

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

STEERING COMMITTEE

Wednesday, November 16, 2005, 9:00 a.m.
Jan Sebastian Municipal Office Building
Sandwich, MA

MEETING MINUTES

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, November 16, 2005, at the Jan Sebastian Municipal Office Building in Sandwich, MA. The following people attended the meeting.

Committee Members Present:

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| Robert Whritenour, Chairman | Town of Falmouth |
| Jeff Cannon | Town of Barnstable |
| Margaret Downey | Barnstable County |
| Judie Jardin | Dukes County, retirees |
| Noreen Mavro-Flanders, Board Chair | Dukes County |
| David Withrow | Town of Orleans |
| Marie Buckner | Town of Sandwich |
| Jan Hagberg | Town of Sandwich |

Guests Present:

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| Richard Bienvenue, CPA | CCMHG Treasurer |
| Anne Hart-Davies | Blue Cross Blue Shield of MA (BCBSMA) |
| William Hickey | Harvard Pilgrim Health Care (HPHC) |
| Carol Cormier | Group Benefits Strategies (GBS) |
| Lisa Trombly | Group Benefits Strategies (GBS) |

Chairman, Robert Whritenour called the meeting to order at 9:10 a.m.

Minutes of the Steering Committee meeting of October 19, 2005:

Dave Withrow moved to accept the minutes of the October 19, 2005 meeting as written.

Motion

Jeff Cannon seconded the motion. The motion passed by unanimous vote.

Treasurer’s Report:

Treasurer Rich Bienvenue said that the financials are not in yet; that it is a little too early this month. He said that based on the figures so far for this month, everything looks ordinary. He said he would email the statements to each Committee member next week.

Warrant Summary of November 2005:

Dave Withrow moved to accept the November 2005 Warrant Summary.

Motion

Judie Jardin seconded the motion. The motion passed by unanimous vote.

Wellness Committee Report:

CHIP Program Roles & Responsibilities –

Maggie Downey discussed the Roles and Responsibilities of the Wellness Coordinator. She advised that there were a few changes that Carol Cormier recommended after viewing the most recent emailed version.

Noreen Mavro-Flanders asked Maggie Downey to explain the changes she was referring to.

Maggie Downey stated that Carol Cormier had recommended changing some of the wording; for example, changing “provide staff to assist” to “provide staff to carry out” screenings” under the *Cape Healthy Lifestyles/Physician responsibilities* section.

Maggie Downey added that Sue Bourque, the County’s nutritionist, had been sent to the CHIP training and then met with the Wellness Committee. Ms. Bourque told the Wellness Committee that she was not comfortable with the political undertones of the program. She said that some of the material was anti-meat and made many negative comments about eating meat. She asked the Wellness Committee if she had to teach this aspect of the program.

Maggie Downey said that the Wellness Committee did not feel that Ms. Bourque should have to promote the non-meat eating political agenda of the program. She distributed some materials from the CHIP textbook to illustrate the areas of concern.

There was a discussion.

Judie Jardin explained that Amy Rose Sager, the former CHIP facilitator had taught the CHIP program from the book that the articles appear in but that she did not focus on the articles themselves but rather the actual training.

Noreen Mavro-Flanders stated that Ms. Sager had already informed CCMHG CHIP participants that CHIP needed to be modified in some areas to make it practical and acceptable to more people.

Maggie Downey said that Sue Bourque said she could not teach the material the way it is in the book but that if she could modify it while keeping intact the heart healthy nutritional focus.

Carol Cormier suggested there be a disclaimer in the materials stating that certain opinions stated in the CHIP materials did not represent the political beliefs of CCMHG.

Bob Whritenour said that he did not feel CCMHG needed to put in a disclaimer. He said that a disclaimer might just elevate the issue. Mr. Whritenour said that the program information is amazing and it should be used to promote healthy lifestyles.

Maggie Downey said that the Wellness Committee agrees and said that you can practice the program without following the political aspects. Ms. Downey requested that the material be tailored to CCMHG needs in order to improve the program.

Carol Cormier suggested using the workbooks but not the textbooks that contain the articles that are offensive.

Judie Jardin said the workbooks are great but that the book that has the articles in it doesn’t really get read anyway. She said that it is too much to read. Ms. Jardin further stated that the CHIP videos are also out of date and should be updated.

Carol Cormier asked about getting new videos from somewhere other than CHIP.

Maggie Downey said that the Wellness Committee was looking into this. She said that CHIP materials cannot be shared. She said that there is nothing that says that additional materials cannot be used in conjunction with the CHIP materials. Ms. Downey said that the agreement needed to be signed.

