

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

**Steering Committee Meeting**  
Wednesday, December 16, 2015, 9:00 PM  
Sandwich Town Hall, Sandwich, MA

**MEETING NOTES**

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, December 16, 2015 at 9:00 AM at the Sandwich Town Hall, Sandwich, MA. *The meeting was not posted in conformance with the MA Open Meeting Law; therefore, no votes were taken, and the meeting was informational only. The following is a brief description of agenda items discussed but not acted upon.*

The following people attended:

**Steering Committee Members Present:**

Skip Finnell, Steering Committee Chair  
Noreen Mavro-Flanders, Board Chair  
Gerry Panuczak, Board Vice Chair  
Health Harper  
Debra Blanchette  
Marie Buckner  
Erin Orcutt  
Susan Wallen

Dennis Yarmouth RSD  
Dukes County  
Chatham, Town of  
Town of Falmouth  
Barnstable, Town of  
Sandwich, Town of  
Cape Cod Reg. Technical High School  
Nauset RSD

**Guests Present:**

Richard Bienvenue, CPA  
Deanna Desroches  
Amy Bullock  
Paul Medeiros  
Garbrielle Pitcher  
Paul Lazar  
Nina Conroy  
Carol Cormier

Treasurer, CCMHG  
Wellness Consultant. CCMHG  
Town of Harwich  
Town of Hyannis Fire Dept.  
Blue Cross Blue Shield of MA (BCBSMA)  
Harvard Pilgrim Health Care (HPHC)  
Delta Dental of Mass.  
Group Benefits Strategies (GBS)

Skip Finnell, Steering Committee Chair, explained that no votes could be taken because the meeting was not posted at least 48 hours prior to the meeting time.

**Treasurer’s Report:**

Treasurer, Rich Bienvenue, distributed and reviewed the Management Report with data through October 31, 2015. The Balance Sheet showed a Fund Balance of \$21,272,845, down almost \$1 million from the fund balance on Oct. 31, 2014. There was a one month loss in October of almost \$700K.

**Investment Committee Report:**

Gerry Panuczak, Committee Chair, said that mid single-digit growth is expected over the next year. He said there is much uncertainty in the market.

**Wellness Program Report:**

Deanna Desroches CCMHG Wellness Consultant, distributed and reviewed her report. She noted that the quarterly Wellness Newsletter was distributed the previous month. She said that there will be two Winter Walking programs starting in January.

**GBS reports:**

Carol Cormier reviewed the *Funding Rate Analysis* report with data through October. She said the health plan expense-to-funding ratio was 94.4% and there was an excess of funding over major expenses of \$2.5 million. She said the dental plan expense-to-funding ratio was 92.4%.

Ms. Cormier reviewed the *reinsurance report of FY15* and said that the Group has received \$1.59 million in reimbursements for 15 claimants exceeding the specific deductible and is owed an additional \$88.8K. She said two members have exceeded the deductible on the *FY16 reinsurance policy*; however, she said no reimbursements on the \$228K owed to the Group have been received to date.

**Suggested amendments to the Joint Purchase Agreement (JPA):**

Carol Cormier reviewed the suggested amendments to the JPA. There were comments from those attending, particularly pertaining to Article 8. It was agreed that the Committee would continue its review and discussion at the next meeting.

The informal meeting ended at 11 AM.

*Prepared by Carol Cormier  
Group Benefits Strategies*