

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

STEERING COMMITTEE

Wednesday, July 25, 2007, 8:30 AM
Centerville Osterville Marstons Mills Fire District Building
Centerville, MA

MEETING MINUTES

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, July 25, 2007 at 8:30 AM at the Centerville Osterville Marstons Mills Fire District Building, Centerville, MA. . The following people attended the meeting.

Committee Members Present:

Bob Whritenour, Chair	Town of Falmouth
Bob Canevazzi	Town of Dennis
Francis “Skip” Finnell	Dennis-Yarmouth RSD
Maggie Downey	Barnstable County
Dave Withrow	Town of Orleans
Roland “Bud” Breault	Town of Barnstable

Guests Present:

Rich Bienvenue	CCMHG Treasurer
Beverly Haley	Dennis-Yarmouth RSD
Linda O’Brien	Town of Provincetown
Margaret McGloin	Town of Provincetown
Pam Hudson	Town of Provincetown
Anne Boisvert	Delta Dental
Suzanne Donahue	Blue Cross Blue Shield of MA (BCBS)
Bill Hickey	Harvard Pilgrim Health Care
Carol Cormier	Group Benefits Strategies (GBS)
Lisa Trombly	Group Benefits Strategies (GBS)

Chair, Bob Whritenour called the meeting to order at 8:32 a.m.

Approval of the minutes of June 20, 2007:

Skip Finnell motioned to approve the minutes of the meeting of June 20, 2007.

Motion

Bud Breault seconded the motion. The motion passed by unanimous vote.

Wellness Committee Report:

Maggie Downey said she is still reviewing the Wellness Participation Agreements that have been coming in from each unit. She said the estimated cost for the work-site screenings is \$86K, which is the highest budgeted amount for FY08. She said she has met with Deanna Desroches and Judie Jardin, the Wellness Consultants, to review their responsibilities and budgets.

Carol Cormier asked how much of the budget is considered compensation to the Consultants.

Maggie Downey said the salary remains the same. She said the Mainland Consultant receives \$45K, which is for 30 hours wkly at the same hourly rate as last year, and the Vineyard Consultant’s contract is for an annual rate of

\$20K. She said the contracts are for 2 years. She said the Consultants are asked to budget for 6 meetings as well as to submit a report to the Wellness Committee monthly.

Skip Finnell asked what was spent last year versus what was budgeted.

Ms. Downey said she did not have this figure available but that she did know that the Consultants are doing more and spending more time than what was proposed.

There was a discussion.

Maggie Downey said the invoices would be monitored closely.

Bob Whritenour said the Wellness budget item has been on the agenda for several meetings and it is time for it to move forward with monitoring.

Maggie Downey said the contract should be to be approved with the guidelines for the coordinators to follow.

Dave Withrow moved to accept the FY08 program and budget as recommended by the Wellness Committee but not to exceed the budgeted amount of \$257,460.

Motion

Bud Breault seconded the motion.

Rich Bienvenue said that in FY07 he reported \$69K spent for wellness that, he said, included the salary of each consultant.

Carol Cormier said this figure sounded too low.

Mr. Bienvenue said he would recheck the figure with Maggie Downey for confirmation.

After a brief discussion, the motion to approve the FY08 Wellness Budget was unanimously approved.

FY08 Reinsurance – revised proposal from Companion Life:

Carol Cormier said the reinsurance carrier had asked for additional claims data. She said after reviewing the data the carrier requires that one claimant be “lasered”, i.e. have a higher deductible ((\$300K) than the policy deductible.

Bob Whritenour asked how a laser works.

Carol Cormier said if the carrier concludes that the claims for any particular member were likely to far exceed the Specific Deductible it may opt to “laser” the individual by setting a separate Specific Deductible for that member. She said this was the case with one of the members of the CCMHG. She said the rates would remain the same as previously quoted.

Maggie Downey asked if the CCMHG would have to pay the first \$300K of claims for this member.

Ms. Cormier said that was correct.

After discussion, Skip Finnell motioned to accept the revised proposal from the reinsurance carrier with one member lasered at \$300K.

