

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

**Steering Committee Meeting**  
Wednesday, December 13, 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, December 13, 2017 at 9:00 AM at the Sandwich Town Hall, Sandwich, MA

The following people attended:

**Steering Committee Members Present:**

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| Skip Finnell, Steering Committee Chair | Dennis-Yarmouth RSD    |
| Noreen Mavro-Flanders, Board Chair     | County of Dukes County |
| Denise Coleman                         | Town of Falmouth       |
| Erin Orcutt                            | Cape Cod Regional THS  |
| Susan Wallen                           | Nauset RSD             |
| Debra Blanchette                       | Town of Barnstable     |
| Marie Buckner                          | Town of Sandwich       |

**Guests Present:**

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| Rich Bienvenue, CPA | CCMHG Treasurer                     |
| Deanna Desroches    | CCMHG Wellness Consultant-Mainland  |
| Jody Hoffmann       | Town of Provincetown                |
| Linda Loiselle      | Abacus Health Solutions             |
| Ed Aberger          | Abacus Health Solutions             |
| Bill Hickey         | Harvard Pilgrim Health Care (HPHC)  |
| Bill Rowbottom      | Blue Cross Blue Shield of MA (BCBS) |
| Fred Winer          | Tufts Health Plan                   |
| Carol Cormier       | Group Benefits Strategies (GBS)     |
| Chris Nunnally      | Group Benefits Strategies (GBS)     |
| Karen Carpenter     | Group Benefits Strategies (GBS)     |

Skip Finnell, Steering Committee Chair, called the meeting to order at 9:05 AM.

**Approval of minutes of the November 15, 2017 meetings:**

Noreen Mavro-Flanders made a motion to approve the November 15<sup>th</sup> meeting minutes as written.

Denise Coleman seconded the motion. The motion passed by a unanimous vote.

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**Treasurers report:**

Treasurer, Rich Bienvenue, distributed and reviewed the Management Report with data through October 31, 2017 (unaudited figures). Mr. Bienvenue reported a Trust Fund balance of \$25,434,549 and said the fund balance at the end of October 2016 was \$17.7M. He said this is the best start to the year CCMHG has had over the last five years. Mr. Bienvenue reported claims totaling \$43.9 million and a gross profit of \$11.7 million for the four months ending October 31<sup>st</sup>.

Marie Buckner joined the meeting.

Mr. Bienvenue continued to report and said the claims runout is unknown until after the fiscal year. He said the FY17 financial audit should be ready for the January 17<sup>th</sup> Steering Committee meeting.

Debra Blanchette joined the meeting.

Carol Cormier noted that the BCBS claims have been lower than normal and said GBS asked them to review the claims. She said BCBS reported back that there were no issues with the claims feeds.

**Investment Committee report:**

Deb Blanchette said that there was nothing new to report.

**Wellness Committee reports:**

*Mainland report* - Deanna Desroches reviewed the program updates for Biometric Screenings, Couch to 5K and Walking programs. In response to a request at the last meeting, Ms. Desroches said there were 211 web logins to the *aHealthyme* portal during October.

Ms. Desroches said other programs include Stress Reduction and Nutrition Education, as well as the Maintain Don't Gain and Incentive programs.

*Martha's Vineyard report* – Noreen Mavro-Flanders said the MV Wellness Committee met yesterday and reported 39 members registered in the Maintain Don't Gain Program. She said the new website is up and running, and the Virtual Mission program will begin in the spring. Ms. Mavro-Flanders said the program will be open to new participants. She said the Committee is discussing what types of programs could work well for the retirees.

Kathy Logue added that communication to the retirees can be an issue if new addresses are not given to the employer. She also said the Committee is working on more one-to-one feedback to help with motivation.

**GBS Reports:**

GBS Website Maintenance Contract Proposal – Carol Cormier said the GBS Maintenance Contract expired at the end of November. She said GBS is proposing maintaining the current the fee of \$1,800 for next year..

