

**MINUTES OF THE
CAPE COD MUNICIPAL HEALTH GROUP**

STEERING COMMITTEE

Wednesday, March 28, 2007, 9:30 AM
Town of Sandwich Municipal Offices
16 Jan Sebastian Dr., Sandwich, MA

MEETING MINUTES

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, March 28, 2007 at 9:30 AM at the Town of Sandwich Municipal Offices, 16 Jan Sebastian Dr., Sandwich, MA. The following people attended the meeting.

Committee Members Present:

| | |
|------------------------|-----------------------|
| Bob Whritenour, Chair | Town of Falmouth |
| David Withrow | Town of Orleans |
| Francis “Skip” Finnell | Dennis-Yarmouth RSD |
| Marie Buckner | Town of Sandwich |
| Sheryl McMahon | Dennis Water District |
| Maggie Downey | Barnstable County |
| Bob Canevazzi | Town of Dennis |

Guests Present:

| | |
|---------------------|-------------------------------------|
| Rich Bienvenue | CCMHG Treasurer |
| Suzanne Donahue | Blue Cross Blue Shield of MA (BCBS) |
| Anne Boisvert | Delta Dental |
| Dr. Robert Flaherty | CHIP/HIP Facilitator |
| Heidi Steinitz | Abacus Group |
| Rick Thatcher | Abacus Group |
| Carol Cormier | Group Benefits Strategies (GBS) |
| Lisa Trombly | Group Benefits Strategies (GBS) |

Chair, Bob Whritenour called the meeting to order at 9:36 a.m.

CHIP Contract:

Bob Whritenour asked Dr. Flaherty how the CHIP program was doing.

Dr. Flaherty distributed a summary report of the CHIP program that took place in Barnstable. He said the CHIP program was moved to Sandwich and due to this move has lost some members. He said overall it was very good. He said he would like to try a pilot program where videos are not used and instead have live guest speakers. He said he would also like to expand beyond coronary health in order to improve CHIP. He said Sue Bourque is doing a great job. Dr. Flaherty said the next class will be on Martha’s Vineyard in the Fall, but he said he does not think Martha’s Vineyard is the location to do the pilot program.

Bob Whritenour asked if Dr. Flaherty had considered hiring a physical specialist or physical trainer to assist in getting people onto a physical activity program.

Dr. Flaherty said he is a certified health and fitness trainer. He said he agrees that getting individuals involved in a physical activity is a good idea. He said currently people are coming to the program for 4 hours per week and not

doing any kind of physical exercise, which doesn't make sense. He said he would like to see exercise incorporated into the program.

There was a discussion.

Dr. Flaherty suggested that a Public Works Department might be ideal for the pilot program. He said it would be important to have access to a gym with cardiovascular equipment.

Maggie Downey said both the Police and Fire Departments have gyms with cardiovascular equipment.

Dr. Flaherty said he would also be interested in bringing an assistant to help with the training programs.

Maggie Downey said the Wellness Committee is requesting to do two (2) programs to take place at the worksite during work hours.

Dr. Flaherty suggested parallel courses where there would be two sessions running simultaneously consisting of 12 classes in each session. He said varying the times the sessions were offered would allow members flexibility if they were not able to make it to their scheduled session.

Carol Cormier said that representatives of the Abacus Group would be coming to the meeting shortly in order to talk about the HeartAge™ and My Health Maximizer® programs. She said she thinks the programs will work well with the CHIP program. Ms. Cormier said she will obtain website access for Dr. Flaherty and Sue Bourque to review the two programs and report back to the Wellness Committee. She said Maggie Downey can report Dr. Flaherty's findings at the next Steering Committee meeting.

Carol Cormier explained the conflict in language in the contract with Dr. Flaherty. She said in Section VIII, E. it should read "Provider will be reimbursed \$37.50 for each screening per person (i.e. \$37.50 for pre-screen and \$37.50 for post screen, per person)".

Maggie Downey motioned to approve the amended contract for the services of Dr. Rob Flaherty for the FY08 policy year.

| |
|--------|
| Motion |
|--------|

Dave Withrow seconded the motion. The motion was approved by unanimous vote.

Dr. Flaherty said that Cape Cod Healthcare has agreed to insure Dr. Flaherty under its Medical Malpractice insurance for the services he provides to CHIP.

There was a discussion relative to acknowledging Cape Cod Healthcare.

The Abacus Group presentation of website wellness features and proposed program:

Heidi Steinitz reviewed two additional programs that are available to the CCMHG on the mMA website at no added cost. She said one program is HeartAge™ and the other is My Health Maximizer®. She explained that both programs are web-based and that the HeartAge™ program is designed to calculate the age of your heart in comparison to your chronological age based on responses a member enters. She said the My Health Maximizer® has three main Health E-lifestyle centers: Physical Activity, Healthy Eating, and Stop Smoking.