Motion

Maggie Downey seconded the motion.

Bob Whritenour asked if the carrier could review additional claims data and submit another revision.

Carol Cormier said she did not expect the carrier to do that.

After discussion the motion to accept the revised FY08 reinsurance proposal was unanimously approved.

Steering Committee vacancy:

Bob Whritenour explained that he had received an email message from Sheryl McMahon resigning from the Steering Committee. He said he contacted Dr. Jim Weiss, Martha's Vineyard RSD, since he had expressed interest last year. He said Dr. Weiss was no longer interested. He said he received a letter from Gerry Panuczyk, Town of Chatham, who is interested. He said he would accept nominations from the Steering Committee.

Maggie Downey motioned to nominate Gerry Panuczyk and recommend to the Board that he fill the vacant seat on the Steering Committee.

Motion

Bud Breault seconded the motion. The motion was approved by unanimous vote.

Delta Dental proposed increase to working capital deposits:

Anne Boisvert said there were two invoices included in the packet, which were copies of first and second Working Deposit Invoices for the Voluntary Plan.

Carol Cormier said she has reviewed the claims history for the last six months and the fees listed on the invoices appear to be in the ballpark. She asked if the Group would earn interest.

Anne Boisvert said it would not. She said the Group does not earn interest because this is working capital. She said a different payment plan could be worked out.

Rich Bienvenue said he would prefer the Group keeping its money and paying by wire within 3 days.

Anne Boisvert said the billing time would be different.

Carol Cormier asked if there would end up being 13 months of payments included in one year.

Ms. Boisvert said yes, for the first year.

There was a discussion.

Bob Whritenour asked Anne Boisvert to work with the Delta Dental underwriter to review all options available to the CCMHG and then to work with Treasurer, Rich Bienvenue to see what was best.

Anne Boisvert agreed to put together a comparison of how each option would play out for the CCMHG to be reviewed by Rich Bienvenue.

Skip Finnell motioned to grant Bob Whritenour and Rich Bienvenue approval to make, if in the best interest of the CCMHG, a recommendation to move to a one-month working capital arrangement with Delta Dental and authorize Bob Whritenour, Chair, approving authority to sign the new agreement.

Motion

Bud Breault seconded the motion.

After a brief discussion, the motion was passed by unanimous approval.

Ms. Boisvert said she brought the new contracts for the Contributory and Voluntary dental plans but will wait until the Voluntary Working Deposit issue is resolved before asking for a signature.

Meeting with Robert Nunes on 6/22/07 and meeting of Coalition of Joint Purchase Groups on 7/18/07:

Bob Whritenour said the meeting with Robert Nunes on June 22nd went well. He said Mr. Nunes said the JPGs must do the work of getting Labor's support for any legislation to make it easier for Joint Purchase Groups (JPGs)

to change benefits. He said the Patrick Administration would only lend support if the JPGs and Labor walk down the aisle together. He said the JPGs would distribute GIC Option Pros & Cons along with Attorney Kevin Feeley's write-up on the GIC Option. He said the message to the unions would be "if changes aren't made to JPGs, employers will start leaving for the GIC".

Bob Whritenour said the meeting of Joint Purchase Group (JPG) representatives in Mansfield was well facilitated. He said there is a strong feeling among the Groups that the services they provide are of high value and that it's worth getting information out there.

There was a discussion.

Carol Cormier said page 2 and 3 of the JPG Coalition handout explains the steps the Coalition will be taking. She said each unit should be working toward contractual language. She said the last page of the handout outlines the Regional Joint Purchase Group statistics. She said there is a lot of room for savings by having employers get their members off of the more costly plans.

A discussion followed regarding the GIC benefits and comparisons.

Dave Withrow suggested having another Steering Committee meeting in order to discuss comparing the GIC benefits to those of the CCMHG.

Bob Whritenour agreed.

Bud Breault motioned to adjourn.

Motion

Skip Finnell seconded the motion. The motion was passed by unanimous approval.

With no other business, Bob Whritenour adjourned the meeting at 9:40 a.m.

*Prepared by Lisa Trombly
Group Benefits Strategies*