Noreen Mavro-Flanders made a motion to approve the one-year contract at the current fee of \$1,800.

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

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Funding Rate Analysis (FRA) – Carol Cormier reviewed the report with data through October 2017. She said the expense-to-funding ratio was 81.8% for the health plans and that the dental plans expense-to-funding ratio was 91.5%. Ms. Cormier noted that \$1.4M of reinsurance reimbursements are included in the funding surplus of \$9.53 million.

In response to a question asked about the elimination of the Master Health Plus plans, Ms.Cormier said the Board voted to leave it up to the employers to bargain the MHPlus plan out. She said she would look up the enrollment counts.

Reinsurance reports – Karen Carpenter said the October reports were reviewed at the last meeting, and there were no updates to report.

MMRA Seminar – Carol Cormier said GBS hosted a seminar in part about the MMRA to let other municipalities know they are welcome to apply for membership. Skip Finnell said he, Noreen Mavro-Flanders, Christopher Clark and Laura Scroggins attended the seminar. He said the presentations were very good and GBS did an excellent job putting the seminar together.

Noreen Mavro-Flanders said the programs presented were very innovative.

Chris Nunnally said the speakers included RN Cancer Care Guides, PBM Carve out pros and cons, telehealth by Teladoc, but noted it was not focused on Teladoc, rather telehealth in general. He said a link to the presentation videos will be sent out soon.

Kathy Logue said she is interested in Telahealth, especially for Martha's Vineyard, due to limited physician hours and locations.

Carol Cormier said HPHC has a telehealth program now and said it needs to be promoted to the members.

**Diabetes Care Management programs – possible vote:**

CCMHG Diabetes report – Linda Loiselle reviewed the Diabetes Program report with data through November 2017. She said 319 of the 784 eligible diabetics are enrolled in the program, and 152 of those enrolled are meeting the goals. She said these numbers are on par with the municipal average of groups that began offering the program at the same time as CCMHG. She reviewed the savings and promotional outreach and mailings. Ms. Loiselle said Abacus will be sending the annual satisfaction survey out with a cash incentive mailing to promote participation.

Skip Finnell asked Ms. Loiselle to provide a breakout of inbound and outbound calls.

Diabetes Rewards Program Enhancements - Ed Aberger said the enhancements to the program focus on the high risk members. He said Abacus hadn't brought the enhanced program to CCMHG earlier because it was cost prohibitive. Mr. Aberger said Abacus has gotten the program costs down now through negotiated the savings on the test strips. He said CCMHG has the choice to continue with the current fee structure or move to a per participant per month (pppm) cost. Mr. Aberger said Abacus' standard ppm cost is \$100, but said for CCMHG, they will lower that cost to \$75. He noted the ppm cost will cost CCMHG more because it is a mature program.

Carol Cormier said she agrees with Mr. Aberger's statement about the ppm cost for CCMHG and recommends staying with the current fee structure. She referred to the GBS exhibit in the packet comparing the costs and said there will be additional savings due to the lower cost of the test strips. She said while she likes the Livongo diabetes program meter capabilities, she feels the Abacus enhanced program is more comprehensive. Ms. Cormier also noted that a switch to Livongo would mean an end to the co-pay free medications and supplies for those who are currently enrolled in the current program with Abacus.

Noreen Mavro-Flanders said she assumed CCMHG was in the best program with Abacus and said she was put off that they were not told of the enhanced program at or after its development. She said it seemed Abacus brought it to the group only after Livongo presented its program. Ms. Mavro-Flanders said she thought CCMHG had a better relationship with Abacus than that.

Mr. Aberger said when Abacus presented the enhanced program in September, they were not even aware of the Livongo presentation. He apologized that Abacus did not apprise CCMHG of other programs being offered to other clients, and said in the future, Abacus will keep CCMHG better informed. He said the technology is changing rapidly and that the newest technology is a patch that will take and send readings, but said the patch is very expensive right now.

Erin Orcutt said she felt the same as Ms. Mavro-Flanders.

