

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

STEERING COMMITTEE

Monday, September 16, 2013 10:00 AM
Martha's Vineyard Regional Transit Authority Offices
Edgartown, MA

MEETING NOTES *(no quorum)*

A meeting of the Steering Committee of the Cape Cod Municipal Health Group ("CCMHG") was held on Monday, September 16, 2013 at the Martha's Vineyard Regional Transit Authority Offices, Edgartown, MA

The following people attended the meeting:

Committee Members Present:

A. Francis ("Skip") Finnell, Chair	Dennis-Yarmouth RSD
Noreen Mavro-Flanders	County of Dukes County
Gerry Panuczak	Town of Chatham
Joyce Mason	Town of Mashpee

Guests Present:

Rich Bienvenue	CCMHG Treasurer
Deanna Desroches	CCMHG Mainland Wellness Consultant
Krystle Rose	CCMHG MV Wellness Consultant
Kathy Logue	Town of West Tisbury
Melanie Becker	Town of Chilmark
Jim Weiss	MV Regional School District
Judie Jardin	Town of Aquinnah
Jo-Ann Taylor	MV Commission
Robert Whritenour	Town of Oak Bluffs
Bill Rowbottom	Blue Cross Blue Shield (BCBS)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
Fred Winer	Tufts Health Plan (THP)
Nina Conroy	Delta Dental of MA
Carol Cormier	Group Benefits Strategies (GBS)
Karen Carpenter	Group Benefits Strategies (GBS)

Skip Finnell, Chair, called the meeting to order at 10:10 AM and asked everyone to introduce themselves. Mr. Finnell said that the Committee did not have a quorum and, therefore, no votes would be taken.

Approval of the Minutes of the July 24, 2013 meeting:

No quorum for approval.

Wellness Committee Report:

Deanna Desroches, Wellness Consultant for the Mainland said that a smoking cessation program is scheduled at the Town of Eastham in January. She said this is a central location for those interested in participating. Ms. Desroches said that the Wellness Committee is working with Dr. Flaherty to revamp the Health Improvement Program (HIP) program and said they would like to offer the program in the Falmouth Mashpee area in late winter.

In response to a question, Ms. Desroches said that she will ask Dr. Flaherty for a historical report of results of the HIP program. She noted that they held a HIP reunion, and about 140 participants attended.

Ms. Desroches said that biometric screenings have been scheduled at two of the senior health fairs and will also include massage therapy and a chiropractic screening. She said that it is week 5 of the Couch to 5K program and said there are 11 participants. Ms. Desroches said that the Healthy Me program will be conducted in the Town of Sandwich in the fall and at the Town of Dennis in the Spring.

Krystle Rose, Wellness Consultant for Martha's Vineyard (MV), said that the Maintain Don't Gain program will be conducted through the holidays and said raffles and prizes may be awarded. Ms. Rose said that the Public Safety Fitness Challenge will run from April to June. She said that the participants will meet bi-weekly, and a nutritionist and trainer will be available. She said that a nurse will be available to do consultations regarding medications. Ms. Rose said that a Tick-borne disease lecture will be presented and she noted that there is a large population on MV affected. She said that initial symptoms mimic the symptoms of a common cold, but then progress. Ms. Rose said that she will be promoting a Stressless lecture and may do a series of lectures on this topic. She said that 7 schools will be holding biometric screenings this year and said she has nurse contacts who will perform the screenings.

Noreen Mavro-Flanders said that the Visiting Nurses Association was utilized previously, but said there were some administrative issues.

There was a discussion about the availability, transporting and cost of the biometric screening machines.

Krystle Rose said that she did a cost analysis of purchasing a machine for use on the island and said that there is a net cost of \$647 to purchase a machine. She said that full cost of each machine is about \$1,794 which includes supplies. Ms. Rose suggested utilizing some of the wellness budget scheduled for her salary.

There was a discussion about the possibility of borrowing the Barnstable County's machine.

