

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

STEERING COMMITTEE

Wednesday, July 21, 2004, 9:00 a.m.
Centerville, Osterville, Marstons Mills Fire District in Centerville, MA

MEETING MINUTES

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, July 21, 2004 at the Centerville, Osterville, Marstons Mills Fire District. The following people attended the meeting.

Committee Members Present:

Robert Whritenour, Chairman	Town of Falmouth
Maggie Downey	Barnstable County
Francis “Skip” Finnell	Dennis-Yarmouth Regional School District
Judie Jardin	Dukes County
Noreen Mavro-Flanders	Dukes County
David Withrow	Town of Orleans
Marie Buckner	Town of Sandwich

Guests Present:

Richard D. Bienvenue, C.P.A.	Treasurer
Anne Hart-Davies	Blue Cross & Blue Shield of MA (BCBSMA)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
Anne Boisvert	Delta Dental Plan of Massachusetts
Carol Cormier	Group Benefits Strategies (GBS)
Joelle Carlberg	Group Benefits Strategies (GBS)

Board Chairman Noreen Mavro-Flanders called the meeting to order at 9:02 a.m.

Approval of the Minutes of the June 24, 2004 meeting:

Skip Finnell moved to approve the minutes of the June 24, 2004 meeting.

Motion

Dave Withrow seconded the motion.

Judie Jardin and Marie Buckner abstained.

The motion passed by majority vote.

Treasurer’s Report:

Status of FY03 audit -

Rich Bienvenue said that the auditor, Bill Fraher, was substantially done with all of the audit procedures. He said there had been some questions about the run-out claims. Mr. Bienvenue said he was planning to complete the Management, Discussion and Analysis this coming weekend. He said he asked Mr. Fraher to attend the August Steering Committee meeting.

Bob Whritenour and Maggie Downey arrived at this time.

Mr. Bienvenue said the FY04 audit was scheduled to start in August.

Warrant Summary for July 2004:

The Steering Committee reviewed the July Warrant Summary.

Noreen Mavro-Flanders moved acceptance of the July Warrant with expenses totaling \$7,058,253.25.

Skip Finnell seconded the motion.

Motion

The vote in favor of the motion was unanimous.

Blue Care Elect Preferred PPO benefit issue:

Bob Whritenour said there was an optional benefit change to the Blue Care Elect Preferred PPO plan. He said currently the BCBSMA PPO plan does not cover routine Colonoscopy Screening and Sigmoidoscopy. He said BCBSMA has added a routine benefit to its fully insured plans. He said the coverage would consist of a routine screening sigmoidoscopy or routine barium enema once every three years for a member age 50 or older and a routine screening colonoscopy once every ten years for a member age 50 or older.

Ms. Cormier said the plan currently includes coverage for these services when related to a medical condition but not for routine screenings. She asked Anne Hart-Davies to speak to this.

Anne Hart-Davies said that BCBSMA Product Development originally said this was a medical policy change and she found out later that it was a benefit change. She confirmed that BCBSMA is adding this routine benefit to its fully insured plans. She mentioned that the indemnity plans do not cover this, so adding it to the PPO plan might help to move indemnity plan members to the PPO plan.

Carol Cormier said she supports adding this benefit. She said it could save the Group money. She said that according to BCBSMA, the cost of addition of this benefit would be \$0.40 per member per month.

There was a discussion.

Dave Withrow said that at the last meeting he had been opposed to adding this benefit. He said he had since talked with the Town Administrator and the Town of Orleans is now comfortable with adding it.

Marie Buckner said that she too had been opposed to adding the benefit. She said the Town of Sandwich is still concerned with the collective bargaining issue.

Skip Finnell said DYRSD has backed off on the strong opposition.

Maggie Downey apologized for her recent "lack of attendance" at Steering Committee meetings. She suggested that the Group keep a list of changes and improvements that are and have been made, because they all add up over time.

Ms. Cormier said she keeps this list up-to-date.

Skip Finnell moved to recommend to the Board that the routine colonoscopy and sigmoidoscopy benefit be added to the BCBSMA Blue Care Elect Preferred PPO plan effective July 1, 2004.

Motion

Maggie Downey seconded the motion.

Noreen Mavro-Flanders opposed.

The motion passed by majority vote.

New State Mandate - Early Intervention Cap Increase:

Carol Cormier said the caps on the state-mandated Early Intervention benefit have been raised effective July 1, 2004. She said the annual cap has been raised from \$3,200 to \$5,200 and the lifetime maximum has been raised from \$9,600 to \$15,600. She said governmental employers must adopt the state mandates; therefore, the new caps went into place on all CCMHG plans effective July 1, 2004.

Anne Hart-Davies said that every couple of years the state raises the maximum benefit. She said BCBSMA just received notification of this mandate five days prior to the effective date.

There was a discussion.

Noreen Mavro-Flanders moved to accept the state mandate and file a request with the state auditors office to request review and possible reimbursement since this is an unfounded state mandate.

Motion

Skip Finnell seconded the motion.

The vote in favor of the motion was unanimous.

Delta Dental - request for increase in working capital deposit:

Carol Cormier said that Delta Dental proposed an increase in the Working Capital Deposit in the FY05 renewal for the Contributory Dental Plan. She said it had just been brought to her attention that this wasn't formally voted on. She said the working capital deposit is estimated at two months of projected claims. She said the current deposit was \$386,500 and the proposed deposit was \$402,500, which was a proposed increase of about 4%. She said she feels that this is reasonable. She mentioned that Bourne Recreation Authority just added the Contributory Dental Plan to its menu offerings effective July 1, 2004.

Anne Boisvert thanked the Group for staying with Delta Dental. She said Delta looks forward to continuing its relationship with CCMHG.

Skip Finnell moved to accept the proposed increase in Working Capital Deposit for the Contributory Dental Plan effective July 1, 2004.

Motion

Dave Withrow seconded the motion.

The vote in favor of the motion was unanimous.

Other Business:

It was confirmed that the next Steering Committee meeting was scheduled for Thursday, August 26, 2004 at 9:00 a.m. at the Dennis-Yarmouth Regional School District Administration Building.

There was no other business to discuss. Bob Whritenour adjourned the meeting at 9:28 a.m.

*Prepared by Joelle Carlberg
Group Benefits Strategies*