

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

**STEERING COMMITTEE**

Wednesday, March 30, 2011, 8:30 AM  
COMM Fire Department, Centerville, MA

**MEETING MINUTES**

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, March 30, 2011 at the COMM Fire Department, Centerville, MA. The following people attended the meeting:

**Committee Members Present:**

A. Francis (“Skip”) Finnell, Chair	Dennis-Yarmouth RSD
Noreen Mavro-Flanders, Board Chair	County of Dukes County
Marie Buckner	Town of Sandwich
Maggie Downey	Barnstable County
Debra Blanchette	Town of Barnstable
Sue Milne	Town of Yarmouth
Heather Harper	Town of Falmouth
Gerry Panuczak	Town of Chatham
Erin Orcutt	Cape Cod Regional THS

**Guests Present:**

Rich Bienvenue, CPA	CCMHG Treasurer
John Martis	Town of Falmouth
Janice Von Herzen	Town of Falmouth
Linda O’Brien	Town of Provincetown
Suzanne Donahue	Blue Cross Blue Shield of MA (BCBS)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
Fred Winer	Tufts Health Plan (THP)
Carol Cormier	Group Benefits Strategies (GBS)
Karen Carpenter	Group Benefits Strategies (GBS)

Skip Finnell, Chair, called the meeting to order at 8:40 a.m.

**Approval of the Minutes of the March 2, 2011 meeting:**

Noreen Mavro-Flanders motioned to approve the minutes of the March 2, 2011 meeting.

Sue Milne seconded the motion. The motion passed by unanimous vote.

Motion
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**GBS Reports:**

*GBS Proposed Contract*- Carol Cormier said that she incorporated the GBS services that had been addressed in Memoranda of Understanding into the proposed contract with CCMHG as instructed by the Steering Committee. Ms. Cormier said that the COBRA fees had been previously approved by the Board, but said that she added a 3<sup>rd</sup> year to be on the same cycle as the contract. She said that the Retiree Drug Subsidy fees did not change from the prior year. Ms. Cormier said that she added a statement that if the Group wanted to add

additional plans that were RDS eligible, that the fee would be the same for those plans. Ms. Cormier noted that as more units adopt Section 18, that only the Medicare plans would be eligible for the subsidy. Ms. Cormier reviewed Attachment D, regarding the Early Retiree Reinsurance Program (ERRP). Ms. Cormier said that the initial fee for processing and filing the application was a one-time fee of \$2,500 that was already charged to the Group. She said that the contract proposes a 1% of receipts fee when the reimbursement(s) are approved and received.

Ms. Cormier said that GBS reduced its administration fee from a 2.5% increase to 2.0%. Ms. Cormier said that the fee would be \$2.72 pmpm instead of \$2.74 pmpm.

Noreen Mavro-Flanders asked what “except as services described in 1.E.1” meant at the bottom of page three.

Ms. Cormier said that she would look at that and let the Committee know.

Noreen made a motion to approve the GBS Contract with changes as described and thanked Carol Cormier and GBS for doing great work.

Motion
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Marie Buckner seconded the motion and said that the Town of Sandwich Administrator continues to praise the work that GBS does for the CCMHG.

The motion was passed by unanimous vote.

**Distribution of the FY2007 Retiree Drug Subsidy:**

Carol Cormier said that a spreadsheet outlining the proposed FY07 RDS distributions to each entity is included in the meeting packet. Ms. Cormier said that the units will need to decide if they want to receive the distribution in fiscal year 2011 or 2012.

Heather Harper made a motion to recommend to the Board to approve the distribution of the FY2007 RDS amounts as shown on the spreadsheet presented.

Ms. Harper suggested adding a disclaimer that the distribution is a one-time distribution.

Carol Cormier said that prior to Rich Bienvenue distributing the checks she will send a statement to Unit Heads explaining the RDS distribution. Ms. Cormier said it will state that the unit will receive the distribution in fiscal year 2011 unless they contact GBS by May 5, 2011 to request it in FY12.

Motion
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Noreen Mavro-Flanders seconded the motion. The motion passed by unanimous vote.

Rich Bienvenue said that he would send a DOR advisory on how the money can be used to Carol Cormier for distribution to the entities.

Skip Finnell suggested a press release.

