

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

Steering Committee Meeting
Wednesday, March 15, 2017, 9:00 AM
Sandwich Town Hall, Sandwich, MA

MEETING MINUTES

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, March 15, 2017 at 9:00 AM at the Sandwich Town Hall, Sandwich, MA. The following people attended:

Steering Committee Members Present:

Skip Finnell, Steering Committee Chair
Noreen Mavro-Flanders, Board Chair
Denise Coleman
Erin Orcutt
Christopher Clark
Marie Buckner
Debra Blanchette
John Kelly
Susan Wallen

Dennis-Yarmouth RSD
Dukes County
Town of Falmouth
Cape Cod Technical High School
Town of Harwich
Town of Sandwich
Town of Barnstable
Town of Orleans
Nauset RSD

Guests Present:

Rich Bienvenue
Deanna Desroches
R. W. Henson
Jeff Morassi
William Hickey
Garbrielle Pitcher
William Rowbottom
Fred Winer
Carol Cormier
Karen Carpenter

CCMHG Treasurer
CCMHG Wellness Consultant
COMM Fire Dept.
Mass. Teachers Association
Harvard Pilgrim Health Care (HPHC)
Blue Cross Blue Shield of MA (BCBSMA)
Blue Cross Blue Shield of MA (BCBSMA)
Tufts Health Plan – Senior Products
Group Benefits Strategies (GBS)
Group Benefits Strategies (GBS)

Skip Finnell, Steering Committee Chair, called the meeting to order at 9:10 AM.

Approval of minutes of the February 16, 2017 Steering Committee meetings:

Noreen Mavro-Flanders moved to approve of the February 16th minutes as amended.

Motion

Chris Clark seconded the motion. The motion passed by majority vote with Ms. Mavro-Flanders abstaining.

Treasurer’s Report:

Treasurer Rich Bienvenue, CPA reviewed the financial reports as of January 31, 2017 (unaudited figures). He reported Total Net Assets of \$14,050,568 for the health trust fund and Total Net Assets of \$3,378,658 for the dental trust fund, for total Net Assets of \$17,429,226.

Noreen Mavro-Flanders asked about the status of an analysis and report that she had requested regarding the Mass. Municipal Reinsurance Arrangement (MMRA) total premium vs. reinsurance reimbursements.

Chris Clark moved to accept the Treasurer’s report.

Motion

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

Investment Committee Report:

Deb Blanchette, Investment Committee Chair, reported on the status of investments. She said that the next Committee meeting with Rockland Trust will take place on March 30th at Yarmouth Town Hall.

Carol Cormier and Karen Carpenter joined the meeting at this time.

Wellness Committee Report:

Deanna Desroches, Wellness consultant for the mainland, distributed a handout and reviewed the status of each wellness program: Biometric screenings, Couch to 5K Program, Spring Walking Challenge, Walking Programs, and Wellness Portal utilization update. She said that the screenings and health fairs are scheduled.

Noreen Mavro-Flanders said a wellness committee meeting for the Vineyard was scheduled for yesterday but was postponed until next Tuesday because of the storm.

Group Benefits Strategies (GBS) reports:

Funding Rate Analysis (FRA) – Carol Cormier reviewed the report with data through February 2017. She said the expense-to-funding ratio was 95.6% for the health plans, about the same as last month’s figure. She said the dental plans expense-to-funding ratio was 94.2% for dental, up a couple of points from the prior month.

Ms. Cormier said that EyeMed has agreed to renew the 4-year contract at the same fees as they’ve charged for the last 4 years. She said that the new representative, Caitlyn Lally, was very helpful in securing this agreement.

John Kelly moved to approve the Eye-Med four-year contract.

Motion

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

Reinsurance reports – Karen Carpenter reviewed the FY16 excess claims report with claims updated through March 13, 2017. She said that there were 21 claimants who exceeded the \$300K specific deductible with total claims of \$9.46 million and excess claims of \$3.15 million. She said CCMHG has received \$2.58 million in reinsurance reimbursements and is owed an additional \$576,472.

In response to a question regarding differences between the Treasurer’s report and GBS reports, Mr. Bienvenue said that his reports accrue the reinsurance reimbursements in the year in which they are earned while GBS reports show reimbursements when received.

Ms. Carpenter reviewed the FY17 excess claims report with claims updated through March 13th. She said that there were eight members with claims exceeding the deductible. She reported total claims of \$2.9 million and excess claims of \$542,797. She said no reimbursements have been received to date.

