Handbook Approval (June)

The 2025-2026 school calendar is available on our website: <https://tinyurl.com/239tr9xa>

District-wide events are available on our website: <https://www.oldrochester.org/district-calendar>

VII. Public Comment

Public comment is governed by approved school committee policy.

There were no public comments.

VIII. Adjournment

Motion to adjourn at 7:56pm by April Nye

Seconded by Matthew Monteiro

Roll Call 8-0 (Smith; yes, Nye; yes, McSweeny; yes, Monteiro; yes, Muse; yes, Pires; yes, Rounseville; yes, Stewart; yes)

Meeting Resources

Agenda

Letter from Acushnet

Capital Stabilization Memo

JFAE – Middle School Pathway Exploration Policy Draft

IKF – Graduation Requirements Policy Draft

IKFE – Competency Determination Policy Draft

Pursuant to Chapter 30A of the Massachusetts General Laws, you are hereby notified of the following meeting:

Revised 12.15.25 (Order of items updated)
OLD ROCHESTER REGIONAL SCHOOL COMMITTEE MEETING
OLD ROCHESTER REGIONAL SCHOOL DISTRICT
133 Marion Road
Mattapoisett, Massachusetts

December 15, 2025 at 6:00 p.m.

ZOOM LINK:

<https://oldrochester-org.zoom.us/j/95561881344?pwd=OxKszymWvS8ZMw4qrs4PR5MgaDhcal.1>

Meeting ID: 955 6188 1344

Passcode: 798324

This meeting will be conducted in a hybrid format. School Committee, administration and the public will have the option of meeting in person in the Media Center at Old Rochester Regional Junior High School located at 133 Marion Road, Mattapoisett, MA 02739 or via zoom. Supporting documentation for agenda items can be found on the School Committee webpage: <https://www.oldrochester.org/district/sc>.

I. Meeting to Order

II. General

a. Acushnet Public Schools Update

That the School Committee hear an update from administration on the current state of discussions regarding a potential tuition agreement with the Acushnet Public Schools.

b. Approval of Capital Stabilization Expenditure (VOTE)

That the School Committee review an expenditure from the Capital Stabilization account.

III. Policy Review (VOTE)

a. JFAE – Middle School Pathway Exploration Policy (Revision) - Massachusetts state regulations (603 CMR 4.00) require sending districts to CTE schools and programs to maintain a districtwide Middle School Pathway Exploration Policy that documents how middle school students in the district are made aware of, and gain exposure to, career technical education (CTE) schools and programs available to them in their district, regional, agricultural, and other public high schools. Our administrative team has developed a policy for review by the Policy Subcommittee which was approved, and also approved by the Joint School Committee. This Policy was submitted to the State by November 1st. We have received feedback to revise the policy to include how the district will document participation in tours and other elements of the policy. The Policy Subcommittee has reviewed the revisions to the policy.

b. IKFE – COMPETENCY DETERMINATION (New) and IKF – GRADUATION REQUIREMENT (New) - DESE has shared guidance for districts regarding the required Competency Determination policy. The guidance document, which can be found on DESE's website, requires that all districts submit a Competency Determination policy approved by their committees along with their IKF - Graduation Requirement policy no later than December 31, 2025. The Policy Subcommittee has reviewed these policies for consideration.

IV. Executive Session (VOTE)

That the School Committee enter into executive session for purposes of exception #3, to discuss strategy with respect to collective bargaining or litigation if an open meeting may have a detrimental effect on the bargaining or litigating position of the public body and the chair so declares, and exception #7, to comply with the provisions of any general or special law or federal grant-in-aid requirements.

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That the School Committee hear an update from administration.

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VII. Public Comment

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VIII. Adjournment (VOTE)

The list of agenda items are those reasonably anticipated by the Chair to be discussed at the meeting. If you need more information or reasonable accommodations for this meeting, please contact the Superintendent's Office at 508-758-2772 ext. 1956. Meeting resources, minutes and recordings are available on the School Committee webpage: <https://www.oldrochester.org/district/sc>



Acushnet Public Schools

Office of the Superintendent
708 Middle Road, Suite 1, Acushnet, MA 02743
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Colleen Doyle
Director of Student Services

Aldo Petronio
Business Manager

Patrick Mistler
Director of Technology

Angela Ruggeri
Assistant Superintendent of
Curriculum, Instruction &
Assessment

Paula J. Bailey, Ed. D.
Superintendent of Schools

December 11, 2025

Dear Superintendent Nelson and Principal Devoll,

As you know, at the Acushnet School Committee's December 9 meeting, the Committee voted to enter into negotiations for a new long-term high school agreement. Our School Committee and Administrative Leadership Team are excited about the potential partnership with Old Rochester Regional, and we appreciate the positive momentum and collaborative spirit surrounding this work.

While we recognize there are important details to work out through the negotiation process, we are optimistic that we will be able to reach an agreement in the near future – one that reflects our shared commitment to providing an excellent high school experience and strong opportunities for Acushnet students.

Thank you as well for all of the thoughtful planning and coordination to accommodate our School Committee members and administrators during the tours, and for organizing the parent, student, and educator panels. The opportunity to hear directly from members of the ORR community was incredibly informative and helpful as we consider the possibilities ahead. We are grateful for your time, transparency, and hospitality throughout the process.

We look forward to continued conversations and to working together in the weeks ahead. Please extend our thanks to the staff, students, and families who participated and helped make these visits so valuable.

Sincerely,

Paula J. Bailey
Superintendent of Schools

Ronald Houde
School Committee Chair

JFAE - Middle School Pathway Exploration Policy

Policy Overview

The Old Rochester Regional School District in accordance with Massachusetts state regulations (603 CMR 4.00) and guidance from the Department of Elementary and Secondary Education (DESE) is committed to ensuring that all Old Rochester Regional Junior High School students and their parents/guardians are made aware of and gain meaningful exposure to career technical education (CTE) schools, agricultural schools, and career-related programs available to them through district, regional, and other public high schools.

High School Pathway Options

By October 15th of each school year, the following outreach methods will be planned, scheduled, and communicated with students and their parents/guardians of the Old Rochester Regional Junior High School:

- On-site information sessions at the Old Rochester Regional Junior High School.
- Direct mail and/or email communications to students and parents/guardians.
- Public-facing website updates featuring available CTE and agricultural programs.
- Seventh and eighth grade students may participate in school-day tours of CTE schools, agricultural schools, or career pathway programs.

The following CTE schools, agricultural schools, or career pathway programs are available to students based on the student's town of residence. Old Rochester Regional Junior High School will collaborate with the following institutions and programs to facilitate student awareness and exploration:

- Career Technical Schools:
 - Old Colony Regional Vocational Technical High School (Mattapoisett and Rochester residents)
 - Upper Cape Cod Regional Technical High School (Marion residents)
- Agricultural School:
 - Bristol County Agricultural High School (Marion, Mattapoisett and Rochester residents)
- District and Regional Career-Related Programs:
 - Old Rochester Regional High School [*Chapter 74 Early Childhood Education Program and Advanced Manufacturing and Business & Finance Career Pathways*] (Marion, Mattapoisett and Rochester residents)

Junior High School Career Exploration

All students in seventh and eighth grade participate in whole-class presentations as part of college and career exploration. Students receive information on secondary school and career options, and utilize online tools to assess personal interests, abilities, and skills.

Students gain exposure to regional and district pathways, including CTE schools and programs, agricultural schools, and career pathways programs, through communication in newsletters, guidance curriculum, school presentations, school tours, interest surveys, and information sessions.