The Committee agreed with Mr. Finnell.

**Patient Protection & Affordable Care Act (PPACA) – Adult Child Eligibility:**

Carol Cormier said that there are two issues to consider and said that the first is that the term “dependent” is not used when speaking about the Adult Child Eligibility, it is now adult child(ren). Ms. Cormier said that the adult children living out-of-state who are not full-time students will not be eligible for the HMO plans. Ms. Cormier said a child away at college can remain on the HMO as always and will be covered only for emergency and urgent care out of the service area .

Suzanne Donahue said that emergencies will be covered anywhere and said that the subscriber's address dictates eligibility on the plan.

Bill Hickey said that HPHC will no longer complete a student certification mailing, but said that they will take a phone call to certify a child as a full-time student. Mr. Hickey said that an adult child with a permanent address outside of the network will not be eligible for the HMO plans. He said that the subscriber has the option to move to a PPO plan or stay on the HMO plan and not cover their child living outside of the service area.

Skip Finnell suggested holding a Benefit Administrators meeting prior to open enrollment to give guidance on this topic.

Carol Cormier said that PPACA does not require covering dependents of dependents. Ms. Cormier said that the health plans are going to continue to cover dependents of dependents as long as the child of the subscriber is a dependent, unmarried and living in her parent's home. Ms. Cormier said that there is no way to track enrollment of the employees' grandchildren who have already been enrolled under current guidelines.

Rich Bienvenue joined the meeting.

Maggie Downey made a motion to recommend to the Board to follow the PPACA Adult Child Eligibility rule and not allow coverage to future dependents of dependents and to grandfather those currently enrolled.

Noreen Mavro-Flanders seconded the motion.

Motion
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Rich Bienvenue asked about the reinsurance policy and said he had a concern about those dependents of dependents that are grandfathered.

Ms. Cormier said that she would add a statement in the contractual requirements section of the RFQ for reinsurance.

Maggie Downey suggested a written communication to send to employers, such as an FAQ.

Carol Cormier said that she started working on an FAQ and will send it out to employers.

A vote was taken on the motion and it was passed by unanimous vote.

**CCMHG Website:**

Erin Orcutt said that she would be happy to steer a committee to work on updating the CCMHG website, but said that her knowledge on website design is very limited. Ms. Orcutt said that she contacted a couple of web designers and said that E-Cape is recommended. Ms. Orcutt said that she needs to know who is maintaining the website now and asked the Committee if they knew what they wanted the site to look like.

Carol Cormier said that Lisa Trombly is currently maintaining the website and said that she could continue to maintain it. Ms. Cormier said that the next steps should be getting a few proposals and meeting with those that are interested.

Ms. Orcutt said that she believes the ballpark figure to design a website without maintaining it will be approximately \$2,000. Ms. Orcutt said that she knows someone who has had personal experience with using E-Cape and will get their recommendation.

**Treasurer's Report:**

Rich Bienvenue said that he would be reviewing the financial report at the Board meeting and noted that he has continued to work with the town that is in arrears on their payments to the trust account.

Skip Finnell gave Rich a brief overview regarding the Committee's motion to recommend to the Board distribution of the FY2007 RDS payment to the units and asked him if the May 5<sup>th</sup> deadline to hear back from each unit would work.

Benefit Administrators meeting was subsequently cancelled.

Mr. Bienvenue said that it would.

Mr. Finnell asked Mr. Bienvenue if he would attend the Benefit Administrator's meeting to discuss the RDS distribution.

Mr. Bienvenue said that he thought he would be available.

**Other Business:**

Skip Finnell said that the Joint Purchase Group Coalition meeting is scheduled to take place on April 6, 2011 in Marlborough and asked the Committee to send any issues they would like discussed at the meeting to Carol Cormier.

Carol Cormier said that Pam Kocher, the Director of Local Policy from the Executive Office for Administration and Finance will be coming to speak about the Governor's legislation. Ms. Cormier said that she would send the agenda and list of those invited to the Committee.

There was no other business.

Noreen Mavro-Flanders made a motion to adjourn.

Motion

Marie Buckner seconded the motion.

Chair, Skip Finnell adjourned the meeting at 9:30 AM.

*Prepared by Karen Carpenter  
Group Benefits Strategies*