Skip Finnell asked Ms. Rose and Ms. Desroches to look at the option of borrowing the machine and if that is not a viable option, to ask the Steering Committee to revisit the issue. He asked them to prepare a report/analysis prior to the October 9th Board meeting.

Kathy Logue said that Krystle Rose is doing a great job and that she has noticed an increase of interest in the programs.

Treasurer's Report:

Treasurer, Rich Bienvenue, CPA, reviewed the financial statements through June 30, 2013 (unaudited figures). He said that he will contact the auditor, Bill Fraher, regarding the audit. Mr. Bienvenue said that the total operating cash was \$19.4M which was down from this time last year. He said that the Trust Fund Balance was \$21.4M as of June 30, 2013 an increase of \$2.5M for the year. He said the increase includes the RDS distribution to the employers. Mr. Bienvenue reviewed the income statement and said that there was a decrease in claims expenses and noted that the decrease could be due the health plan design changes that were made in July of 2012.

Skip Finnell asked Mr. Bienvenue to email the cash analysis report to the Committee.

Mr. Beinvenue said that he has completed entering the financial data into the new accounting software program, Xero, and said the reports going forward will be generated from that system. He said that he will present different formatting options to the Committee for a decision on which format will meet the

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Committee's needs. Mr. Bienvenue noted that he has updated the Treasurer's Procedures to include the new system changes. He said that he is also preparing a report for GBS to use for invoices. Mr. Bienvenue said that he sent links and passwords to Noreen Mavro-Flanders, Skip Finnell and Carol Cormier so they can view the transactions and data.

Kathy Logue asked if the units will be able to pay their invoices online.

Mr. Bienvenue said that the system capabilities allow for that to happen and said that he will look into setting that up after the initial set-up is completed.

Melanie Becker requested that the financial reports include a column to reflect the increase or decrease between the current year over the previous year.

Mr. Bienvenue said he would add that column.

There was a discussion about the decrease in claims expense and possible causes.

Noreen Mavro-Flanders asked the health plan representatives if they would track the air vac costs from MV to the mainland.

Mr. Rowbottom and Mr. Hickey said they would check on it.

GBS Reports:

Funding Rate Analysis- Carol Cormier reviewed the Funding Rate Analysis by Plan with health plan data through August 2013. Ms. Cormier said the expense-to-funding ratio for health plans was 94.1% and noted that the HPHC Medicare Enhance plan is slightly underfunded. Ms. Cormier said that the Retiree Drug Subsidy (RDS) through 2009 has been distributed to the employers. Ms. Cormier said the expense-to-funding ratio for the dental plans through August is 99.9%.

Stop Loss Reports- Karen Carpenter reviewed the FY13 Stop Loss report with claims paid through July. She said that total reimbursements received were \$832,419 with over \$333K coming in the last month. She said that there are 12 claimants on the report and that 4 of them are deceased. Ms. Carpenter reviewed the FY12 Stop Loss report with claims paid through June 2013 and said that there are 12 claimants that have exceeded the deductible with 5 now deceased. She said that reimbursements for FY12 were \$535K. Ms. Carpenter reviewed the reports showing claims between 50% and 100% of the deductible for each policy period.

Reinsurance Pooling Arrangement Update -

Carol Cormier said that Noreen Mavro-Flanders and Skip Finnell are members of a small advisory committee to review information about a proposed multi-level reinsurance pooling arrangement (MLRPA). She said that reinsurance carriers have been reluctant to quote policies for the municipal entities in recent years, and that the MLRPA would be created to self-fund much of the high cost claims expense across multiple joint purchase groups. Ms. Cormier said that other interested Joint Purchase Groups include WSHG, MNHG and MMHG. She said that she will provide details of the Advisory Committee's progress at future meetings.

Diabetes Rewards Program Report - Carol Cormier reviewed the report through August 31, 2013 prepared by the Abacus Group and said that there are 1,270 CCMHG health plan members with diabetes. She said that 489 members are currently enrolled in the program. She said that 221 or 45% of those enrolled are compliant with the five care guidelines and are receiving their diabetes medications and supplies at zero cost to the member. She said that CCMHG's enrollment is exceeding the municipal average, while their compliance is a little lower than average.