Students are given the opportunity to meet individually with school counselors for future planning. Resources are provided within a Learning Management System (LMS), which includes access and instruction for utilizing online career exploration tools such as MassCIS, MyCAP, MAFSA, and ONet.

Junior High School CTE Tour Options

Old Rochester Regional Junior High School will coordinate with regional CTE schools and programs, agricultural schools, and career pathways programs to:

- Arrange school-day tours for Old Rochester Regional Junior High School students.
- Ensure transportation costs are covered by the hosting institution.
- Integrate exploration activities into students' academic and career planning.
- Interview at Old Rochester Regional Junior High School during the school day for vocational schools for those students who have applied.
- Ensure tours will be considered excused absences, provided the hosting institution confirms the student's participation.
- Ensure no school or program withholds access to these tours during the school day.

The Guidance Department at Old Rochester Regional Junior High School will be the primary contact and will collaborate with admission personnel from CTE schools and programs, agricultural schools, and career pathways programs.

Providing Records to CTE Schools and Programs

Old Rochester Regional Junior High School will release the names and addresses of seventh and eighth grade students by October 15th each year.

Parents/guardians and eligible students will receive notice and have the opportunity to request that this information not be released without prior consent.

This demographic information is shared only with authorized personnel from regional CTE schools, agricultural schools, and career pathway programs.

Old Rochester Regional Junior High School will provide relevant information to member regional CTE schools and programs and agricultural schools for students who have applied.

- This may include documentation of student interest, attendance records, and discipline records in accordance with the vocational school's requirements.
- A copy of records sent will be made available in written form upon request to students and parents/guardians.

Annually, the District will sign an attestation that the Middle School Pathway Exploration Policy is implemented. The District will make their Middle School Pathway Exploration Policy available on the district website and provide written copies to students and parents/guardians, upon request.

Maintenance of Records

Old Rochester Regional Junior High School will maintain a record of all on-site presentations, assemblies, and student tours to CTE schools, along with other relevant information about collaboration between the district and member CTE/vocational schools. These records will be made available to DESE upon request.

IKF - GRADUATION REQUIREMENTS

In order to graduate from Old Rochester Regional High School, a student must have earned at least 120 credits and complied with all state accountability requirements. In order to receive full credit, a student must receive either passing grade of a Pass (P) or a 65 (D) or better and meet the attendance requirements. Full-year courses are worth 5 credits each, half-year courses are worth 2.5 credits each. Credit will be granted upon completion of a course. Within the 120 total credits, the following courses at the college prep, honors, Advanced Placement or Dual Enrollment levels are graduation requirements:

Four years of English

Four years of Mathematics, including of Algebra I and Geometry

Two years of lab-based Science, including Biology

Three years of Social Studies including World History, U.S. History 1 and U.S. History 2

Four years of Physical Education*, or 2 years with an activity waiver

Health 9 and Health 10

One full year or two-half year courses in the Arts**

*consistent with M.G.L. c. 71, §. 3, the school will only excuse a student from participating in Physical Education on the written order of a licensed physician.

Additional credits needed for a graduation may be selected from among elective courses.

Credit for Foreign Study: Students who are away for a term or year to participate in a student exchange program or otherwise study abroad may receive credits toward high school graduation when (1) study plans are approved by the school administration in advance; and (2) the institution where the study occurred submits a record of the student's work. In these instances, the Standing Committee for Graduation Requirements will evaluate the work and assign credit for it according to standards prevailing in Old Rochester Regional High School.

**To satisfy the Arts graduation requirement, students must successfully complete one credit in a course aligned with the 2019 Massachusetts Arts Curriculum Framework. Under this framework, *Arts* includes the following five disciplines: Dance, Media Arts, Music, Theatre, and Visual Arts.

LEGAL REFS.: M.G.L. [69:1D](#)

603 CMR [30:00](#)

SOURCE: MASC - Updated 2025

File: IKFE

COMPETENCY DETERMINATION

One of the requirements for graduation in Massachusetts is a determination of competency in subjects previously covered by the MCAS. In addition to other requirements for graduation, students must have been determined by the district to have achieved mastery of the common core of skills, competency, and knowledge in said areas, and satisfactorily completed coursework that has been certified by the student's district as showing mastery of the skills, competencies, and knowledge contained in the state academic standards and curriculum frameworks.

Competency Determination Requirements

A determination of competency shall include:

Demonstrating a **mastery of skills in English language arts, mathematics, and science**; and the **satisfactory completion of relevant coursework** aligned to the standards measured by the high school English language arts, mathematics, and science MCAS assessments administered in 2023.

An additional requirement for **mastery in US History** will apply to the graduating class of 2027, and beyond.

To show mastery, a student must successfully complete, in accordance with the district’s grading policy:

- 1. The final exam for a course; or
- 2. A capstone or portfolio project; or
- 3. An equivalent measure identified in the district’s CD policy.

Completion of Relevant Coursework:

A student enrolled at the Old Rochester Regional High School will be determined to have satisfactorily completed coursework and earned full credit in accordance with the district’s grading policy and the requirements outlined below:

Content Area	Coursework Requirements	Notes
English Language Arts	English 9 English 10	To satisfy this course requirement, the English Language Arts courses must be taken in grades 9-12.
Mathematics	Algebra 1 Geometry	Algebra 1 and/or Geometry taken in grades 7 or 8 will be certified as meeting the coursework requirement for the mathematics component of the CD as listed in the 2017 Massachusetts

		Mathematics Curriculum Framework.
Science	The equivalent of one year of any one of the following disciplines: Biology, Physics, or Chemistry.	To satisfy this course requirement, the science course must be taken in grades 9-12.
U.S. History (Beginning with the graduating class of 2027)	The equivalent of a one-year United States history course, either U.S. History 1 or U.S. History 2.	To satisfy this course requirement, the U.S. History course must be taken in grades 9-12.

Mastery of Skills:

A student enrolled at the Old Rochester Regional High School will be determined to have demonstrated a mastery of skills by successfully completing, with a score of 60% or better, formative and summative assessments that align and show mastery of Massachusetts Curriculum Frameworks.

Mastery in science may also be demonstrated by earning a performance level of Exceeding, Meeting, or Partially Meeting Expectations on the Biology MCAS assessment.

Mastery in English Language Arts and mathematics may also be demonstrated by earning a performance level of Exceeding or Meeting Expectations on the ELA and Mathematics MCAS assessments.

ORRHS Aligned Courses:

ORRHS offers the following courses in alignment with the state curriculum frameworks that meet the above requirements.

English Language Arts	Mathematics	Science	Social Studies
English 9	Algebra 1	Biology	U.S. History 1
Honors English 9	Geometry	Chemistry	Honors U.S. History 1
English 10	Honors Geometry	Honors Chemistry	U.S. History 2
Honors English 10		Physics	Honors U.S. History 2
		Honors Physics	AP U.S. History

Additional Considerations:

Students with Disabilities

The Old Rochester Regional High School must both provide a Free and Appropriate Public Education to students with disabilities and must also determine that the student has met the competency determination and local graduation requirements prior to graduating that student. Students with disabilities who have been placed in out-of-district placements must meet the requirements of the competency determination policy of the placing school district. Discussion of the competency determination must be a part of the IEP Team's transition planning.

English Language Learners:

The Old Rochester Regional High School shall, on a case-by-case basis, determine the appropriate courses necessary for English Language Learners to both achieve language proficiency and meet the competency determination requirements.

