

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

Board Meeting

Wednesday, April 25, 2018, 10:00 AM
Barnstable Town Hall, Hyannis, MA

MEETING MINUTES

A meeting of the Board of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, April 25, 2018 at 10:00 AM at the Barnstable Town Hall, Barnstable, MA. The following people attended the meeting:

Board Members and Alternates Present:

Noreen Mavro-Flanders, Board Chair	County of Dukes County
A. Francis (“Skip”) Finnell, Steering Committee Chair	Dennis-Yarmouth RSD
Susan Wallen	Nauset Regional School District
Lisa Vitale	Town of Brewster
Erin Orcutt	Cape Cod Regional THS
Jody Hoffmann	Town of Provincetown
Debra Blanchette	Town of Barnstable
Laura Scroggins	Town of Barnstable
Christopher Clark	Town of Harwich
Denise Coleman	Town of Falmouth
Jillian Douglass	Town of Chatham
Rosemary Moriarty	Town of Wellfleet
Robert Howard	Bourne Recreational Authority
Judy Sprague	COMM Fire District
Krystal Abrams	COMM Fire District
Kathleen Isernio	Monomoy RSD
Jennifer Kelson	Buzzards Bay Water District

Guests Present:

Rich Bienvenue	CCMHG Treasurer
Linda Loiselle	Abacus Health Solutions
Patty Joyce	Abacus Health Solutions
Jeff Beane	MyTelemedicine
Deanna Desroches	CCMHG Wellness Consultant, Mainland
Brian Callow	Rockland Trust Investments
Barbara Howard	Rockland Trust Investments
Rebecca Tavares	Rockland Trust Investments
Tracy Scalia	Town of Mashpee
Megan Downey	Town of Brewster
Rick Buffington	Barnstable Fire District
Eric Diamond	Harwich Fire District
Marta Azzullini	County of Dukes County
Garbrielle Pitcher	Blue Cross Blue Shield of MA (BCBSMA)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
Nina Conroy	Delta Dental of MA
Carol Cormier	Group Benefits Strategies (GBS)
Chris Nunnally	Group Benefits Strategies (GBS)
Karen Carpenter	Group Benefits Strategies (GBS)

Noreen Mavro-Flanders, Chair, called the meeting to order at 10:05 a.m.

Ms. Mavro-Flanders asked for a moment of silence in honor of Sean Gannon, Town of Yarmouth Police Officer, killed in the line of duty.

Approval of the minutes of the January 24, 2018 Board meeting:

Debra Blanchette said, on page 2, item number 2 under the investment report, should read “to increase the fund balance to \$7M”, not \$2M.

Debra Blanchette moved to approve the amended minutes of the January 24, 2018 Board meeting.

Christopher Clark seconded the motion. The motion passed by unanimous vote.

Motion

Noreen Mavro-Flanders asked the Board members to respond to GBS about whether or not they will be attending the meetings. She said it is important to know if the voting quorum will be met.

Treasurer’s report:

FY17 audit report – Noreen Mavro-Flanders said the FY17 audit report has been reviewed and approved by the Steering Committee. She said once the final report is received, it will be sent out to the Board members and added to the CCMHG website.

Treasurer’s report - Treasurer, Rich Bienvenue, CPA, said when the Board set its FY18 health plan funding rates, they were hoping to break even. He said the Fund Balance on July 1, 2017 was \$12.6M and said there was an increase of \$11.5M through February 2018. Mr. Bienvenue said the Trust Fund Policy states that the Fund Balance should be between 8% and 10% of claims of the most recent 12 months. He reported a Fund Balance of \$28.1M as of February 28, 2018 of which \$24M is the health fund and \$4.1M is the dental fund balance.

Mr. Bienvenue said the Steering Committee reviewed and voted to approve writing off a small amount of member Accounts Receivable balances and their dispositions.

Christopher Clark made a motion to accept the Treasurers report.

Motion

Deb Blanchette seconded the motion. The motion passed by a unanimous vote.

Investment Committee and Investment Manager’s Report:

Deb Blanchette, Investment Committee Chair, said the January Board meeting minutes reflect the changes made to the investment funds. She said the Return Seeking Fund balance at the end of March was \$11.54M, and the Capitol Preservation Fund total was approximately \$3M. Ms. Blanchette said the Investment Committee met with Brian Callow, Rockland Trust Investment Manager for CCMHG, to review the funds.

Brian Callow spoke about the volatility of the marketplace and said it causes some anxiety for some people. He said market losses do not equal a loss of principal and noted if the economy continues to do well, the earnings will rise as well.

Mr. Callow distributed the 3rd Quarter report and reviewed the two CCMHG funds: (1) Return Seeking and (2) Capitol Preservation. He reviewed the performances of the funds compared to the benchmarks. Mr.