Carol Cormier asked why CCMHG was being asked to sign the agreement. She said there is already an agreement between CHIP and Cape Health Lifestyles.

Dave Withrow stated that he did not feel comfortable about a program that CCMHG would promote but not agree with. He said he would feel more comfortable if the program were tailored to the needs of CCMHG.

Marie Buckner asked why the textbooks could not simply be removed from the kits and subtracted from the fee.

Carol Cormier said that the books could be removed from the kits and if there were any articles that the Wellness Coordinator or Committee felt would be beneficial they could photocopy them and include them in the material distributed.

Maggie Downey said that Sue Bourque could just teach the health portion of the program and just not use the textbooks if that is what is needed.

Bob Whritenour said there is no “perfect” program and that CCMHG should just latch on and alter it as needed.

Maggie Downey said the Roles and Responsibilities are well laid out. She asked if the Committee needs to sign the agreement or not. She said that the County is not the client and wanted to know if the client is CHIP or Cape Healthy Lifestyles.

Carol Cormier agreed to review the proposed CHIP agreement and let the Committee know.

Maggie Downey motioned to approve the Roles and Responsibilities document for the CHIP program.

Judie Jardin seconded the motion.

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| Motion |
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The CHIP Roles and Responsibilities were approved by unanimous vote.

Wellness Coordinator's Work Plan & Budget-Maggie Downey reviewed the Wellness Coordinator's work plan and budget that had been constructed based on the Steering Committee's recommendations.

Noreen Mavro-Flanders asked if the budget and plan were through the month of June 2006.

Maggie Downey replied affirmatively. She then went on to explain each program listed under the programs section.

Judie Jardin asked about the possibility of Deanna Desroches not attending the County Wellness Fairs and having the Benefits Administrators providing that role instead. She stated that Maggie Downey had told her that she attended the CCMHG Benefits Administrator's Meeting on November 3, 2005 where she learned that the Benefits Administrators did not show any interest serving as the CCMHG liaison at the Wellness Fairs. Ms. Jardin asked how to get the Administrators to understand how important this program is.

Maggie Downey said that Deanna Desroches, Wellness Coordinator, needs to be visible in order to promote the Wellness Programs and to promote the CCMHG.

Bob Whritenour said that he is very happy about the Barnstable County Wellness Fairs. He said he thinks that it is working very well and the Committee should work with the towns going forward to get the towns more interested in the program. He said that some towns don't have Benefits Administrators and he doesn't feel they should be pushed into taking on the role of the Wellness Coordinator.

Carol Cormier asked what the timeframe is for the proposed 2006 program and budget.

Maggie Downey said it runs from November 1, 2005 thru June 30, 2006.

Carol Cormier said she thought the Cape Healthy Lifestyles was supposed to be on a calendar year basis and that everything was supposed to follow in sync.

Bob Whritenour asked if everyone thought all of the wellness program contracts should be converted to fiscal year, and it was agreed to do this

Dave Withrow asked if the Committee was going to further discuss the Wellness Coordinator roles and the County Wellness Fair events.

Bob Whritenour suggested that the Committee review each program listed.

Dave Withrow said that with respect to the Wellness Coordinator's role, he feels that things are tight in some towns and that asking the Benefits Administrators to take on this responsibility is asking too much. He also said that employees would better receive the programs if the information were coming from an outside source. He said he thinks the Benefits Administrators should be aware of the programs offered and understand them but should not be required to promote them at the County Wellness Fairs.

There was an additional discussion on this topic.

Bob Whritenour agreed that it would be helpful for the Benefits Administrators to have a basic understanding of the programs that are offered.

Mr. Withrow said he agrees at that level but that the towns also need someone who is willing and able to actually sell the programs to the employees. He said that he thinks that is where the Wellness Coordinator comes into play.

Maggie Downey said that Deanna Desroches does this and does it well. She said that Ms. Desroches works the fairs and that she doesn't think the Benefits Administrators have the kind of time available to be able to attend all of the events necessary. Ms. Downey said that the Wellness Committee has made a decision, at least for now, that Ms. Desroches will continue to go to the fairs during this fiscal year. Ms. Downey said that this could be revisited in discussion of the FY07 budget.

Marie Buckner said that Deanna Desroches' presence at the County Wellness Fair made a big difference and helped to get employees to leave the traditional indemnity plans for PPOs and HMOs.

Mr. Whritenour reiterated that the Wellness Coordinator role at the Fairs was going to be maintained at this point.

Judie Jardin asked for clarification of how many Family Wellness nights were planned. She said the program outline indicates 3 on the first page but in the breakdown there are only 2 listed.