Late-Enrolling Students:

Students who enroll in a Massachusetts public high school after their ninth-grade year may be granted a determination of competency by the Old Rochester Regional High School in one or more of the following ways:

- Transcript review by Old Rochester Regional Standing Committee for Graduation Requirements.
- Additional course requirements as determined by Old Rochester Regional Standing Committee for Graduation Requirements.
- A qualifying MCAS score of at least meeting or exceeding expectations achievement levels on the relevant high school MCAS assessment; or by meeting the standard for a substituted equivalent that the sending district certifies satisfies the same academic standards.

Appeals Process & Transcript Review

Students have the right to appeal the district's decision to award or deny a CD. Appeal requests must be submitted in writing to the Superintendent's Office. After receiving such a request, the district will conduct a transcript/course review and respond to the applicant in writing within 30 days.

Process for Determining Diploma Eligibility Post Graduation

Students who were previously enrolled in the Old Rochester Regional School District (Classes of 2003-2024) and did not earn a diploma due to not meeting the state's CD requirement may request a review of their academic record to determine current eligibility for a diploma. Requests must be submitted in writing to the Superintendent's Office. After receiving such a request, the district will conduct a transcript/course review and respond to the applicant in writing within 30 days. If the current graduation

and CD requirements have been met, the final transcript can be updated to include the official year of graduation and a diploma can be issued.

LEGAL REFS: [DESE Graduation Requirements and Related Guidance](#)
 [DESE Graduation and Transition Planning for Students with IEPs](#)
 [DESE Competency Determination Guidance and Policy Submission Process](#)
 [603 CMR 30.00](#)
 [M.G.L. c. 69, § 1D](#)

CROSS REFS: Student Handbook
 IKF Graduation Requirements

SOURCE: MASC - 2025



Gateway Health Group

Board Meeting

December 3, 2025

Agenda

1. The Current Situation – unpaid invoices
2. Reasons for the current deficit
3. Immediate steps to consider
4. June 30, 2026 Options

Current Situation – Unpaid Invoices

Current FY '26 Revenue vs. Expense as of Nov. 30, 2025?

FY '26 Actual Gateway Health Trust Fund Balances

MONTH	July	August	September	October	November	December	January	February	March	April	May	June
I. REVENUE												
Working Rates + Retiree Premiums + Dental	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual
II. Beginning balance	\$ 277,538.07	\$217,901.49	\$76,882.91	\$31,058.88	\$17,582.47	\$ 2,835.58						
Carver Deposit (working rates/premium)	\$ 182,084.35	\$ 611,522.30	\$ 159,536.47	\$ 620,128.46	\$ 609,068.45							
Carver Additional Employer Premium	\$ -	\$ 461,175.94										
Carver Total												
ORRSD Deposit (working rates/premium)	\$ 701,114.13		\$ 242,299.66		\$ 340,329.36							
ORRSD Additional Employer Premium	\$ 453,128.22											
ORRSD Total												
Lakeville Deposit (working rates/premium)	\$ 41,210.56	\$ 148,954.83	\$ 149,270.61	\$ 149,272.61	\$ 143,781.35							
Lakeville Additional Employer Premium	\$ -	\$ 107,372.22										
Lakeville Total												
PBM Rebates	\$ 8,312.95	\$ 14,305.96	\$ 21,026.00	\$ 53,077.92								
Stop-Loss Reimbursements	\$ 341,491.33			\$ 6,521.28								
TOTAL AVAILABLE MONTHLY REVENUE	\$ 2,004,879.61	\$ 1,561,232.74	\$ 649,015.65	\$ 860,059.15	\$ 1,110,761.63							
II. EXPENSE												
Medical Claims - Carver	\$ 607,166.40	\$ 770,417.78	\$ 54,099.83	\$ 224,985.18	\$ 401,875.50							
Medical Claims - ORRSD	\$ 245,658.36	\$ 213,713.55	\$ 142,945.11	\$ 91,581.15	\$ 158,134.73							
Medical Claims - Lakeville	\$ 146,983.33	\$ 129,344.61	\$ 50,953.48	\$ 132,784.71	\$ 199,434.14							
Stop-Loss Ins. Premiums		\$ 121,016.52	\$ 260,219.46	\$ 143,088.58								
ASO Fees (HPI)		\$ 17,172.00										
Lakeville Blue Medicare Rx												
CVS Caremark	\$ 754,133.45		\$ 108,584.56	\$ 239,789.12	\$ 112,875.99							
ImpaxRX	\$ 27,465.00			\$ 9,155.00								
Mass. Strategic Health Group (Aetna)		\$ 231,623.35			\$ 233,983.69							
Special Counsel												
Treasurer PO Box					\$ 122.00							
JPA Treasurer	\$ 2,336.03	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00							
U.S. Treasury -PCORI	\$ 3,661.14											
Transfer from Money Market	\$ -											
Total Expenses	\$ 1,787,403.71	\$ 1,484,787.81	\$ 618,302.44	\$ 842,883.74	\$ 1,107,926.05							
Trust Monthly Deposits vs. Expense	\$ 217,475.90	\$ 76,444.93	\$ 30,713.21	\$ 17,175.41	\$ 2,835.58							
Money Market Balance	\$ -											
Interest	\$ 425.59	\$ 437.98	\$ 345.67	\$ 407.06	\$ -							
Total Trust Fund Balance	\$ 217,901.49	\$ 76,882.91	\$ 31,058.88	\$ 17,582.47	\$ 2,835.58							

ORR - July & August premiums + employer share Sept. & Oct

Carver - Employee share

Carver and Lakeville - Sept. employer share paid in August

ORR employee and some employer in error

Current Unpaid Invoices as of Nov. 30, 2025

Gateway Current Unpaid Invoices		
Actual Current Invoices		
Vendor	Purpose	Amount
BCBS	FY '24 run-out claims	\$ 4,387.87
HPI*	FY '25 medical claims - Carver	\$ 2,032,567.27
HPI*	FY '25 medical claims - OORSD	\$ 769,005.95
HPI*	FY '25 medical claims - Lakeville	\$ 342,582.08
HPI - Admin and Stop Loss Premium		\$ 429,199.36
CVS Caremark	FY '25 Rx claims	\$ 554,148.60
ImpaxRx	Pharmacy Benefit Rebate Services	\$ 22,569.00
MSHG/Aetna - Nov.	Retiree Health Insurance - November	\$ 115,660.98
MSHG/Aetna - Nov.	Retiree Health Insurance - December	\$ 117,351.93
Seder & Chandler	Legal Invoice for Services	\$ 1,171.00
Treasurer	December	\$ 1,500.00
		\$ 4,390,144.04
Grand Total Invoices OS Eff. 12/1/25		\$ 4,390,144.04
Estimated Available Revenue Dec. 5, 2025		\$ 1,100,000.00
Estimated Deficit Dec. 6, 2025		\$ 3,290,144.04
* Claims through Nov. 26, 2025		

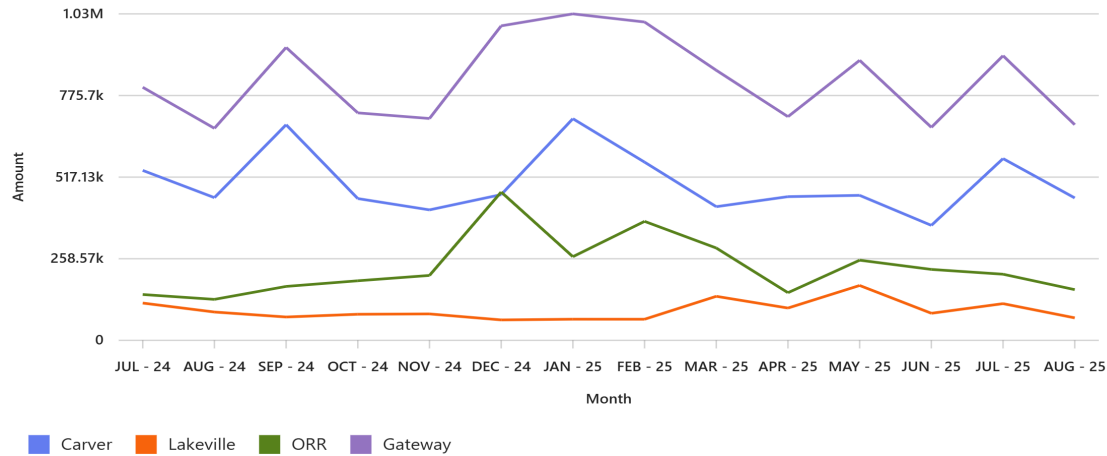
Reasons for the Current Deficit

Gateway Cost Drivers – A reminder from the Nov. 18, '25 Mtg.