CCMHG Board meeting, 04/25/18

Callow said the fiscal year rate of return for Fund 1 through March, was 2.57%. He said the rate of return for Fund 2 was 0.18%.

Noreen Mavro-Flanders thanked Mr. Callow and the Rockland Trust staff, and they left the meeting.

Wellness Committee Report:

Mainland Wellness Report - Deanna Desroches, wellness consultant for the Mainland, reviewed the program updates. She said she is working on the May newsletter and will be publishing it soon.

Ms. Desroches said the portal utilization is up, and there are now 385 members using it as of March 2018. She said the health risk assessment reports will allow her to implement wellness programs that will fit with what the CCMHG members' need. Ms. Desroches said the biometric screenings resulted in 24 members being referred for hearing tests and 12 for bone density tests. Ms. Desroches said the *Couch to 5K* program started at the Town of Yarmouth on March 27th.

Ms. Desroches reviewed the upcoming programs to include stress reduction workshops, nutrition, healthy cooking, and the spring *Walking Challenge*.

Ms. Desroches said Megan Elrich has replaced Paula Champagne on the Wellness Committee. She said the Committee is also looking for someone to replace Beverly Haley, who also retired. Ms. Desroches said to let her know if anyone is interested.

Ms. Desroches said the Committee is also working on the programs and budget for FY19. She said they are looking at some remote access programs which might be more accessible to members.

Vineyard Wellness Report –Noreen Mavro-Flanders introduced Marta Azzollini and said she will be taking over the programming during Krystle Rose's leave of absence. Ms. Mavro-Flanders said they will be working together to complete the current fitness program. She said Krystle Rose will be working on the newsletter and Ms. Azzollini is also working on the transitions retirees face when leaving the workplace, and the effects those transitions have on them.

CanaRx Update – Carol Cormier said the Qualified High Deductible Plan (QHDP) members are currently not eligible to participate in the CanaRx program. She said the low Deductible Plan members are eligible to participate since the prescription costs do not count towards the deductible. Ms. Cormier said the QHDP rates would be much higher if the prescriptions did not count towards the deductible. She noted that QHDP plan members who have diabetes are eligible to participate in the Diabetes Rewards Program. She said the carriers and CanaRx are trying to find a way to be able to work through the issue, but said it will not happen for July 1, 2018.

In response to a question asked, Bill Hickey said there are preventative prescription drug lists for both HPHC and BCBS that only take a co-pay and do not apply towards the deductible on the QHDP.

Steering Committee report:

Skip Finnell said the Committee will be making some recommendations to the Board about telemedicine and dependent eligibility for FY20.

Marketing Wellness Programs – Mr. Finnell said the Committee has been looking at ways to do a better job of getting the word out to employees about the CCMHG and about all of the programs CCMHG offers. He said

CCMHG Board meeting, 04/25/18

in addition to the Benefit Administrators dispersing the information, GBS will be asking some Marketing companies to present ideas to the Committee.

Noreen Mavro-Flanders noted that the health plan carriers administer the health plans, but CCMHG pays the members claims. She said the best way to keep the rates lower for the employees and employers is to keep the members healthy. Ms. Mavro-Flanders said if the members do not know about the programs, they will not be able to benefit from them.

Dependent Eligibility Audit – Mr. Finnell said a few of the Benefit Administrators requested that CCMHG consider doing another dependent eligibility audit. He said the Committee is looking into when the last one was done and the logistics of doing another one. He said more to come on this topic.

PBIRx – Mr. Finnell said the Committee tabled the proposal to carve out prescription drugs from the health plans until FY20, but will be reviewing additional information to make a proposal to the Board at the July meeting.

Abacus Reports:

Linda Loiselle introduced Patty Joyce and said she will be the new Abacus Account Manager working with CCMHG on the Diabetes Rewards Program. She said a promotional mailing, including information about the enhancements made to the program was sent out to eligible members and said new flyers will be sent to the employers to promote the program. Ms. Loiselle said Abacus is including the CCMHG return address on the mailings so the members will not think it is junk mail. She said Abacus will be happy to customize the flyers with the town or district's logo and will supply materials to those who request them.

It was noted that the new district, Cape Light Compact, needs to be added to the flyer as an eligible entity.

GBS Report:

Funding Rate Analysis (FRA) - Ms. Cormier reviewed the FY18 FRA summary report through March and said the full report will be emailed to the Board. Ms. Cormier said that the paid claims and related expenses were 90.1% of the funding rate revenues. Ms. Cormier also said the reinsurance reimbursements and fees are included in the report. She noted that one high cost member that has exceeded \$1 million in claims. Ms. Cormier said the dental funding expenses were at 92.3% of rate revenues.

