

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

**Steering Committee Meeting**

Wednesday, May 20, 2015, 9:00 AM

Centerville Osterville Marstons Mills (COMM) Fire District Building, Centerville, MA

**MEETING MINUTES**

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, May 20, 2015 at 9:00 AM at Centerville Osterville Marstons Mills Fire District Building, Centerville, MA. The following people attended:

**Steering Committee Members Present:**

Skip Finnell, Steering Committee Chair  
Noreen Mavro-Flanders, Board Chair  
Debra Blanchette  
Margaret Downey  
Erin Orcutt  
Marie Buckner  
Heather Harper

Dennis Yarmouth RSD  
Dukes County  
Barnstable, Town of  
Barnstable County  
Cape Cod Regional Technical HS  
Sandwich, Town of  
Falmouth, Town of

**Guests Present:**

Deanna Desroches  
Garbrielle Pitcher  
Bill Hickey  
Fred Winer  
Nina Conroy  
Carol Cormier  
Karen Carpenter

CCMHG Wellness Consultant (Mainland)  
Blue Cross Blue Shield of MA (BCBSMA)  
Harvard Pilgrim Health Care  
Tufts Health Plan  
Delta Dental of MA  
Group Benefits Strategies (GBS)  
Group Benefits Strategies (GBS)

Skip Finnell, Steering Committee Chair, called the meeting to order at 9:07 AM.

**Approval of minutes of the April 29, 2015 Steering Committee meetings:**

Noreen Mavro-Flanders moved to approve the minutes of the April 29th meeting.

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

**Treasurer’s update:**

Skip Finnell said that the Treasurer, Rich Bienvenue, was unable to attend the meeting. Mr. Finnell said that he spoke with Mr. Bienvenue who said that the financial statements were unchanged since he reported at the April 29<sup>th</sup> Board meeting. Mr. Finnell said that Mr. Bienvenue told him that he was working with the CCMHG entities that are behind on paying their invoices.

**Wellness program reports:**

Deanna Desroches said that the report included in the packet contained information similar to what she reported at the April Board meeting. She briefly reviewed the current programs including the 5K Walk it Off program which she said began at Mashpee Town Hall on April 28<sup>th</sup> and another at Barnstable Town Hall on May 5<sup>th</sup>. Ms. Desroches said she attended several municipal Health Fairs at

which the Biometric Screenings were offered. She said the Smoking Cessation program was cancelled at the Town of Falmouth due to low sign-ups. Ms. Desroches said that the two employees that showed interest in signing up are welcome to join the Town of Barnstable program.

There was a discussion about the possibility of creating a CCMHG T-shirt. Erin Orcutt said that Cape Cod Tech may be able to do the silk-screening.

*Wellness Budget Proposal for FY16* – Maggie Downey reviewed the proposed FY16 CCMHG Wellness Budget which listed the same programs that ran in FY15, with the exception of additional programming to be determined. Ms. Downey said that the overall budget dollars proposed is approximately \$10K higher than the FY15 budget.

Heather Harper made a motion to level fund the FY16 budget to the FY15 budget and allowing the Wellness Committee to request additional funding if participation increases.

Motion

There was a discussion.

Maggie Downey seconded the motion. The motion passed by a unanimous vote.

Noreen Mavro-Flanders said that the Vineyard's wellness program consultant was unable to find someone to take over the programs for her so that she could address some personal issues. Ms. Mavro-Flanders said that she will work with Ms. Rose on the Martha's Vineyard budget and will present a level-funded budget to the Committee.

**GBS reports:**

*Funding Rate Analysis* - Carol Cormier said that the expense-to-funding ratio as of April 30 was 102.1% for health plans and 93.3% for dental. She said that Blue Care Elect Preferred PPO was under-funded, resulting in a \$2.3 million funding shortfall. Ms. Cormier said the shortfall would be \$500K higher were it not for reinsurance reimbursements of that amount.

Ms. Cormier reviewed the HPHC and BCBS Level Monthly Deposit quarterly reconciliations.

*Stop Loss Reports* - Karen Carpenter reviewed the Stop Loss Reports for FY15 and said eight claimants had exceeded the Specific Deductible of \$300,000 with claims totaling \$3.49M. She said that \$570,564 in reinsurance reimbursements were received and said another \$525,228 in reimbursements are due CCMHG. She said 27 claimants are on the report of 50% with total paid claims of \$5.27M through April.

Ms. Carpenter said there were no changes to the FY14 Stop Loss Reports since the last meeting. She said claims did not exceed the \$500K Aggregating Specific Deductible in that policy period.

*CCMHG Enrollment Rosters from GBS* – Ms. Cormier said that GBS is working on system updates to be able to provide rosters based on the monthly enrollment invoices. She said that there would be a minimal fee of approximately \$150 to \$200 per year to provide employers the ability to download the rosters securely from the GBS website. Ms. Cormier said more information will be provided soon.

**Strategic Plan:**

Heather Harper said that the subcommittee met to work on updating the Strategic Plan. She said the revised plan was emailed to the Steering Committee and included in today's meeting packet. Ms. Harper read the revised plan.

Carol Cormier asked what the 3<sup>rd</sup> bullet under the first goal meant.