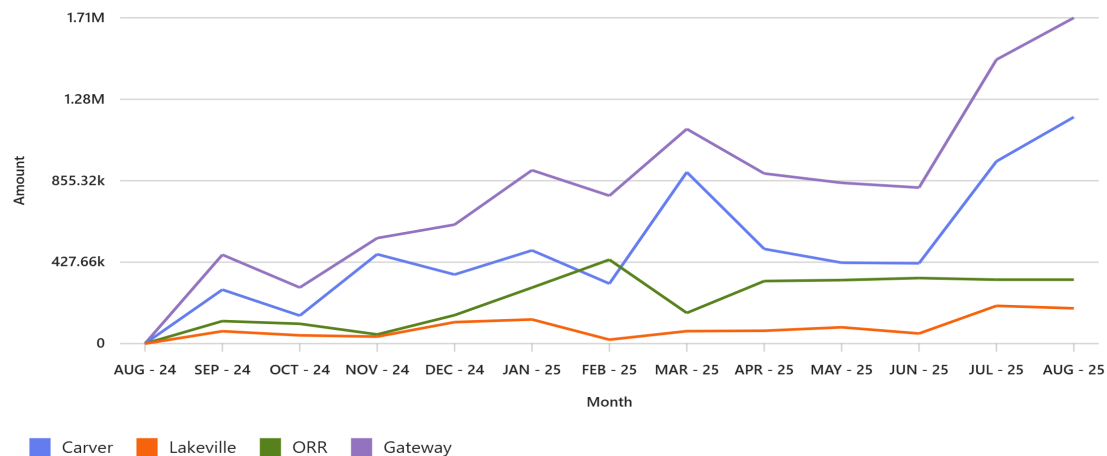
- HPI claims processing delays in FY25 and its impact on FY26
 - During FY25, HPI experienced significant challenges with its claims systems, resulting in delays in processing. These delays caused extreme month-to-month fluctuations in claims activity. As a result, renewal ratings for FY26 were impacted because claims that had not been visible during the renewal process emerged after approvals and communications were completed.
- Stop Loss Performance
 - FY24: Gateway received \$1.6M in stop-loss reimbursements.
 - FY25: Only \$355K was reimbursed, despite higher utilization and overall claim volume. While claim frequency increased, severity declined sharply—an outcome not anticipated in renewal modeling, which assumed a reasonable level of large claims above the pooling point.
- Retiring BCBS Deficit
 - Gateway retired a \$1.6M deficit owed to BCBS, which carried a 9% interest rate during FY25. Premium funds were used to pay current claims, BCBS run-out, and settle prior liabilities. This process resulted in a \$1M shortfall entering FY26. **Reducing the BCBS deficit was a significant achievement by June 30, '25 as it left Gateway with nearly ½ the deficit it began the fiscal year with.**
- GLP 1 costs
 - During FY25, GLP-1 utilization became a major cost driver for Massachusetts municipal health plans. For Gateway specifically:
 - Over \$1M in net claims were attributed to GLP-1 meds; \$716K of that total was tied directly to weight-loss drugs.

What is Driving Gateway's Growing Deficit?

"Incurred" Amount 7/1/2024-8/31/2025



"Paid" Amount 7/1/2024-8/31/2025



- The Gateway line on the chart represents the sum of paid claims for Carver, Lakeville, and ORR each month.
- Gateway's trend line will always be above the individual group lines.
- Note to complete the data set both include incurred but not paid expenses AKA "the batches".
- When factoring in the unpaid batches, the incurred claims reflect a typical distribution across the time period. In contrast, the paid claims show a pronounced spike between **June and August 2025**. This occurred because HPI delayed processing and payment of a substantial volume of claims until that window, due to system issues and upgrades.
- As a result, these claims remain Gateway's liability, even though many would have normally been captured in earlier months and included in the FY25 rate-setting process.

Gateway Monthly Financials

High Cost Claims – Reminder from 11/28/25

INCURRED 10/01/23 - 09/30/24 AND PAID THROUGH 11/30/24

<u>CONTRACT</u>	<u>GROUP</u>	<u>Carrier</u>	<u>PLAN</u>	<u>TOTAL PD</u>	<u>\$175,000 OVER DED.</u>
Subscriber	CARVER	BCBS	NBNE \$500	\$494,021	\$319,021
Subscriber	CARVER	BCBS	BCEP \$500	\$460,253	\$285,253
Spouse	CARVER	BCBS	NBNE \$500	\$277,532	\$102,532
Spouse	CARVER	BCBS	NBNE \$500	\$261,798	\$86,798
Subscriber	CARVER	BCBS	NBNE \$500	\$234,373	\$59,373
Subscriber	CARVER	BCBS	BCEP \$500	\$193,705	\$18,705
Subscriber	CARVER	BCBS	BCEP \$500	\$191,462	\$16,462
Spouse	ORRSD	BCBS	NBNE \$250	\$368,911	\$193,911
Spouse	ORRSD	BCBS	NBNE \$250	\$272,316	\$97,316
TOTALS				\$2,754,371	\$1,179,371

INCURRED 10/01/24 - 09/30/25 AND PAID THROUGH 11/30/25

<u>CONTRACT</u>	<u>GROUP</u>	<u>Carrier</u>	<u>PLAN</u>	<u>TOTAL PD</u>	<u>\$175,000 OVER DED.</u>
Spouse	CARVER	HPI		\$514,354	\$339,354
Subscriber	CARVER	HPI		\$175,861	\$861
Spouse	ORRSD	HPI		\$184,475	\$9,475
TOTALS				\$874,690	\$349,690

What is Driving Gateway's Growing Deficit?

In other words, it is NOT large claims driving the current and increasing deficit!

What is Driving Gateway's Growing Deficit?