Proposed Amendment to the Joint Purchase Agreement (JPA):

Carol Cormier said that the proposed amendment would add an Alternate Steering Committee member who could vote in the absence of any of the 9 regular Committee members. She said the JPA requires two readings of proposed amendments and that the first reading occurred at the July 24, 2013 Board meeting. She said the second reading and vote on the amendment would be at the October 9th meeting and at that time, if the amendment passes, the Steering Committee Alternate could be elected.

Senior Plan Renewals for January 1, 2014 and retiree health fairs:

Carol Cormier said that the Board voted to change the senior plan renewal date from July 1 to January 1 and to hold or lower the current Medex and Medicare Enhance plan rates for 18 months. She said that the Medicare Enhance and Managed Blue for Seniors rates are not available yet.

Tufts Senior Plans – Fred Winer said that the Tufts Medicare HMO plan rate will be increasing to \$252, up from \$240. He said that effective January 1, members will be able to obtain up to a \$90 eyewear reimbursement at non-EyeMed facilities. He said that there is no change to the reimbursement of up to \$150 to those receiving eyewear at EyeMed facilities. Mr. Winer said that there is a new health aid benefit enhancement through Hearing Care Solutions (HCS). He said that in addition to the \$500 reimbursement on hearing aids every 3 years, members will be eligible to receive a discount, free hearing aid evaluation, a 1-year supply of batteries and a warranty.

Mr. Winer said that the Tufts Medicare Supplement plan rate is decreasing to \$318 from \$333 effective January 1, 2014. He said there are no changes to this plan.

Senior Health Fairs – Bill Rowbottom said that all of the Regional Senior Health Fairs have been scheduled. He said that the CCMHG Benefit Administrator's meeting is scheduled on September 24, 2013 and said he will speak to the administrators about the health fairs at that time.

Affordable Care Act and MA requirements for S.125 plans:

Carol Cormier said that GBS has sent several emails regarding the ACA health care exchanges, now called the Health Insurance Marketplace, and the Massachusetts requirement to offer a voluntary health plan on a pre-tax basis to employees who are not eligible for contributory health benefits. Ms. Cormier said that the MA Health Connector will cease to offer a voluntary plan option effective December 31, 2013. She said that the Small Business Service Bureau is offering voluntary plans through the Mosaic Health Insurance Exchange, and it is the only option that GBS is aware of at this time. She said that she recently learned that the GIC is contracting with Mosaic and is getting the \$200 yearly fee waived. She said that municipalities are eligible to receive the same fee structure as the GIC, and she said she will email the information to CCMHG.

Health Plan Reports:

Harvard Pilgrim Health Plan - Bill Hickey said that HPHC is continuing to make system conversions and document changes to conform to the ACA requirements. He said that HPHC is also working on tiered network plans and small network plans. Mr. Hickey said that HPHC is also expanding into Connecticut. He said that it is also working on developing a Medicare HMO plan and that will be available on the non-group market on January 1, 2014.

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Blue Cross Blue Shield - Bill Rowbottom said that the active employee plan health fairs went very well and most were well attended. He said that he is looking forward to the senior health fairs and said it will be nice to devote a separate time for the retirees.

Delta Dental - Nina Conroy said that Delta Dental is working on a pilot program that will report to dentists on the care they are providing to their patients. She noted that preventative care has increased from 20% to 50%.

Other Business:

The next Steering Committee meeting was scheduled on Oct. 9 at 8:30 AM at COMM Fire District Bldg, prior to the Board meeting.

The time of the Oct. 9 th Steering Committee meeting was subsequently changed to 9:15 AM.
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Skip Finnell adjourned the meeting at 12:00 noon.

*Prepared by Karen Carpenter
Group Benefits Strategies*