Ms. Harper said there is an inequity in the costs of the the GIC benchmark plan with the CCMHG benchmark plans. She said the 3<sup>rd</sup> bullet "Engage in a dialog with the agencies in the Commonwealth of MA to discuss equitable support for municipal health expenses benchmarked to the GIC" was meant to address a way to address that situation. She said she welcomed advice on how to word the sentence.

Ms. Cormier said she would work on rewording that sentence and send it to the Steering Committee.

Noreen Mavro-Flanders suggested adding a goal or bullet to work on engaging the employers to support the goals and policies of the CCMHG.

The Committee agreed with Ms. Mavro-Flanders and Ms. Harper said she would add a new goal.

Marie Buckner suggested adding revision dates to the document.

The Committee agreed with Ms. Buckner.

Other revisions recommended were replacing "municipal members" in the first sentence with "member employers"; dropping "2015" from the title and adding "approved on date"; replacing the word "members" under the second goal, first sentence with "health plan participants"; and replacing the word "premiums" with "funding rates".

Noreen Mavro-Flanders thanked the subcommittee for their work on revising the Strategic Plan.

Erin Orcutt left the meeting.

**Report of subcommittee on possible meeting with Cape Cod Healthcare:**

Heather Harper said the subcommittee met on May 18<sup>th</sup>.

Skip Finnell said that the Camden Group offered the subcommittee some informal advice and contact information of executives at CC Healthcare. She said establishing and strengthening relationships with health care institutions, beginning with CC Healthcare is one of the goals that the subcommittee is recommending.

Heather Harper said that is was the consensus of the subcommittee that the first meeting should be a high level discussion to start a dialog to see if there may be areas of mutual interest to improve the quality and efficiency of healthcare for working families on Cape Cod. She said identifying ways to be efficient in health care spending is understanding the structural fiscal challenges of the municipalities and the demographic issues.

Ms. Harper said the next subcommittee meeting is scheduled on June 12<sup>th</sup>.

Bill Hickey said that where a member receives his/her radiology services depends a lot on where the issue is presented, and it is not necessarily the physician's choice to send the member to a hospital facility for that service.

Carol Cormier asked the health plan representatives to prepare a report on what each of the facilities and hospital MRI/CAT scans cost.

Noreen Mavro-Flanders asked the health plan representatives if they could run a report to show the percentage of total revenue received by CC Healthcare from the CCMHG members.

Carol Cormier said that the HPHC and BCBS hospital tiering information is included in the meeting packet. She said CC Healthcare and Falmouth hospitals are both on the highest cost tiers.

Marie Buckner left the meeting.

**Possible Plan Design Changes for FY17:**

Carol Cormier said the Committee has been reviewing information and discussing possibly making changes to the CCMHG plan designs for FY17. Ms. Cormier reviewed the changes proposed by the Steering Committee for FY17 to include making changes to the PPO plans to avoid the Cadillac Tax and elimination of the Master Health Plus Plan.

Bill Hickey noted that underwriting would not allow offering a PPO plan with a lower member cost share than the HMO plan.

Carol Cormier said that it is highly likely that there will be changes to the way the Cadillac Tax is currently to be calculated. She said the costs of the plans differ greatly depending on the geographic area as much or more than by the actuarial value of the plans

Bill Hickey suggested increasing benefits such as the fitness reimbursement amount to incentivise members to enroll in the HMO plans. He said adding a limited chiropractic benefit to the HMOs is also a good incentive.

Carol Cormier said offering the PPOs to out-of-area retirees only and offering POS plans to in-area employees and retirees may be another way to decrease the impact of the Cadillac Tax, particularly in the case of the BCBS PPO.

Maggie Downey said decreasing the contribution rate of the PPO is another way to incentivise the members to switch to the HMO plans.

Carol Cormier reviewed the proposed contribution strategy, i.e. contributing a fixed amount or percentage to the lowest cost comprehensive plan and equal dollar, but not to go below 50%, for all other plans.

There was a discussion about students going to school out-of-state as the reason some members choose the PPO plan.

Bill Hickey and Gabrielle Pitcher both agreed that most unexpected medical services other than preventative visits are covered under the HMO plans for students living outside the service area.

Carol Cormier asked the health plan representatives to prepare a list of what is and what is not covered for students attending school outside the service area of the HMO plan.

The Committee discussed surveying the employers of CCMHG to see which entities provide coverage for paid elected officials.

Heather Harper asked if the Committee thought it was time to ask an attorney to speak about healthcare reform for the employers. She said it may be helpful to have an attorney create a checklist of what the reform requires of employers.

**Health Plan Reports:**

HPHC and BCBS did not have anything new to report.

*Delta Dental of MA* – Nina Conroy said that the health fairs went very smoothly and noted that several of the units combined their health fairs. She said Bill Rowbottom did a great job of coordinating the fairs. Ms. Conroy said that the Town of Provincetown organized a good fair to include screenings and food, but had low attendance.

Tufts Health Plan – Fred Winer said that THP is working on the CY2016 senior plans and said he is not expecting many changes. He said he may have the plan rates available at the Martha’s Vineyard meeting.

**Other Business:**

There was no other business.

Maggie Downey moved to adjourn the meeting.

Motion
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Noreen Mavro-Flanders seconded the motion. The motion passed by unanimous vote.

Chair Skip Finnell adjourned the meeting at 11:20 AM.

*Prepared by Karen Carpenter  
Group Benefits Strategies*