MEDICAL & RX CLAIMS ALL PLANS												
					ADJUSTED	RUN-IN		MEDICAL	RX	TOTAL	CLAIM	CLAIMS
	IND	FAM	TOTAL	MEMBERS	PREMIUM	MEDICAL & RX	MEDICAL	CLAIMS	CLAIMS	CLAIMS	RATIO	COST
						CLAIMS	CLAIMS					PMPM
11/1/2023	175	285	460	1,156	\$1,077,881	\$1,244,832	\$0	\$0	\$1,244,832	115.49%	\$1,076.84	
12/1/2023	170	285	455	1,145	\$1,071,923	\$1,451,009	\$0	\$0	\$1,451,009	135.37%	\$1,267.26	
1/1/2024	172	285	457	1,152	\$1,074,375	\$1,078,696	\$0	\$0	\$1,078,696	100.40%	\$936.37	
2/1/2024	174	284	458	1,145	\$1,073,161	\$1,023,785	\$0	\$0	\$1,023,785	95.40%	\$894.14	
3/1/2024	174	282	456	1,139	\$1,067,262	\$937,182	\$0	\$0	\$937,182	87.81%	\$822.81	
4/1/2024	175	283	458	1,142	\$1,070,924	\$1,025,192	\$0	\$0	\$1,025,192	95.73%	\$897.72	
5/1/2024	174	286	460	1,145	\$1,078,564	\$955,214	\$0	\$0	\$955,214	88.56%	\$834.25	
6/1/2024	174	287	461	1,147	\$1,081,468	\$1,065,303	\$0	\$0	\$1,065,303	98.51%	\$928.77	
7/1/2024	182	293	475	1,156	\$1,112,762	\$358,046	\$0	\$403,141	\$761,187	68.41%	\$658.47	
8/1/2024	180	287	467	1,153	\$1,089,478	\$26,880	\$0	\$249,234	\$276,114	25.34%	\$239.47	
9/1/2024	187	283	470	1,143	\$1,084,180	\$118,374	\$479,891	\$342,014	\$940,279	86.73%	\$822.64	
10/1/2024	190	282	472	1,139	\$1,084,588	-\$160,750	\$303,976	\$267,158	\$410,384	37.84%	\$360.30	
11/1/2024	192	279	471	1,134	\$1,077,639	-\$17,196	\$532,272	\$213,005	\$728,081	67.56%	\$642.05	
12/1/2024	190	282	472	1,137	\$1,085,088	\$20,117	\$630,006	\$271,445	\$921,568	84.93%	\$810.53	
1/1/2025	192	277	469	1,126	\$1,071,883	\$10,008	\$917,783	\$241,443	\$1,169,234	109.08%	\$1,038.40	
2/1/2025	193	276	469	1,124	\$1,069,934	\$19,798	\$497,230	\$233,905	\$750,933	70.19%	\$668.09	
3/1/2025	189	276	465	1,119	\$1,063,457	\$0	\$1,097,876	\$284,313	\$1,382,189	129.97%	\$1,235.20	
4/1/2025	185	274	459	1,110	\$1,053,035	\$2,449	\$932,452	\$262,403	\$1,197,304	113.70%	\$1,078.65	
5/1/2025	182	272	454	1,104	\$1,043,489	\$9,562	\$702,089	\$296,410	\$1,008,061	96.60%	\$913.10	
6/1/2025	183	272	455	1,105	\$1,044,563	\$30,337	\$543,385	\$330,354	\$904,076	86.55%	\$818.17	
7/1/2025	177	267	444	1,082	\$1,022,132	\$10,467	\$876,787	\$455,440	\$1,342,694	131.36%	\$1,240.94	
8/1/2025	172	267	439	1,080	\$1,015,824	\$0	\$1,133,628	\$252,837	\$1,386,465	136.49%	\$1,283.76	
9/1/2025	177	267	444	1,078	\$1,021,548	\$0	\$1,646,020	\$238,578	\$1,884,598	184.48%	\$1,748.24	
10/1/2025	177	265	442	1,081	\$1,017,643	\$0	\$1,236,519	\$290,141	\$1,526,660	150.02%	\$1,412.27	
Prior 12	2,127	3,422	5,549	13,762	\$12,966,566	\$9,123,763	\$783,867	\$1,261,547	\$11,169,177	86.14%	\$811.60	
Current 12	2,209	3,274	5,483	13,280	\$12,586,233	\$85,542	\$10,746,047	\$3,370,274	\$14,201,863	112.84%	\$1,069.42	

9,883

30.99% 31.77%

What is Driving Gateway's Growing Deficit?

Average monthly FY '25 claims = \$773.76 PEPM

Average monthly FY '26 claims = \$1,385.85 PEPM

This is an average monthly increase of \$612.09 PEPM

Or

An average monthly claims increase of 79%!

What is Driving Gateway's Growing Deficit?

Another Way to View the Problem

Since July '26 typical monthly costs have averaged \$2.1M

but revenue is only \$1.1M/mo.

What is Driving Gateway's Growing Deficit?

Another Way to View the Problem

Admin/SL, Rx, Retiree avg. costs/mo. = \$615K,

Leaving only approx. \$485K in revenue to pay monthly claims

Averaging in excess of \$1.3M

What is Driving Gateway's Growing Deficit?

And Yet One More Way to View the Problem

"Best Case Scenario"

- Monthly claims costs for the period Nov. '24 – Nov. '25 have increased to approx. \$1M/month
- When all admin costs are added, monthly costs exceeds monthly revenue by approx. \$300K
- $\$300,000 \times 7$ months remaining in FY '26 = \$2.1M added to the deficit on June 30, 2026!

What is Driving Gateway's Growing Deficit?

And Yet One More Way to View the Problem

"Worst Case Scenario"

- Claims costs for the period July '25 to Nov. '25 have increased by an average of \$1.3M/month
- When all admin costs are added, monthly costs exceed monthly revenue by approx. \$5-600K!!
- $\$600,000 \times 7$ months remaining in FY '26 = \$4.2M added to the deficit on June 30, 2026!

What is Driving Gateway's Growing Deficit?

Either way, if the Board takes no action today, to reduce the current balance of unpaid bills,

and to reduce the current monthly rate of debt accumulation...

the result will be an extremely

destabilizing condition on the finances of each Gateway member on June 30, 2026!

What is Driving Gateway's Growing Deficit?

