

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

Board Meeting

Tuesday, April 26, 2016, 10:00 AM
COMM Fire District, Centerville, MA

MEETING MINUTES

A meeting of the Board of the Cape Cod Municipal Health Group (“CCMHG”) was held on Tuesday, April 26, 2016 at 10:00 AM at the COMM Fire District, Centerville, 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
Debra Blanchette	Barnstable, Town of
Laura Scroggins	Barnstable, Town of
Nancy Cushing	Barnstable County
Marie Buckner	Sandwich, Town of
Joan Plante	Eastham, Town of
Denise Coleman	Falmouth, Town of
Susan Wallen	Nauset RSD
Amy Bullock	Harwich, Town of
John Kelly	Orleans, Town of
Lisa Vitale	Brewster, Town of
Michael Daley	Cotuit Fire District & W. Barnstable Fire Dist.
Melanie Becker	County of Dukes County
Erin Orcutt	Cape Cod Regional Technical HS
Leanne Gray	Mashpee Water District
Rosemary Moriarty	Wellfleet, Town of

Guests Present:

Rich Bienvenue	CCMHG Treasurer
Deanna Desroches	CCMHG Wellness Consultant, mainland
Brian Callow	Rockland Trust Investments
Dave Smith	Rockland Trust Investments
Beverly Haley	Dennis-Yarmouth RSD
Denise LaVallee	Mashpee, Town of
Kate Bruster	Monomoy RSD
Jill Beaumont	Upper Cape Reg. Voc-Tech High School
Elaine Graves	Edgartown, Town of
William Rowbottom	Blue Cross Blue Shield of MA (BCBSMA)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
Fred Winer	Tufts Health Plan (THP)
Carol Cormier	Group Benefits Strategies (GBS)
Karen Carpenter	Group Benefits Strategies (GBS)

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

Approval of the minutes of the February 10, 2016 Board meeting:

Skip Finnell moved to approve the minutes of the February 10, 2016 Board meeting as written.

Motion

Melanie Becker seconded the motion. The motion passed by unanimous vote.

Investment Committee and Manager's Report:

Debra Blanchette said that Gerry Panuczak, Investment Committee Chair, Skip Finnell, Rich Bienvenue, and she met with Rockland Trust advisors on April 7th. She said that Jason Lily will no longer be the Rockland Trust Advisor for the CCMHG. Ms. Blanchette said Brian Callow, who worked closely with Mr. Lily, will be the new advisor for CCMHG. She introduced Dave Smith, Managing Director at Rockland Trust.

Dave Smith said he has worked at Rockland Trust since 1999 and worked with CCMHG beginning in 2004. Mr. Smith said that Jason Lily was with Rockland Trust for over 10 years. He said Mr. Lily is working at ARQ Advisors in Arizona and that he will be missed. Mr. Smith said that Brian Callow is the Sr. Vice President and Director of Fixed Income at Rockland Trust. He said that Mr. Callow has worked in the investment industry since 1992 and also handles the municipality business.

Brian Callow said that he has worked with Rockland Trust for over 11 years and looks forward to working with CCMHG. Mr. Callow reviewed the investment report with data through March 31, 2016. He said the 6-month total return was \$366,794 through the end of March. He reviewed the performance versus the benchmark for Funds 1, 2 and 3 and noted that CCMHG is continuing to build up the newest fund, Fund #3. Mr. Callow reviewed the benchmark and peer review information and said they will continue to review and rebalance the portfolio.

Skip Finnell said the Board appreciated his comprehensive review of the funds and asked how often the account is rebalanced.

Mr. Callow said that the managers meet on a weekly basis to review the account and will rebalance on a quarterly basis if needed.

Noreen Mavro-Flanders thanked Mr. Callow, and he left the meeting.

Treasurer's report:

Treasurer, Rich Bienvenue, distributed and reviewed the Management Report with data through February 29, 2016 and explained what each of the separate financial reports represent. Mr. Bienvenue reported a year-to-date gross profit of \$2.654M and noted that the Investment account was down by \$309K. He said that a third investment fund was created to allow for greater liquidity of funds should there be a cash flow need. Mr. Bienvenue reported the fund balance is \$17.63M and said that the IBNR is approximately \$8.8M. He said the Board approved to subsidize the FY17 rates with \$3.4M of the fund balance surplus.

Mr. Bienvenue reminded the Board that the member units are supposed to be paying their invoices as-billed by the 1st of each month. He said any adjustments for terms or adds would follow on subsequent invoices. Mr. Bienvenue said that he will be working on settling up on any outstanding balances by the end of June.

Steering Committee report:

Steering Committee Vacancy - Skip Finnell said that there is a Steering Committee vacancy and said that there is one Board member who has expressed interest, John Kelly, Town Manager, Orleans. Mr. Finnell asked if there was anyone else who was interested.

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No one else expressed interest.

Skip Finnell made a motion to nominate John Kelly, Town of Orleans to serve on the Steering Committee.

Melanie Becker seconded the nomination. The motion passed by unanimous vote.

Motion

Ms. Mavro-Flanders said it was mentioned that the Steering Committee (SC) was considering a policy that when there is a vacancy, the alternate SC member would be moved to fill the vacancy and a new alternate SC member would be elected by the Board. She said Christopher Clark requested that he remain the alternate, so considering that policy has been halted.

