

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

**Steering Committee Meeting**  
Wednesday, October 19, 2016, 9:00 AM  
COMM Fire District, Centerville, MA

**MEETING MINUTES**

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, October 19, 2016 at 9:00 AM at the COMM Fire District, Centerville, MA. The following people attended:

**Steering Committee Members Present:**

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

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

**Guests Present:**

Rich Bienvenue  
Myra Suchenicz  
R.W. Henson  
Judy Sprague  
Verna LaFleur  
Tara Way  
Laura Scroggins  
Ryan Gavin  
Jeff Morassi  
Valerie Saffron  
Nancy Cushing  
Rosemarie Costa  
Giovanna Venditti  
Denise LaValle  
Rose Crosby  
Jill Beaumont  
Jody Hoffmann  
Eric Diamond  
Deb Heemsoth  
Maureen Thomas  
Susan Laak  
Robert Howard  
Gabrielle Pitcher  
Bill Rowbottom  
William Hickey  
Fred Winer  
Carol Cormier  
Karen Carpenter

CCMHG Treasurer  
Town of Orleans  
COMM Fire District  
COMM Fire District  
Hyannis Fire Department  
Town of Barnstable  
Town of Barnstable  
Falmouth Fire Department  
MA Teachers Association  
Falmouth Educators Association  
Barnstable County  
Veterans Services  
Nauset RSD  
Town of Mashpee  
Upper Cape Tech High School  
Upper Cape Tech High School  
Town of Provincetown  
Harwich Fire Department  
Town of Dennis  
Town of Truro  
Barnstable Fire  
Bourne Recreation Authority  
Blue Cross Blue Shield of MA (BCBSMA)  
Blue Cross Blue Shield of MA (BCBSMA)  
Harvard Pilgrim Health Care (HPHC)  
Tufts Health Plan  
Group Benefits Strategies (GBS)  
Group Benefits Strategies (GBS)

Skip Finnell, Steering Committee Chair, called the meeting to order at 9:04 AM.

**Approval of minutes of the September 29, 2016 Steering Committee meeting:**

Noreen Mavro-Flanders made a motion to approve the September 29, 2016 meeting minutes.

Susan Wallen seconded the motion. The motion passed by a unanimous vote.

Motion
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**Treasurer’s Update:**

Rich Bienvenue said that he would give a full report at the Board Meeting, but noted that he has been working with Bill Fraher on the FY16 financial audit. He said a draft copy of the audit may be ready in November.

**Review of Manager’s Meeting held on September 29, 2016:**

Carol Cormier said that following the Manager’s Meeting held at Cape Cod Technical High School in Harwich, she received several comments from the attendees. She said some were regarding the High Deductible Plan’s Out-of-Pocket (OOP) maximums. She said that because the deductible and prescription drug costs are the only two items that are counted towards the OOP maximum, most thought the proposed maximums were set too high. Ms. Cormier asked the Steering Committee members if they would like to reconsider and lower the maximums to \$5,000 for Individual contracts and \$10,000 for Family contracts.

Ms. Cormier said the other comments from meeting attendees were regarding the fixed employer contribution amount of 50% of the deductible into the subscriber’s HSA account. She said that a contribution of “up to 50%” may be something to consider although she added that having too much variety in a group the size of CCMHG could present problems. Ms. Cormier said that contributing a different amount than 50% will affect the projected savings that were provided by the health plans although the concern would be about employers that might want to contribute more than 50%. She said the lower contribution would not be as much of a problem for estimating savings.

There was a discussion.

Christopher Clark said he would favor a reduction of the OOP maximums.

John Kelly said the Steering Committee voted to recommend a uniform 50% of the deductible to be deposited into the subscriber’s HSA accounts. He said it is in the best interest of both the members and the employers to keep it uniform.

Carol Cormier said that she is going to re-do the comparison chart of savings from the high deductible HSA-qualified plans that she distributed at a past meeting. She said that she hadn’t used the current OOP costs with the current plans but had added the deductible into the employee costs for the high deductible plans. She said the high deductible plans will appear more favorable to employees when they’re compared to a more realistic view of the current plan costs.

Christopher Clark said some of the town managers he spoke with said he didn’t think there would be enough of a savings and they may look at the GIC.

Carol Cormier said that even employers who contribute 50/50 to health insurance will save with the high deductible plans.

Christopher Clark said that easier to understand exhibits may be needed.

Marie Buckner said perhaps it was the change of copays to the current health plans that the manager speaking with Mr. Clark was referring to when he said there would not be enough of savings to warrant the change.

Christopher Clark said that it is important to make the changes in order to keep up with the design of the GIC so that CCMHG does not lose communities.

Bill Hickey said that lowering the OOP maximums to a \$5K/\$10K for the high deductible plans will be easier for the underwriters and will not change the financial impact.

Debra Blanchette made a motion to reconsider the OOP maximum recommendation vote taken at the September Steering Committee meeting.

Motion

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

Debra Blanchette made a motion to recommend OOP maximums of \$5,000 for Individual contracts and \$10,000 for Family contracts to the Board.

Motion

Christopher Clark seconded the motion.

Carol Cormier said that the Family plan deductible is non-embedded and said that meant that all of the family members services are combined to meet the deductible, i.e. there is not a member deductible embedded in the family deductible.

A vote on Ms. Blanchette's motion was taken and passed unanimously.

Christopher Clark asked the health plans to provide utilization and cost examples for a healthy person, a person who has average medical services and an unhealthy person's services and to show how much of the deductible is met and the OOP maximum, too.

In response to a question, Mr. Hickey said that if only the healthiest employees enroll in the high deductible HSA qualified plan, it may drive up the costs of the other plans. However, he said that it is not typical that that would happen and noted that the Board sets its rates and can account for that, should it happen.

Carol Cormier said that if some employers offer only the HSA qualified high deductible plans, that would help with adverse selection across the entire group.

There was a discussion about the working aged members and Medicare Part A. It was noted that some members may want to defer Medicare Part A if they want to enroll into the HSA plan, since they will not be eligible otherwise.

John Kelly made a motion to recommend to the Board that CCMHG employers will be required to use the health plan preferred HSA administrators to administer the HSAs.

Motion

Christopher Clark seconded the motion. The motion passed with a majority vote and one abstention.

**Status of data requests from Cape Cod Health Care:**

Carol Cormier gave a brief description about the meeting with Christian Brown, Vice President, Cape Cod Healthcare. She said the health plans were asked to provide membership and utilization data to CCHC.

Bill Hickey said that HPHC is vetting the request.

**Other Business:**

Steering Committee Vacancy – Skip Finnell said the Steering Committee slate, Board Vice-Chair and Steering Committee Alternate vacancy will need to be recommended to the Board.

Noreen Mavro-Flanders made a motion to recommend to the Board the nomination of Marie Buckner as the Board Vice-Chair.

Motion

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

There was no other business.

Christopher Clark made a motion to adjourn. Marie Buckner seconded the motion.

Motion

Steering Committee Chair, Skip Finnell adjourned the meeting at 10:00 AM.

*Prepared by Karen Carpenter  
Group Benefits Strategies*