Maggie Downey said that Sandwich had just finished up and that only two should be listed on the outline. She said the billing reflected the correct amount for two fairs.

Maggie Downey motioned to approve the Wellness Coordinator's FY06 work plan and budget.

Dave Withrow seconded the motion.

Motion

The motion was approved by unanimous vote.

Additional discussion went on.

Rich Bienvenue, CPA, wanted to know who keeps track of the bills. He wanted to know if someone were monitoring how much is spent on each item.

Maggie Downey said that the invoices should be monitored and the work plan adhered to.

Rich Bienvenue asked if he was the one who was to call the Wellness Coordinator to discuss this.

Marie Buckner said that she did not see that it should be for Rich Bienvenue to handle. She said that the Wellness Committee should do the monitoring and forward the bills after they are approved.

Jan Hagberg added that the Family Wellness Day that took place in Sandwich a few weeks ago was really great and that over 100 people attended. She said that Ms. Desroches did a great job.

Marie Buckner said that she thought it was very important for employees to know that the event was sponsored by CCMHG.

Wellness Coordinator's Contract -

Maggie Downey said she did not have the contract with her. She asked Carol Cormier if she had a copy of it.

Carol Cormier said that GBS did not and said that she thought Skip Finnell had the electronic copy.

Marie Buckner asked if there would be any increases requested.

Judie Jardin replied that the fees were two-year fees and that the only change would be that of mileage reimbursement. She said the current IRS mileage rate would be used.

Rich Bienvenue said he thinks he may have a copy of the contract and if so, will email it to Carol Cormier.

Maggie Downey said that she would also check with Skip Finnell. She said once she obtains one she would make changes and bring it to the next meeting.

Proposed Agreement between CCMHG and Barnstable County for CHIP -

Noreen Mavro-Flanders motioned to accept the Agreement for Professional Services as written.

Motion

Judie Jardin seconded the motion.

The motion was passed by unanimous vote.

Agreement between CCMHG and Cape Healthy Lifestyles

Maggie Downey said she thinks the draft agreement looks good.

Carol Cormier said that she modified the existing contract based on the Roles and Responsibilities document. She referred to the Fees section and said that Drs. Sbarra and Flaherty would need to fill this

in with their proposal. She also suggested deleting the section pricing for spouses because of the 30 participant minimum upon which payment will be based.

Bob Whritenour asked the Committee if the consensus was to delete the statement.

The Committee responded affirmatively.

Carol Cormier said she received an email from Tom Sbarra and she replied advising him that the Steering Committee was meeting today and would send a copy of the agreement once it was approved.

Maggie Downey asked if the \$300 was still being offered as an incentive for participation.

Carol Cormier recommended decreasing the incentive to \$200 for employee and \$200 for the town.

Bob Whritenour said that it should not be granted unless the employee has attended 11 out of the 12 sessions excluding the graduation class.

Noreen Mavro-Flanders motioned to have the employee incentive decreased to \$200 and that the incentive would be paid to participant and employer provided employee attends 11 out of the 12 sessions, excluding graduation. She further moved that if an employee and spouse attended there would be only one incentive payment made unless the spouse was also a covered employee.

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Maggie Downey seconded the motion.

The motion was approved by unanimous vote.

There was additional discussion.

Carol Cormier asked if an intake data sheet could be agreed upon and that the data sheet be well maintained. She said she had put together an intake sheet and could send it to Deanna Desroches.

Noreen Mavro-Flanders said that she would ask Deanna Desroches if she was already using one or if she had one she could use in the future.

Dave Withrow asked why the incentive is given to both the employee and the town.

Noreen Mavro-Flanders responded that it is to help promote the program and to encourage employers to urge employees to participate and to encourage employers to allow employees to participate on work time.

Dave Withrow asked if it has shown to help.

Carol Cormier said that there are no data to show this. She suggested a letter be drafted and sent to the towns and district administrators and elected Boards advising them about the incentive to encourage CHIP participation. Ms. Cormier suggested that the letter come from Noreen Mavro-Flanders and Bob Whritenour.

Dave Withrow added that he would like to see it one-way or the other; either the towns encourage their employees to participate or they don't get the money.

Carol Cormier said that she would draft the letter and give it to the Committee for review.

Noreen Mavro-Flanders said that it should state that there is no guarantee there will always be a cash incentive offered in the future.

Maggie Downey said that she thought bringing in an outside expert on wellness programming would be a good idea to look at the CCMHG's approach to wellness and see if it was on track or could be improved.

Carol Cormier said she had asked the health plans if they could suggest some people in this field but was told they could not.

Anne Hart-Davies said that she did not know of anyone locally but that they did have someone available out of the area.