Dave Withrow asked if there was anything that would assure members that their information will not be shared and that it is confidential.

Dr. Steinitz said there are notices posted all over the website indicating the confidentiality and she will be sure that it is stressed to the members that the information will not be shared.

Maggie Downey said she thought members made up a username and password so their identity was not known.

Dr. Steinitz said that is correct but that added assurance was important and was posted.

Rick Thatcher distributed information explaining why these programs will help. He said there is a combination of need and opportunity. He said the existing approaches are not curtailing spiraling costs; there are certain health issues as the population ages including risk factors that can be lessened through medication and behavioral changes. He said the program has client-specific factors that can heighten its potential impact. Mr. Thatcher said the HeartAge™ program uses the Framingham Heart Study findings to approximate “age” of a patient’s heart. He said the My Health Maximizer® supports key behavior changes such as healthy eating, physical activity, and smoking cessation.

There was a discussion about the programs and promoting the website and its use for medication and wellness.

Carol Cormier suggested reissuing the registration and website information along with a “how to” message to employees.

Dr. Steinitz said the Abacus Group can send the information to a distribution list and employers who want to send it to their employees.

Carol Cormier said it should be coordinated through Group Benefits Strategies.

Maggie Downey said it would be important to get these programs incorporated with the CHIP program and to figure out how to keep the interest going. She said it should also be available at health fairs.

Ms. Cormier said that was a good idea and that it should be set up at the health fairs for members to use. She said they could get their screening numbers and then log onto the site.

Dr. Steinitz agreed. She said there are already a lot of Wellness programs going around so it would be important for the Wellness Coordinators to promote and use the web tools. She said it would definitely work well with the health fairs. She said laptop use should be available and information given to the members should include the prescription-buying program, HeartAge™ and My Health Maximizer®. She said it might be a good idea to offer incentives in order to boost use. She said money is already available for incentives.

Carol Cormier said the CHIP doctor, Dr. Flaherty, would like to try to incorporate the use of these programs with the CHIP/HIP programs. She said she would like to allow him access in order to sample the programs.

Dr. Steinitz said she would get a username and password for him and Sue Bourque to use to review the programs.

Skip Finnell motioned to incorporate the HeartAge™ program into the health fairs along with myMedicationAdvisor® promoting its use.

Motion

Maggie Downey seconded the motion. The motion was passed by unanimous approval.

Approval of the minutes of March 7, 2007:

Marie Buckner motioned to approve the minutes of the meeting of March 7, 2007.

Motion

Dave Withrow seconded the motion. The motion was passed by unanimous approval.

Treasurer’s Report:

Treasurer Rich Bienvenue reviewed the income statements of February 28, 2007 (unaudited figures). Mr. Bienvenue said the fund balance as of February 28, 2007 was \$20,148,353.

Bob Whritenour said the trend is starting to tighten up. He noted that the fund balance seems to be where the Steering Committee thought it would be when it set the rates.

Maggie Downey asked if it were going to within the targeted fund balance band by the end of the year.

Bob Whritenour said FY08 looks good and should be within the band. He said FY09 would have to be watched.

Rich Bienvenue said with regards to the MMA he is working on developing a CRM system that people can use for personal use. He explained the software design and the goal of the system.

Wellness Committee Report: Maggie Downey reviewed the Wellness budget and program proposal. She said the worksite screenings do not include retirees and may need to be conducted over a 2-year period rather than just one year.

Dave Withrow asked what the difference was from last years CHIP program costs.

Ms. Downey said she did not have that information with her today but would get it for the next meeting.

There was a discussion.

Sheryl McMahon said she did not think \$300K was really a lot of money to invest in Wellness for one year. She said she believed the programs should be done within a year even if more nurses needed to be hired to cover more areas in less time. She said the long-term outcome would be better.

Bob Whritenour asked Maggie Downey to redo the budget number and bring the proposed budget back to the next Steering Committee meeting on April 25, 2007.

ESI fees for RDS cost reporting:

Suzanne Donahue said the BCBS goal is to help the Group get its money. She said BCBS was not trying to be difficult and doesn't plan to bill the CCMHG until the issues are resolved. She said they are running into more difficulties with the Joint Purchase Groups and have a meeting scheduled to discuss a possible solution. She said BCBS would be looking at the claims data again.

Carol Cormier said the CCMHG Medex plan is the one with the errors and that is not the case in the other Joint Purchase Groups. She said this represents CCMHG's biggest subsidy.