FY '26 Actual Gateway Health Trust Fund Balances

MONTH	July	August	September	October	November	Unpaid Inv.*	5-Mo. Avg.	December	January	February	March	April	May	June
I. REVENUE														
Working Rates + Retiree Premiums + Dental	Actual	Actual	Actual	Actual	Actual			Projected	Projected	Projected	Projected	Projected	Projected	Projected
II. Beginning balance	\$ 277,538.07	\$ 217,901.49	\$ 76,882.91	\$ 31,058.88	\$ 17,582.47			\$ 2,835.58						
Carver Deposit (working rates/premium)	\$ 182,084.35	\$ 611,522.30	\$ 159,536.47	\$ 620,128.46	\$ 609,068.45			\$ 620,000.00	\$ 620,000.00	\$ 620,000.00	\$ 620,000.00	\$ 620,000.00	\$ 620,000.00	\$ 620,000.00
Carver Additional Employer Premium	\$ -	\$ 461,175.94												
Carver Total														
ORRS Deposit (working rates/premium)	\$ 701,114.13		\$ 242,299.66		\$ 340,329.36			\$ 340,000.00	\$ 340,000.00	\$ 340,000.00	\$ 340,000.00	\$ 340,000.00	\$ 340,000.00	\$ 340,000.00
ORRS Additional Employer Premium	\$ 453,128.22													
ORRS Total														
Lakeville Deposit (working rates/premium)	\$ 41,210.56	\$ 148,954.83	\$ 149,270.61	\$ 149,272.61	\$ 143,781.35			\$ 150,000.00	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00
Lakeville Additional Employer Premium	\$ -	\$ 107,372.22												
Lakeville Total														
PBM Rebates**	\$ 8,312.95	\$ 14,305.96	\$ 21,026.00	\$ 53,077.92	\$ -			\$ 200,000.00	\$ -	\$ -	\$ -	\$ -	\$ 200,000.00	\$ 10,000.00
Stop-Loss Reimbursements	\$ 341,491.33			\$ 6,521.28	\$ -			\$ 90,000.00						
TOTAL AVAILABLE MONTHLY REVENUE	\$ 2,004,879.61	\$ 1,561,232.74	\$ 649,015.65	\$ 860,059.15	\$ 1,110,761.63			\$ 1,400,000.00	\$ 1,110,000.00	\$ 1,110,000.00	\$ 1,110,000.00	\$ 1,310,000.00	\$ 1,120,000.00	\$ 1,310,000.00
II. EXPENSE														
Medical Claims - Carver	\$ 607,166.40	\$ 770,417.78	\$ 54,099.83	\$ 224,985.18	\$ 401,875.50	\$ 1,933,251.90	\$ 798,359.32	\$ 798,359.32	\$ 798,359.32	\$ 798,359.32	\$ 798,359.32	\$ 798,359.32	\$ 798,359.32	\$ 798,359.32
Medical Claims - ORRS	\$ 245,658.36	\$ 213,713.55	\$ 142,945.11	\$ 91,581.15	\$ 199,434.14	\$ 651,004.21	\$ 308,867.30	\$ 308,867.30	\$ 308,867.30	\$ 308,867.30	\$ 308,867.30	\$ 308,867.30	\$ 308,867.30	\$ 308,867.30
Medical Claims - Lakeville	\$ 146,983.33	\$ 129,344.61	\$ 50,953.48	\$ 132,784.71	\$ 158,134.73	\$ 298,403.14	\$ 183,320.80	\$ 183,320.80	\$ 183,320.80	\$ 183,320.80	\$ 183,320.80	\$ 183,320.80	\$ 183,320.80	\$ 183,320.80
Stop-Loss Ins. Premiums		\$ 121,016.52	\$ 260,219.46	\$ 142,103.17		\$ 429,199.36		\$ 120,000.00	\$ 120,000.00	\$ 120,000.00	\$ 120,000.00	\$ 120,000.00	\$ 120,000.00	\$ 120,000.00
ASO Fees (HPI)		\$ 17,172.00					\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Lakeville Blue Medicare Rx							\$ -	\$ 42,339.13	\$ 42,339.13	\$ 42,339.13	\$ 42,339.13	\$ 42,339.13	\$ 42,339.13	\$ 42,339.13
CVS Caremark	\$ 754,133.45		\$ 108,584.56	\$ 239,789.12	\$ 112,875.99	\$ 554,148.60	\$ 353,906.34	\$ 353,906.34	\$ 353,906.34	\$ 353,906.34	\$ 353,906.34	\$ 353,906.34	\$ 353,906.34	\$ 353,906.34
ImpaxRX	\$ 27,465.00			\$ 9,155.00		\$ 22,569.00		\$ 9,155.00	\$ 9,155.00	\$ 9,155.00	\$ 9,155.00	\$ 9,155.00	\$ 9,155.00	\$ 9,155.00
Mass. Strategic Health Group (Aetna)		\$ 231,623.35			\$ 233,983.69	\$ 233,012.91		\$ 116,000.00	\$ 116,000.00	\$ 116,000.00	\$ 116,000.00	\$ 116,000.00	\$ 116,000.00	\$ 116,000.00
Special Counsel						\$ 1,171.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Treasurer PO Box					\$ 122.00			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
JPA Treasurer	\$ 2,336.03	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00		\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00
U.S. Treasury-PCORI	\$ 3,661.14													
BCBS FY '24 Claims Run-out						\$ 4,387.87								
Total Expenses	\$ 1,787,403.71	\$ 1,484,787.81	\$ 618,302.44	\$ 841,898.33	\$ 1,107,926.05	\$ 4,124,260.12		\$ 1,933,447.89	\$ 1,933,447.89	\$ 1,933,447.89	\$ 1,933,447.89	\$ 1,933,447.89	\$ 1,933,447.89	\$ 1,933,447.89
Trust Monthly Deposits vs. Expense	\$ 217,475.90	\$ 76,444.93	\$ 30,713.21	\$ 18,160.82	\$ 2,835.58			\$ (533,447.89)	\$ (823,447.89)	\$ (823,447.89)	\$ (823,447.89)	\$ (623,447.89)	\$ (813,447.89)	\$ (623,447.89)
Running Deficit	\$ -							\$ (1,356,895.77)	\$ (2,180,343.66)	\$ (3,003,791.54)	\$ (3,627,239.43)	\$ (4,440,687.31)	\$ (5,064,135.20)	
Interest	\$ 425.59	\$ 437.98	\$ 345.67	\$ -										
Total Trust Fund Balance	\$ 217,901.49	\$ 76,882.91	\$ 31,058.88	\$ 18,160.82	\$ 2,835.58									

Total Working Rates	% of Rates
\$ 6,522,340.03	
\$ 461,175.94	
\$ 6,983,515.97	54.18%
\$ 3,663,743.15	
\$ 453,128.22	
\$ 4,116,871.37	31.94%
\$ 1,682,489.96	
\$ 107,372.22	
\$ 1,789,862.18	13.89%
\$ 12,890,249.52	
\$ 10,378,671.15	
\$ 4,015,274.92	
\$ 2,383,170.40	
\$ 16,777,116.47	
\$ 4,600,782.44	

ORR - July & August premiums + employer share Sept. & Oct

Carver - Employee share

Carver and Lakeville - Sept. employer share paid in August

ORR employee and some employer in error

* Unpaid claims are through 11/23/2025

** Last Qtr FY '26 rebates will arrive in Sept. '26 at approx. \$200K

What is Driving Gateway's Growing Deficit?

The June 30, 2026 Deficit – Two Scenarios

Could be (worst case) as high as \$5 - 6 million

Or

Could be (best case) \$1- 3 million.

What is Driving Gateway's Growing Deficit?

And Remember...

HPI's Second November Delinquency Notice may cause them to declare a contract

breach and they may stop paying Gateway claims.

The Board should require HPI to attend a mtg. in the next two weeks and explain their July '25 claims increase and their intentions re. the Delinquency Notice.

Immediate Steps To Consider

Immediate Steps To Consider -

Ways to Reduce the Current Unpaid Bills Balance

Make a triple monthly premium payment and “plus-up” the health ins. budget at the Spring Annual Town Meeting

Carver – regular monthly for Dec. \$620,000, plus three months of Employer = \$1,395,000
($\$620\text{K} \times 75\% = \$465\text{K} \times 3 \text{ mos.} = \1.39M) raises **\$2,015,000 total.**

ORRSD - regular monthly for Dec. \$340,000, plus three months of Employer = \$765,000
($\$340\text{K} \times 75\% = \$255\text{K} \times 3 \text{ mos.} = \765K) raises **\$1,105,000 total.**

Lakeville – regular monthly for Dec. \$150,000, plus three months of Employer = \$337,500
($\$150\text{K} \times 75\% = \$112,500 \times 3 \text{ mos.} = \337K) raises **\$487,500.**

Total raised = \$2,987,500 which pays about 72% of the current deficit

($\$2,987,500 / \$4,124,260 = 72\%$ or \$1,136,760 remaining)

Immediate Steps To Consider -

Ways to Reduce the Current Unpaid Bills Balance

Make a triple monthly premium payment and “plus-up” the health ins. budget at the Spring Annual Town Meeting

Disadvantages:

- 1. This is NOT prepayment; it is additional payment!**
- 2. Funds must be replaced at Spring ATM.**
- 3. “Forgives” employee share of 25% (can be recaptured w/ future surplus).**
- 3. Reduces, but does not eliminate current unpaid bills balance.**
- 4. MUST continue Emp./Employer payments for Jan. – June (or employee revenue only will substantially increase the June 30, 2026 deficit)**

Immediate Steps To Consider -

Ways to Reduce the Current Unpaid Bills Balance

**Working Rate (i.e. “premium) Increase (MGL Ch. 32B sec. 3A, MGL Ch. 40 sec. 60) of 20%
Effective Jan. 1, 2026**

Currently, the combined paid premium of the three members of Gateway equals approximately \$1.1M per month.