There was further discussion about having more and better communications going forward.

Noreen Mavro-Flanders made a motion to add the enhancements to the current Abacus Diabetes Rewards Program at the current fee structure, but wants CCMHG to be kept apprised of any future options.

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| Motion |
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Mr. Aberger said he and Abacus are committed to keeping CCMHG informed of any and all new innovations and will create an addendum to its contract regarding the enhancements.

Erin Orcutt seconded the motion with a comment to increase the level of trust with Abacus by communicating all new innovations.

Chris Nunnally added that GBS and Abacus will meet on a more regular basis as well.

It was determined a Board vote would not be necessary since there was no increase in cost for the program enhancements being added.

Marie Buckner suggested vetting these types of discussions about program alternatives at the Steering Committee level and only bringing recommendations to the Board. She said by presenting both programs at the Board level, it could be confusing. Ms. Buckner added that she hears from members enrolled in the current diabetes program and all comments have been very positive. Ms. Buckner noted that regarding the communication, she agrees with Ms. Mavro-Flanders.

A vote was taken on Ms. Mavro-Flanders' motion and passed by unanimous vote.

**Report on Cape & Island Selectmen & Councillors meeting and Planning for a meeting for Managers and elected officials in early 2018:**

Carol Cormier reported about 20+ people attended the meeting held in Eastham, MA, including one person from Martha's Vineyard. Ms. Cormier said the meeting went well and said she reviewed several of the cost containment initiatives taken by CCMHG along with the future programs being considered. She said the information was well received and many were happy to hear that CCMHG is looking at cost containment programs that do not include passing costs on to the employees. Ms. Cormier said she also spoke of the CCMHG's experience with Cape Cod Health Care (CCHC) and the annual CCMHG's Managers' meeting. She said she told the Selectment that the CCMHG would like to invite elected officials to the meeting as well as managers. Ms. Cormier said there were 2 other speakers at the meeting besides herself.

There was a discussion about an annual Managers' Meeting.

Skip Finnell suggested asking Lt. Governor Karen Polito to the Annual Managers' Meeting.

Erin Orcutt said if more than 120 people are invited for a full breakfast, a larger facility may be needed. She said if only danish and coffee are served, Cape Cod THS would be able to accommodate.

Skip Finnell asked Ms. Orcutt to check available dates from early to mid-March, from 8:30 a.m. to 11:30 a.m..

Ms. Orcutt said Fridays may work best for Selectmen availability.

**Health Plan reports:**

*Tufts Health Plan* – Fred Winer said he will be reminding everyone about the Medicare ID cards changing from Social Security numbers to a generic number. He said the process will begin on April 1, 2018 and is expected to take about 18 months to complete.

*Harvard Pilgrim Health Care* – Bill Hickey said in January, the way HPHC pays the claims of out-of-area (OOA) HMO dependents will change. He said typically, students living OOA are allowed certain services to be covered. Mr. Hickey said in January, HPHC will be moving to the United Healthcare network providers for those services. He said there are approximately 50 CCMHG members affected by this change, all of which will be notified.

*Delta Dental* – Nina Conroy said Delta Dental is rolling out a new PPO dental plan named Total Choice for its fully insured businesses located in MA. She said it is not a good fit for the CCMHG at this time.

*Blue Cross Blue Shield* – Bill Rowbottom said Gabrielle Pitcher is out on a person leave until the end of the year.

Mr. Rowbottom said most of the senior health fairs were poorly attended this season, with the exception of the outer Cape and Martha’s Vineyard. He said there were no issues to note with the formulary changes made to the Blue Medicare Rx plan. Mr. Rowbottom asked employers to include all vendors when sending preferred dates of the active plan health fairs.

**Other Business:**

There was no other business.

Motion

Erin Orcutt moved to adjourn the meeting.

Denise Coleman seconded the motion. The motion passed by unanimous vote.

Skip Finnell adjourned the meeting at 10:50 AM.

*Prepared by Karen Carpenter  
Group Benefits Strategies*