Maggie Downey said she felt that the person did not need to be local but rather knowledgeable.

Anne Hart-Davies said that she will check with Pam Santin at BCBS who would most likely be able to meet with the Wellness Committee and provide this service for free.

Bill Hickey said that HPHC could also have someone available to review the Wellness programming.

Maggie Downey said that she would inform the Wellness Committee to schedule a meeting with HPHC and BCBS Wellness Department representatives for some time in January.

Retiree Drug Subsidy (RDS) Application Update:

Carol Cormier advised the Committee that Noreen Mavro-Flanders was finally authenticated as the Authorized Representative yesterday and that the BCBS and HPHC RDS applications were submitted on November 15th.

Ms. Mavro-Flanders said that it had taken many phone calls to the RDS Help-Line to get this resolved. She said that because CCMHG was on record with CMS as trying to work out the problems, the late submission was no problem.

Carol Cormier requested that Lisa Trombly, GBS, send out notices to CCMHG employers requesting that they submit any address changes that they've learned of since sending out the Medicare Part D letters of creditable coverage.

Bill Hickey, said HPHC is looking into putting creditable coverage letters into the enrollment packets in the future and that HPHC does intend to send the letters ongoing as health plan members are about to turn age 65

Anne Hart-Davies said that BCBS is looking into providing letters of creditable coverage in the future. She said that BCBS is in Phase II of its Part D planning.

Discussion about a CCMHG website:

The Committee members agreed that a website would be a positive addition.

Bob Whritenour said that CCMHG still needs to find someone to build and maintain the website. He further stated that a budget would need to be established for this task. Mr. Whritenour asked the Committee if they have heard of any interested parties for web design.

Members replied negatively.

Carol Cormier informed the Committee that Lisa Trombly is experienced in web design.

Bob Whritenour asked Lisa Trombly if she were interested in being a member of the CCMHG Task Force. He asked her to think about it before responding.

Consumer Directed Health Plan (CDHP) Presentations:

Carol Cormier said that this has not been scheduled yet.

Anne Hart-Davies said that she cannot guarantee that it can be worked on in December due to other commitments.

Carol Cormier recommended CDHP presentations to the Steering Committee in January.

Bob Whritenour asked if January 19, 2006 were good for the Steering Committee meeting in Sandwich with CDHP presentations.

Members acknowledged positively.

Health Plan Reports:

Blue Cross Blue Shield

Anne Hart-Davies said the Blue Care 65 (now Medicare HMO Blue) rates are going down because of the inclusion of Medicare Part D. She said that there are some benefit changes that will take place on January 1, 2006. She said that CCMHG has a July 1st anniversary date for that plan and she suggested that the Committee consider moving to a January 1st anniversary date so that benefits and rates change on the same date. She said that would enable employers and seniors to get the lower rates this January.

Carol Cormier said that Tufts was reducing the rate for its Medicare Advantage plan for January 1st even if the Group has a July 1 renewal date. She said she had asked Anne Hart-Davies if BCBS would do a January 1, 2006 rate reduction because of Part D.

Anne Hart-Davies said she was not sure yet. She said the recommendation is to move the benefit change date to be the same as the rate change date. She said she would get back to Ms. Cormier on this.

Jeff Cannon asked if there were any other advantage to synchronizing the benefit change date and the rate change date.

Carol Cormier said that because seniors have open enrollment for July 1, if the group moves to a January 1st date for some senior plans, these members would get a rate change mid-year.

Jeff Cannon asked Anne Hart-Davies why BCBS is changing the name of the plan from Blue Care 65 to Medicare HMO Blue. He said it makes it very confusing.

Anne Hart-Davies said she was not entirely sure why BCBS had the plan name change but that she thought it had something to do with Medicare Part D. She advised that BCBS has already sent out letters advising of the name change and the benefit changes.

Harvard Pilgrim Healthcare

Bill Hickey said that HPHC is doing very well. He mentioned that the Fitness Reimbursement takes affect 1/1/06 and is a \$150 rebate after 4 months of enrollment in a full-service fitness club or gym. He further stated that this would not be available to self-insured plans until the anniversary date of the plan and only if the client opts for it. He said the fitness reimbursement is in addition to the HPHC fitness discount.

Carol Cormier asked if the qualifying gyms are the same as the ones on the list of discounted gyms.

Bill Hickey said that qualifying gyms would be any full service gym, not limited to the list of gyms offering discounts.

GASB45:

Tabled until the meeting of December 16, 2005.

Other Business:

There was no other business.

Chair Bob Whritenour adjourned the meeting at 11:12 a.m.

*Prepared by Lisa Trombly
Group Benefits Strategies*