A rate increase of 20% effective 1/1/26 would produce approximately \$242,000 in new revenue per month.

While this amount is insufficient to pay all monthly obligations, assuming monthly claims remain at current levels, it does provide sufficient revenue (\$1.45M over 6 months, Jan. – June), to substantially reduce the June 30, 2026 deficit that would otherwise occur.

As an adjunct strategy, along with a triple monthly premium payment as described in the previous slide, it is quite possible (again depending on claims) that the resultant June 30, 2026 trust deficit would be quite manageable and below \$2M.

Immediate Steps To Consider -

Ways to Reduce the Current Unpaid Bills Balance

Working Rate (i.e. “premium) Increase of 20% Effective Jan. 1, 2026

Advantages

Rate increases required on July 1, 2026 are favorably impacted by the Jan. 1, 2026 20% rate increase, and depending on monthly claims, could reduce the July 1, 2026 rate action to levels substantially below the projected 31% rate increase (see next slide).

Raising rates is the preferred method authorized by MGL Ch. 32B for amortizing employee health trust deficits as it recognizes the appropriate shares of the cost of claims/expenses at the usual contributory rates.

Disadvantages

Mid-year rate increases are typically contested by employee unions, but in this situation a strong communication effort with employees/unions would likely result in agreement on the need for substantial rate action.

Immediate Steps To Consider -

Ways to Reduce the Current Unpaid Bills Balance

Terminate payment of GLP-1 meds effective Jan. 1, 2026

Based on FY '25 utilization, this step could save as much as \$250 - \$350,000 in cost to the Trust, over the 6-month period of 1/1/26 – 6/30/26.

Advantage

This is a significant savings requiring no effort by the Gateway members.

Many schools/communities have already taken this step.

Disadvantage

Could produce a labor challenge, but again strong communication might gain support for the necessity of this step.

Immediate Steps To Consider -

Ways to Reduce the Current Unpaid Bills Balance

Other Options for paying down the current deficit

- **Report the Current Unpaid Balances as an FY '26 Deficit to the Board of Assessors to be Raised Against FY '27 Taxation (MGL Ch. 32B sec. 3)**
 - **Appropriate Stabilization Funds (MGL Ch. 40 sec. 5B)**
 - **Certify/Recertify Free Cash and Appropriate**
 - **Appropriate Overlay Surplus (MGL Ch. 59, sec.25)**
 - **Borrowing from any willing lender (MGL Ch. 32b sec. 3A)**

Immediate Steps To Consider -

Ways to Reduce the Current Unpaid Bills Balance

Other Options for paying down the current deficit (con't.)

- **Fund Transfer from Surplus Accounts to the Health Ins. Account (MGL Ch. 44 sec 33B)**
 - **ORRSD E&D Fund (MGL Ch. 71, sec 16b ½)**
 - **Finance Committee's Reserve Fund (MGL Ch. 40, sec 6)**
- **Transfers from Enterprise or Revolving Accounts MGL Ch. 44, sec 53F ½)**

June 30, 2026 Options

These following slides are ALL projected and thus reflect “order of magnitude” figures to assist decision making.

Trust Dissolution – Scenario #1

Gateway Articles of Agreement Article 3, para E., Termination of the Group

Upon termination each member pays its share of any deficit by its proportionate share of total premium (working rates) billed to the total Gateway billed.

Total Gateway Invoiced/Paid for FY '25 = \$13,265,114.29

- **Carver FY '25 invoiced/paid = \$7,400,244.54 = 55.79%**
- **ORRSD FY '25 invoiced/paid = \$4,083,553.98 = 30.78%**
- **Lakeville FY '25 invoiced/paid = \$1,781,315.77 = 13.43%**

NOTE: slide uses act. paid premium for FY '25; if FY '26 projections are used the % shift by appr. 1%

Trust Dissolution – Scenario #1

Gateway Articles of Agreement Article 3, para E., Termination of the Group

Jun 30, 2026 Deficit Calculation

Scenario #1 – Board reduces current deficit by some means so that June 30, 2026 deficit = \$2M

Carver % Share = 55.79% x \$2,000,000 = \$1,115,800

ORRSD % Share = 30.78% x \$2,000,000 = \$615,600

Lakeville % Share = 13.43% x \$2,000,000 = \$268,600

Payable Within 30 Days of Invoice

Trust Dissolution – Scenario #1

Gateway Articles of Agreement Article 3, para E., Termination of the Group

Jun 30, 2026 Deficit Calculation

“Each Participating Governmental Unit agrees to make payment of its proportional share of a deficit within thirty (30) days of its receipt of a statement from the Board.”

Payment of any Deficit is made to fund actual claims.

Any delay in payment results in a commensurate delay in claims payment and possible referral to employees for collection action.

Trust Dissolution – Scenario #1

Gateway Articles of Agreement Article 3, para E., Termination of the Group

Jun 30, 2026 Run-out Claims

There are no provisions for payment of Run-out Claims in the Agreement;
so it is presumed that each member will pay their own actual run-out claims.

Total projected FY '26 claims: MEDICAL ONLY!

Carver = \$10,351,280 x 10% = \$1,035,128

ORRSD = \$4,215,098 x 10% = \$421,510

Lakeville = \$2,427,040 x 10% = \$242,704

Trust Dissolution – Scenario #1

Gateway Articles of Agreement Article 3, para E., Termination of the Group

Jun 30, 2026 Run-out Claims

There are no provisions for payment of Run-out Claims in the Agreement

Total projected FY '26 claims for Rx are \$4,674,357 and are not segregated by Member. However, an approximation of each members run-out can be made by assigning % of paid premium times projected Rx claims.

Carver - $\$4,674,358 \times 55.79\% = \$2,607,824 \times 10\% = \$260,782$

ORRSD - $\$4,674,358 \times 30.78\% = \$1,438,767 \times 10\% = \$143,877$

Lakeville - $\$4,674,358 \times 13.43\% = \$627,766 \times 10\% = \$62,777$

Trust Dissolution – Scenario #1

Gateway Articles of Agreement Article 3, para E., Termination of the Group

Jun 30, 2026 Run-out Claims

There are no provisions for payment of Run-out Claims in the Agreement

Total projected FY '26 medical plus Rx run-out claims:

Carver - \$1,035,128 + \$260,782 = \$1,295,910

ORRSD - \$421,510 + \$143,877 = \$565,387

Lakeville - \$242,704 + \$62,777 = \$305,481

Trust Dissolution – Scenario #1

Gateway Articles of Agreement Article 3, para E., Termination of the Group

Jun 30, 2026 Run-out Claims

There are no provisions for payment of Run-out Claims in the Agreement

Run-out claims generally occur during the first 4 months of the run-out period
or July 1, 2026 through Oct. 31, 2026.

The monthly claims amount begins at a high level and reduces over time with about 80% – 90% paid in
the first 4 months and the rest over the next 8-10 months.

Like deficits, payments are made to fund actual claims, and thus, any delay in payment results in a
commensurate delay in claims payment and possible referral to employees for collection action.