Communicating with state legislators - Skip Finnell said that Erin Orcutt, Christopher Clark, Heather Harper and Debra Blanchette are working on reaching out to the legislators to meet on a one-on-one basis. He said the purpose is to educate them on who CCMHG is and to let them know that CCMHG is more viable than the GIC (Group Insurance Commission).

Working with CCHC – Skip Finnell said a Steering Committee Sub-Committee is furthering discussions with Michael Lauf, CEO of Cape Cod Health Care, to explore options for collaboration and lower cost services for CCMHG health plan members.

Skip Finnell said that the following meetings have been scheduled:

- May 16, 2016, 9:00 AM and June 15, 2016 at 10:15 AM, Steering Committee meetings at Sandwich Town Hall.
- July 27, 2016, Board Meeting at 10:00 AM at COMM Fire District.

Mr. Finnell said that the other items the Steering Committee is working on are agenda items.

Wellness Program report:

Deanna Desroches reviewed the report dated 4/26/16. She said the February edition of the Newsletter was distributed and the May edition is in progress. She reviewed the status of biometric screening programs, the 5K Walk-It-Off program, the *Incentive Program, Maintain Don't Gain, Spring Walking Challenge, and Couch to 5K* program. She said that there were 8 physician referrals made to members after the audio screenings. Ms. Desroches said she will have more comprehensive data to present at the end of the year. Ms. Desroches said that a retiree walking program is scheduled for May in the Town of Sandwich

Noreen Mavro-Flanders said the 6-week Spring Fitness Challenge is scheduled to begin in May. Ms. Mavro-Flanders said that the walking program and health screenings are ongoing.

In response to a question asked by Ms. Mavro-Flanders, Ms. Desroches said it is sometimes difficult to get the word out about the wellness programs through the benefit coordinators. She said some are better about it than others.

The Abacus Group reports:

Carol Cormier reviewed the report provided by Abacus on participation, compliance, and savings for the *Good Health Gateway® Diabetes Incentive Rewards program* for September through February 2016. She said that Abacus has identified 743 CCMHG members as having diabetes and that 349 are participating in the program. She said of those participating, 152 are compliant with program requirements. She said that \$574K was paid in claims through the program over the six months, and there was \$132K in savings.

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Ms. Cormier reviewed the MMA financial report for calendar year 2016 with data through March. She reported total net savings of \$191,941. She said participating members saved an estimated total of \$34,360 in waived Rx co-pays during the 3-month period.

There was a discussion about ways to encourage more employees to utilize the MMA program.

Ms. Cormier reviewed the Total Spend report provided by Abacus Health Solutions and said that the total spent on the Diabetes Program is greater than that of the MMA program, but noted that the savings is greater on the MMA program.

GBS Reports:

Carol Cormier said that the GBS reports had been emailed to Board members. She said that through March the paid claims and related expenses were 97.4% of the funding rate revenues. She said that all of the plans were adequately funded except for Blue Care Elect Preferred PPO which was 4.2% underfunded.

Bill Hickey left the meeting in order to attend another meeting.

Proposed amendments to the Joint Purchase Agreement:

Noreen Mavro-Flanders said that the Steering Committee has been reviewing the Joint Purchase Agreement (JPA) and will be making a recommendation to the Board on some proposed amendments at its July meeting. She said in accordance with the JPA, that the first reading will be at the July meeting and a vote on the proposed amendments will be taken at the October meeting.

Carol Cormier said that she will put together a summary of the amendments for the Board to review.

Skip Finnell encouraged the Board members to communicate the information to their respective Boards and Managers.

Plan Design issues for FY18:

Noreen Mavro-Flanders said that the health plan representatives are scheduled to make presentations on alternative health plan designs for the Committee to review at the May 16, 2016 Steering Committee Meeting. She said the Committee would like to make a recommendation to the Board by the end of the calendar year and she invited all to attend and said the meeting is scheduled for 9:00 AM at the Sandwich Town Hall.

Carol Cormier noted that the Committee would like to plan a Managers Meeting for early fall of 2016. She said even though the Cadillac Tax has been delayed, that there still may be an issue of Affordability as required by the ACA. Ms. Cormier said employers that contribute 50% of the health plan premiums may be impacted.

Health Plan Reports:

Bill Rowbottom, BCBS, said there was low to medium attendance at the health fairs. He noted that Deb Jardin from Abacus Health Solutions attended the fairs, and he said that was beneficial to the employees. Mr. Rowbottom said there was an EyeMed representation at a few fairs.

Noreen Mavro-Flanders said that EyeMed mailed materials out to the employers.

Other Business:

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Noreen Mavro-Flanders asked everyone who wanted to attend the May 16th Committee meeting to let Karen Carpenter at Group Benefits Strategies know.

There was no other business.

Melanie Becker moved to adjourn.

Marie Buckner seconded the motion. The motion passed by unanimous vote.

Chair Noreen Mavro-Flanders adjourned the meeting at 11:30 AM.

*Prepared by Karen Carpenter
Group Benefits Strategies*