

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

STEERING COMMITTEE

Wednesday, October 17, 2007, 8:30 AM
Club House, Olde Barnstable Fairgrounds Golf Course, Marstons Mills, MA
MEETING MINUTES

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, October 17, 2007, 8:30 AM. at the Club House, Olde Barnstable Fairgrounds Golf Course, Marstons Mills, MA. The following people attended the meeting.

Committee Members Present:

Bob Whritenour, Chair	Town of Falmouth
Bob Canevazzi, Vice Chair	Town of Dennis
Noreen Mavro-Flanders	Dukes County
Francis “Skip” Finnell	Dennis-Yarmouth RSD
Maggie Downey	Barnstable County
Marie Buckner	Town of Sandwich
Gerry Panuczak	Town of Chatham
Roland “Bud” Breault	Town of Barnstable
David Withrow	Town of Orleans

Guests Present:

Rich Bienvenue	CCMHG Treasurer
Suzanne Donahue	Blue Cross Blue Shield of MA (BCBS)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
Carol Cormier	Group Benefits Strategies (GBS)
Jenna Roginsky	Group Benefits Strategies (GBS)

Vice Chair, Bob Canevazzi called the meeting to order at 8:40 a.m.

Approval of the minutes of September 20, 2007:

Gerry Panuczak motioned to approve the minutes of the meeting of September 20, 2007.

Motion

Bob Canevazzi and Bud Breault abstained from voting, as they were not in the attendance at the September meeting.

The motion was passed by majority vote.

Approval of special enrollment for Town of Sandwich:

Skip Finnell motioned to approve the special open enrollment for the Town of Sandwich.

Motion

David Withrow seconded the motion. The motion was passed by unanimous vote.

Private Fee For Service (PFFS) plans for Medicare eligible retirees:

Suzanne Donahue, BCBS, and Bill Hickey, HPHC, distributed literature on their PFFS plans.

Carol Cormier reviewed the basic features of Private Fee For Service (PFFS) plans explaining that they are Medicare Part C Medicare Advantage plans. She said that there are not provider networks and the member may see any Medicare participating provider who agrees to accept the PFFS plan at the point of service. She said that

several providers, such as Harvard Vanguard Centers and Dedham Medical Center, have decided not to participate in any PFFS plans, but she said this would not affect the Cape Cod Municipal Group (CCMHG). She said that Harvard Pilgrim Health Care (HPHC) started offering a PFFS plan in 2007, and as of January 2008, both Tufts Health Plan (THP) and Blue Cross Blue Shield (BCBS) would offer PFFS plans. Ms. Cormier said that the Group should consider offering these plans at the 2008 open enrollment since they are plans that do not have provider networks, can be used anywhere in the U.S. and have affordable rates.

8:50 a.m.-Bob Whritenour, Chair arrived at this time.

David Withrow asked how the health plans were able to offer the PFFS option at such low rates.

Suzanne Donahue of Blue Cross Blue Shield of MA (BCBS) said that the Pharmacy benefit is the same as Medicare Part D and said that Medicare pays the plan a fixed amount per month to provide the services and then the health plan organization pays the provider the Medicare allowed amount.

Bill Hickey of Harvard Pilgrim Health Care (HPHC) reviewed the First Seniority Freedom Premier PFFS plan. He explained why the HPHC First Seniority Freedom plan rates went up considerably after the first year.

There was a discussion about the acceptance of PFFS plans by providers.

Skip Finnell asked if having PFFS plans would jeopardize other Senior plans.

Carol Cormier said that it should not. She said that the Group would not get the Medicare Retiree Drug Subsidy for the PFFS plans since the Part D benefit is baked into the plan but that the low rates reflect the coverage by Medicare for Part D benefits.

Bob Whritenour said that this topic could be taken up again at a future meeting.

Update on Towns of Bourne and Harwich request for consideration for membership:

Bob Whritenour said that he met with the representatives from the Town of Harwich. He said that there is interest in joining CCMHG. He said that the main concern is that the CCMHG does not offer a chiropractic benefit on the Network Blue plan.

Bob Canevazzi said that if the Town of Harwich wanted to keep offering the benefit to its employees, perhaps the town could self-insure chiropractic benefits.

There was a discussion.

The Steering Committee decided not to take a vote to recommend the acceptance of Harwich until it had reviewed additional large claim data and benefit information. The Committee decided to take this matter up at the November meeting. It also decided to review comparative data on Town of Bourne.

Delta Dental student eligibility policies and Maximum Roll-over benefit:

Carol Cormier recapped the information about Delta Dental Maximum Roll-over benefit from the September 20, 2007 Steering Committee meeting. She said that as of January 1, 2008, there would be a new plan option, the maximum rollover benefit that would allow members to roll over unused benefit money. She said that if a member's yearly expenses were less than \$500, he/she would be able to carry \$350 towards the following year. She said that the maximum rollover allowed is \$1,000. Ms. Cormier said that the rollover benefit is optional as the CCMHG's Delta Dental plans are self-funded.

After a brief discussion Bob Whritenour called for a motion to recommend adoption of the Delta Dental Maximum Roll-over benefit to the Board members for January 1, 2008.

Skip Finnell made the motion to recommend the Delta Dental Maximum Roll-over benefit to the Board members.

Motion

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

Carol Cormier said that there was a recent issue with the Delta Dental student eligibility policy. She said that unlike the health plans; Delta Dental did not have a form/application for full-time student dependents. She said that Delta said there would be a formal process for tracking student status starting early 2008.

Other Business:

Bob Whritenour asked if CCMHG could start phasing out Master Health Plus plans.

Carol Cormier said that this would have to be done by each employer since it would need to be collectively bargained. She said some CCMHG employers have done this. She added that the Labor Relations Commission cases with Berkshire Health Group employers were still pending, but the decisions could shed some light on clarifying when the bargaining obligation attaches in the case of joint purchase group decisions.

Bud Breault asked if there had been a discussion about a replacement for him on the Steering Committee.

Bob Whritenour said that he should start the process.

Bud said that as the largest employer in the CCMHG, Town of Barnstable would like to continue having representation on the Steering Committee.

With no other business, Bob Whritenour adjourned the meeting at 9:35 a.m.

*Prepared by Jenna Roginsky
Group Benefits Strategies*