MyTelemedicine/accessadoctor – Presentation and Vote:

Chris Nunnally gave a brief overview of how the program works and said there would be no copay charged to the members and no claims charged to CCMHG for the telehealth visits. He introduced Jeff Beane from MyTelemedicine.

Jeff Beane reviewed an overview of how the program will be marketed and said the program includes behavioral health visits as well as physician visits for most common conditions, including colds, flu, bronchitis, fever, rashes and other illnesses. He said common medications may also be prescribed.

Mr. Beane said there is a user friendly phone APP available and a welcome kit will be mailed to each CCMHG subscriber. He said during the first year, to increase participation, three \$50 Amazon gift cards will be raffled to members each quarter. (Mr. Beane later in the meeting said they will hold the raffle each month for the first year, giving three \$50 gift cards out at each raffle).

In response to a question, Mr. Beane said members can request that the record of the telehealth visit be sent to the member's Primary Care Physician (PCP) or a member could print out a copy of the visit summary and provide it to their PCP.

Carol Cormier said one of the benefits of having behavioral health available is accessibility to teens and college students. She said this age group often prefers to interact through their devices.

Mr. Beane said the marketing materials can be customized and said they will send bi-annual mailings to subscribers. He said the cost to CCMHG is \$1.90 per subscriber per month (pspm) and there is a 90-day notice required to terminate the contract. Mr. Beane said the behavioral health visits are unlimited.

Skip Finnell said the Steering Committee has been reviewing information for the past few months and the final contract is under review by an attorney hired by CCMHG. He said minimal changes were requested.

Skip Finnell made a motion to approve adding the MyTelemedicine program, pending the changes to be made to the contract by the CCMHG's attorney, effective July 1, 2018.

Motion

Christopher Clark seconded the motion. The motion passed by a majority vote, with one opposed.

Steering Committee recommendations pertaining to dental plans:

-Change in dependent eligibility for FY20 and possible vote – Nina Conroy said Delta Dental sends out student certifications in August each year. She said if Delta doesn't receive the certifications back by September, the dependent will be cancelled from coverage. Ms. Conroy said currently, CCMHG dependents are covered until age 19 or to age 23 if they are a full time student. She said if the Board votes to cover dependents until age 26, there will be an expected increase in claims cost of about 3%.

Skip Finnell said the Steering Committee is recommending increasing the dependent eligibility age to 26 effective July 1, 2019, since the rates have already been set for July 1, 2018.

Sue Wallen said she does not favor increasing the age of eligibility, especially for the voluntary plans. She said, while the Affordable Care Act requires the age 26 age limit for the health plans, it is not required for dental plans.

Skip Finnell said it was the Committee's recommendation to make the plans easier to administer.

Christopher Clark noted that some dental conditions affect medical conditions.

Skip Finnell made a motion to recommend increasing the dental plan dependent age of eligibility to the 26th birthday effective July 2, 2019.

Motion

Christopher Clark seconded the motion. The motion passed by a majority vote, with two opposed.

Cape Cod Health Care – a preliminary proposal:

Noreen Mavro-Flanders said NFP, Cape Cod Health Care's consultant, will be making a proposal to the Steering Committee on May 24th at 9:00 AM at the Sandwich Town Hall, Sandwich, MA. She invited the Board to attend.

Carol Cormier said they are going to propose a limited network HMO plan. She said they spoke to the Committee last September as well. Ms. Cormier said CCMHG sent them claims and utilization data, which they analyzed for the proposal. She said the Committee has not made them any promises and needs more information before they could consider the proposal.

Getting the word out about CCMHG and its programs:

Noreen Mavro-Flanders said Chris Nunnally, from GBS, has taken on the task of looking for marketing firms that may be able to help with ideas on how to better promote the programs offered by CCMHG, including what the health plan carriers currently offer. She said more information will be coming on this topic.

Jodie Hoffmann asked if there might be a way to bundle the programs, something like a “CCMHG Packet”, that could be given out to the employees.

Eric Diamond said the Benefit Administrator’s do a great job, but said he sees a gap between what the town hall sees and what other districts see regarding the programs. He said what CCMHG does is really great and he is happy they are looking at better ways to get the information disseminated.

Carol Cormier suggested putting an employee committee together to gather ideas.

Sue Wallen suggested creating a brochure with all the program information included.

There was further discussion about different ways to get the information out.

Eric Diamond said the issues can’t be fixed in one or two meetings. He said the towns may need to look at all the Benefit Administrators responsibilities. He said they need to figure out a way to get the information out to those who need and want it.

Other Business:

There was no other business.

Skip Finnell moved to adjourn the meeting.

Motion

Denise Coleman seconded the motion. The motion passed by unanimous vote.

Noreen Mavro-Flanders adjourned the meeting at 12:12 p.m..

*Prepared by Karen Carpenter
Group Benefits Strategies*