Clarification of plan design changes for Master Health Plus for FY18:

Ms. Cormier said that some of the exhibits showing plan design changes that had been distributed did not include Master Health Plus and others did. She said she thought it was the intent of the Committee and the Board to make the plan design changes to all active employee plans.

Chris Clark said that when he made the motion at the Board meeting, his intent was that the plan design changes would apply to Master Health Plus as well as to the HMOs and PPOs.

Noreen Mavro-Flanders moved to clarify the motion regarding bringing cost share features closer to the current GIC benchmark plan's cost-share features as applying to all active employee plans, including Master Health Plus.

Motion

Chris Clark seconded the motion. The motion was approved by unanimous vote.

Ms. Cormier said that she would put the item of clarification on the April 12th Board agenda.

State Mandates for Lyme Disease and HIV treatments:

Bill Hickey, Harvard Pilgrim Health Care, said that HPHC will add the state mandates and methadone treatment as medical policy and therefore they will not require approval by CCMHG.

Garbrielle Pitcher, BCBSMA, said the Lyme Disease and HIV mandated treatments will not require a vote because BCBSMA considers them to be medical policy, but she said that methadone treatment will require a vote to opt in by CCMHG.

Chris Clark moved to have CCMHG opt in to include methadone treatment in the active employee plans.

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

Motion

Bill Hickey and Garbrielle Pitcher confirmed that the mandated treatments and methadone treatment will be subject to the deductible on the High Deductible Health Plans.

Employer obligations regarding contributions to HSAs for early retirees:

Skip Finnell said that Ms. Cormier has asked Atty. Leo Peloquin for a legal opinion on this matter since CCMHG is requiring that employers contribute 50% of the deductible to the HSAs of employees.

Carol Cormier said that she expect to have the opinion prior to the April 12th meetings.

Bill Hickey briefly reviewed HSA eligibility.

Update on programs to introduce new plan design and new health plans for 7/1/17:

Bill Hickey said that there was an educational meeting at COMM Fire District for the fire fighters. He said that there are a few bugs to be worked out in the presentation to make it easier to understand. He said that there are three educational meetings scheduled for next week.

Cape Cod Health Care update:

Garbrielle Pitcher said that BCBSMA sent the data to Optum as requested by CCHC, but that there were certain sensitive diagnoses that BCBS does not provide. She said this is being run through BCBS's legal department.

Bill Hickey said that HPHC also sent the requested data to Optum.

Skip Finnell asked Carol Cormier to contact Christian Brown at CCHC for a timeline of progress and analysis to date.

Bill Hickey said that Optum had just recently sent the data to CCHC so he does not think that there will have been time for any analysis.

In response to a comment, Bill Hickey said the analysis will focus on clinical care and not on wellness.

GIC update:

The health plan representatives and GBS presented updated information about the changes being made to GIC plans for FY18.

Ms. Cormier said that at the request of Town of Barnstable she did an exhibit with the *pros* and *cons* of joining the GIC.

Mr. Kelly asked Ms. Cormier to share the exhibit with the Committee.

Ms. Cormier said that the GIC will be doing a full RFP for FY19 so once that is available the direction in which the GIC plans to go for the near future will be known.

Carol Cormier said that there will be another meeting of CCMHG and WSHG with the Lt. Governor in the near future. She said that it will be important to go to the meeting with one or two specific requests.

There was a discussion about possible requests for legislation to help Joint Purchase Groups to operate more efficiently and effectively.

Health plan reports:

Bill Rowbottom said that the education and health fair meetings are set up. He requested a list from GBS of CCMHG employers that are still offering Master Health Plus.

Other Business:

Marie Buckner said that there are some differences between HMOs and PPOs regarding extraction of wisdom teeth.

Bill Rowbottom said the procedure is covered for *impacted* wisdom teeth on the HMOs but not on the PPOs.

Marie Buckner asked the health plan representatives to put together a list of differences between the HMO and PPO plans that don't come to light on typical benefits comparisons. She said this could encourage people to move from the PPOs to the HMOs.

Skip Finnell set the next Steering Committee meeting dates as follows: May 11, June 8, July 19, and September 14.

Chris Clark moved to adjourn the meeting.

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

Skip Finnell adjourned the meeting at 11:15 AM.

*Prepared by Carol Cormier
Group Benefits Strategies*

[minutes re Approval of minutes, Treasurer's report, and Investment Committee report are from notes taken by Erin Orcutt]