Trust Dissolution – Scenario #1

This scenario assume the June 30, 2026 deficit and claims run-out will both be paid in accordance with the Gateway Trust Agreement

This scenario assumes a 30% 7/1/26 rate increase.

This scenario could involve termination of the HPI contract and replacement with HPHC as ASO.

If surpluses are generated those will payback the employee portion paid in Jan. 2025 towards the then current deficit.

Trust Dissolution – Scenario #1

Gateway Member Dissolution Payments Projected - \$2m Deficit Scenario #1

Member	Jul-26	Aug-26	Sept. 2026	Oct. 2026	Nov. 2026	Dec. 2026
Carver						
Deficit*	\$ 557,900.00	\$ 557,900.00	\$ -	\$ -	\$ -	\$ -
Claims Run-out	\$ 323,977.50	\$ 323,977.50	\$ 323,977.50	\$ 323,977.50	\$ 32,000.00	\$ 32,000.00
Premium	\$ 806,000.00	\$ 806,000.00	\$ 806,000.00	\$ 806,000.00	\$ 806,000.00	\$ 806,000.00
Mayflower Buy-In?	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Monthly Totals:	\$ 1,687,877.50	\$ 1,687,877.50	\$ 1,129,977.50	\$ 1,129,977.50	\$ 838,000.00	\$ 838,000.00

ORRSD	Jul-26	Aug-26	Sept. 2026	Oct. 2026	Nov. 2026	Dec. 2026
Deficit*	\$ 307,800.00	\$ 307,800.00	\$ -	\$ -	\$ -	\$ -
Claims Run-out	\$ 141,346.75	\$ 141,346.75	\$ 141,346.75	\$ 141,346.75	\$ 14,000.00	\$ 14,000.00
Premium	\$ 442,000.00	\$ 442,000.00	\$ 442,000.00	\$ 442,000.00	\$ 442,000.00	\$ 442,000.00
Mayflower Buy-In?	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Monthly Totals:	\$ 891,146.75	\$ 891,146.75	\$ 583,346.75	\$ 583,346.75	\$ 456,000.00	\$ 456,000.00

Lakeville	Jul-26	Aug-26	Sept. 2026	Oct. 2026	Nov. 2026	Dec. 2026
Deficit*	\$ 134,300.00	\$ 134,300.00	\$ -	\$ -	\$ -	\$ -
Claims Run-out	\$ 76,370.25	\$ 76,370.25	\$ 76,370.25	\$ 76,370.25	\$ 7,600.00	\$ 7,600.00
Premium	\$ 195,000.00	\$ 195,000.00	\$ 195,000.00	\$ 195,000.00	\$ 195,000.00	\$ 195,000.00
Mayflower Buy-In?	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Monthly Totals:	\$ 405,670.25	\$ 405,670.25	\$ 271,370.25	\$ 271,370.25	\$ 202,600.00	\$ 202,600.00

Assumes deficit paid 50% in July and Aug.

Trust Operates for FY '27 - Scenario #2

This scenario assumes the Trust will continue operations in FY '27 and resolve most if not all of the remaining deficit during July '26 to June '27.

This scenario assumes a 40% 7/1/26 rate increase.

This scenario avoids payment of large run-out claims amounts.

This scenario avoids payment of the 60-day deficit payments.

This scenario could involve termination of the HPI contract and replacement with HPHC as ASO.

If surpluses are generated those will payback the employee portion paid in Jan. 2025 towards the then current deficit.

Trust Operates for FY '27 - Scenario #2

Gateway Member Non-Dissolution Payments Projected - \$2m Deficit Scenario #2

Member	Jul-26	Aug-26	Sept. 2026	Oct. 2026	Nov. 2026	Dec. 2026
Carver						
Deficit*	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Claims Run-out	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Premium	\$ 868,000.00	\$ 868,000.00	\$ 868,000.00	\$ 868,000.00	\$ 868,000.00	\$ 868,000.00
Mayflower Buy-In?	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Monthly Totals:	\$ 868,000.00	\$ 868,000.00	868000	868000	\$ 868,000.00	\$ 868,000.00

ORRS	Jul-26	Aug-26	Sept. 2026	Oct. 2026	Nov. 2026	Dec. 2026
ORRS						
Deficit*	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Claims Run-out	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Premium	\$ 476,000.00	\$ 476,000.00	\$ 476,000.00	\$ 476,000.00	\$ 476,000.00	\$ 476,000.00
Mayflower Buy-In?	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Monthly Totals:	\$ 476,000.00	\$ 476,000.00	\$ 476,000.00	\$ 476,000.00	\$ 476,000.00	\$ 476,000.00

Lakeville	Jul-26	Aug-26	Sept. 2026	Oct. 2026	Nov. 2026	Dec. 2026
Lakeville						
Deficit*	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Claims Run-out	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Premium	\$ 210,000.00	\$ 210,000.00	\$ 210,000.00	\$ 210,000.00	\$ 210,000.00	\$ 210,000.00
Mayflower Buy-In?	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Monthly Totals:	\$ 210,000.00	\$ 210,000.00	\$ 210,000.00	\$ 210,000.00	\$ 210,000.00	\$ 210,000.00

Trust Operates for FY '27 - Scenario #2

Difference in Gateway Member Non-Dissolution Payments Scenario #2 Compared to Dissolution Scenario #1

Member	Jul-26	Aug-26	Sept. 2026	Oct. 2026	Nov. 2026	Dec. 2026
Carver						
Defecit, Run-out & Premium - Dissolution	\$ 1,687,877.50	\$ 1,687,877.50	\$ 1,129,977.50	\$ 1,129,977.50	\$ 838,000.00	\$ 838,000.00
Premium (40% inc.)	\$ 868,000.00	\$ 868,000.00	\$ 868,000.00	\$ 868,000.00	\$ 868,000.00	\$ 868,000.00
Mayflower Buy-In?	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Monthly Totals:	\$ (819,877.50)	\$ (819,877.50)	\$ (261,977.50)	\$ (261,977.50)	\$ 30,000.00	\$ 30,000.00

ORRS	Jul-26	Aug-26	Sept. 2026	Oct. 2026	Nov. 2026	Dec. 2026
ORRS						
Defecit, Run-out & Premium - Dissolution	\$ 891,146.75	\$ 891,146.75	\$ 583,346.75	\$ 583,346.75	\$ 456,000.00	\$ 456,000.00
Premium (40% inc.)	\$ 476,000.00	\$ 476,000.00	\$ 476,000.00	\$ 476,000.00	\$ 476,000.00	\$ 476,000.00
Mayflower Buy-In?	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Monthly Totals:	\$ (415,146.75)	\$ (415,146.75)	\$ (107,346.75)	\$ (107,346.75)	\$ 20,000.00	\$ 20,000.00

Lakeville	Jul-26	Aug-26	Sept. 2026	Oct. 2026	Nov. 2026	Dec. 2026
Lakeville						
Defecit, Run-out & Premium - Dissolution	\$ 405,670.25	\$ 405,670.25	\$ 271,370.25	\$ 271,370.25	\$ 202,600.00	\$ 202,600.00
Premium (40% inc.)	\$ 210,000.00	\$ 210,000.00	\$ 210,000.00	\$ 210,000.00	\$ 210,000.00	\$ 210,000.00
Mayflower Buy-In?	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Monhly Totals:	\$ 615,670.25	\$ 615,670.25	\$ 481,370.25	\$ 481,370.25	\$ 7,400.00	\$ 7,400.00



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