Ms. Donahue said the error should be correct by Monday, April 2, 2007. She said Barbara Brogna and Anne Hart-Davies are meeting with GBS in April.

Bob Whritenour said he received written materials from BCBS before the last meeting and had written a response to BCBS that he asked Ms. Donahue to bring back to BCBS for review.

Carol Cormier asked Rich Bienvenue how much investment income was lost by not having received the Retiree Drug Subsidy money yet.

Rich Bienvenue said it was about 4 - 4 ½% each month.

Ms. Cormier said this was a low estimate of how much the Group is losing because of the errors.

Ms. Donahue said she would bring this information back to BCBS.

BCBS contracts and timely notifications:

Carol Cormier reviewed the Master Contract and the RDS Contract. She said the Master Contract is over five years old and the Steering Committee would like to open up discussions with BCBS.

Suzanne Donahue said these are two separate agreements.

Ms. Cormier said the Steering Committee would like to review both and would especially like to address the issue of timely notifications.

Bob Whritenour said the Group is feeling insecure with BCBS right now due to the RDS issue. He said the agreements are in place to avoid such disputes. He said BCBS is a large corporation and CCMHG places a lot of trust with them. He said he would like to have a successful and stable relationship with a strong sense of security so these issues need to be addressed.

Suzanne Donahue said she understood and will need to review the issue again. She said RDS was new to everyone and ended up being a very large project to take on.

Skip Finnell said if CCMHG is going to discuss the Master contract it would be necessary to have someone from BCBS who is empowered to make decisions present.

There was a discussion.

MGL Ch. 32B, Section 18 – proposed actuarial comparability study:

Carol Cormier explained the importance of having an actuarial comparability study conducted because Section 18 requires that employers who have adopted the section offer retiree plans that are actuarially comparable to the active employee plans. She said other groups have used The Segal Company and wanted to know if the CCMHG would like to hire Segal as well.

Dave Withrow said he thought this was done years ago.

Ms. Cormier said BCBS had told the Group that Medex Enhanced was actuarially comparable to the BCBS active employee plans but that an actual actuarial study by an independent actuary had not been conducted.

Mr. Withrow asked what the cost would be.

Ms. Cormier said she doubted that it would be more \$8,000.

Skip Finnell asked if a cost savings estimate for adoption of Section 18 could be done at the same time.

Carol Cormier said it would vary from town to town. She said she could make available a template to roughly calculate the savings. She said the true savings would not be known until after Section 18 has been adopted.

There was a discussion.

Dave Withrow motioned to get a quote for the actuarial study from The Segal Company.

Bob Canevazzi seconded the motion. The motion was passed by unanimous approval.

| |
|--------|
| Motion |
|--------|

Update on the meeting with Lieutenant Governor Tim Murray:

Bob Whritenour said the meeting originally scheduled for March 21, 2007 with Lieutenant Governor Tim Murray was cancelled and has been rescheduled for April 11, 2007 at 1:15 p.m. He said he is working on developing a package with more background information and will continue to update the Steering Committee. He said he would send the completed entire package to Carol Cormier to review prior to the meeting.

Carol Cormier reviewed an article that was in *Boston.com* regarding the soaring health costs and the GIC's cost experience compared to that of City of Boston. She compared the GIC cost increases over six years to that of the CCMHG and said the CCMHG 6-year numbers appear to be better than the GIC numbers and CCMHG has better benefits.

Skip Finnell said this is the kind of information that should be in the package being brought to the Lt. Governor's office.

Bob Whritenour agreed. He said he did not wish to put the GIC down but there are revisions that need to be made to the proposed legislation.

There was a discussion.

Other Business:

Skip Finnell asked about the Town of Harwich.

Carol Cormier apologized and said she did not have the information with her for discussion.

Bob Whritenour said an emergency meeting could be scheduled if need be to discuss the Town of Harwich.

Carol Cormier said she would check to see if the Town of Harwich is still interested and get back to Bob Whritenour.

Health Plan Reports:

Blue Cross Blue Shield – Suzanne Donahue said BCBS has added seizure disorders to the select list of disease management cases being handled.

Delta Dental – Anne Boisvert said Delta Dental has set up the new group numbers for the Voluntary plan going into effect on July 1, 2007. She said the Administrators have all been notified and the new contract should be ready by the next meeting. She said the current membership would be moved in to the new plan mid-June. She said she would send GBS a copy of the notice that was sent out.

With no other business, Bob Whritenour adjourned the meeting at 12:20 p.m.

*Prepared by Lisa Trombly
Group Benefits Strategies*