

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

Steering Committee Meeting
Wednesday, June 20, 2018 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, June 20, 2018 at 9:00 AM at Sandwich Town Hall, Sandwich, MA.

The following people attended:

Steering Committee Members Present:

Skip Finnell, Steering Committee Chair	Dennis-Yarmouth RSD
Denise Coleman	Town of Falmouth
Christopher Clark	Town of Harwich
Susan Wallen	Nauset RSD
Marie Buckner	Town of Sandwich
John Kelly	Town of Orleans

Guests Present:

Rich Bienvenue	CCMHG Treasurer
Deanna Desroches	Wellness Consultant, Mainland
Carol Mcleod	Carol Mcleod Design
A. J. Gerritson	Agency 451
Michael O’Neill	Agency 451
Evan Melillo	Town of Harwich
Jody Hoffmann	Town of Provincetown
R. Maeceston (sp?)	Centerville Resident
Garbrielle Pitcher	Blue Cross Blue Shield of MA (BCBS)
Bill Rowbottom	Blue Cross Blue Shield of MA (BCBS)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
Fred Winer	Tufts Health Plan
Nina Conroy	Delta Dental of MA
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 May 24, 2018 meeting:

Marie Buckner moved approval of the May 24th Steering Committee meeting minutes.

Motion

Denise Coleman seconded the motion. The motion passed by majority vote, with one abstention.

Treasurer’s Report:

Treasurer Rich Bienvenue, CPA reviewed the financial reports with data through April 2018 (unaudited figures). He reported a profit of \$1.2M for the month of April. Mr. Bienvenue said the overall Fund Balance

(Total Equity in Health and Dental funds) was \$27,430,535, up \$13.1 million from the same time last year. He said the Fund Balance for the “Trust Fund” (health plans only) was \$23,418,134 and that the Dental Fund Balance was \$4,012,401. Mr. Bienvenue reported Investment Income of \$347K through April 2018.

Mr. Bienvenue reviewed an exhibit he prepared listing the member Accounts Receivable balances and said all the units are up to date. He said he still needs to write off the amounts approved.

Susan Wallen joined the meeting.

Christopher Clark made a motion to accept the Treasurer’s report.

Motion

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

Wellness Report:

Deanna Desroches said the Biometric Screenings are wrapping up and the *Couch to 5k* program in Yarmouth is complete. She said the Committee is looking at doing another program in Hyannis late summer or early fall. Ms. Desroches said the lunchtime programs are ongoing in Chatham and Harwich.

Ms. Desroches said there is a lot of activity on the Wellness portal and said 436 members are now subscribed. She said she should have the year end report for the Steering Committee in July.

Ms. Desroches said the pilot programs include a beginner Pickle Ball program, tennis, and a biking program. She said the new design for Incentive Program cards were approved and are on target for a July 1st mailing.

The Martha’s Vineyard FY19 Wellness budget and programming report was included in the packet for review.

GBS Reports:

Carol Cormier said NFP, Cape Cod Health Care’s consultant, is requesting another detailed member census to and updated claims data. She asked if the Committee is interested in moving forward with the project. Ms. Cormier said while she likes the idea of a limited network plan, she does not think it should be a fully insured plan. She said there are concerns that the younger, healthier members would join, pulling the good risk out of the other plans. She asked the Committee for their views.

Chris Clark said the Steering Committee needs to decide how we want to move, for example, do we want to partner with Cape Cod Healthcare? He said he is uncomfortable with that and acknowledged the good relationships with HPHC and BCBS. Mr. Clark said he wants to see what it is they are going to do that is in the best interest of CCMHG. He said he favors looking at marketing the current HSA-qualified High Deductible Health Plans, rather than venturing off with a new set of health plans CCHC.

There was a brief discussion.

Ms. Cormier said she is hearing the Committee wants to take a step back and hold off moving forward.

Skip Finnell said he would like to hear in more detail what the plan is and how it will help CCMHG. He said he wonders if the Sub-Committee should be re-formed and then report back.

Denise Coleman, Christopher Clark and Skip Finnell volunteered to re-constitute the sub-Committee to work on the CCHC project. Skip Finnell said Debra Blanchette was on the original committee and said if she agrees, she should be part of the Committee too.

Falmouth claims denial – Denise Coleman spoke about a firefighter whose claims were rejected by Falmouth’s Injured on Duty insurance company. She said the denial took several months, and BCBS now needs authorization to pay his claims which are a year old.

There was a discussion about the specifics.

Chris Clark made a motion to approve the claims in question to be paid by BCBS.

Motion

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

Town of Sandwich – Carol Cormier said a Town of Sandwich ex-spouse failed to enroll in Medicare Part B when the employee retired in 2017. She said CCMHG previously decided it would be the town’s or district’s responsibility to notify its members to send in documentation as to whether or not they qualify for Medicare.

Gabrielle Pitcher said the member is being billed 20% of all charges, the portion Medicare would normally have paid. She said this is how BCBS handles this situation on the premium account side of their business.

Skip Finnell said he suggests taking no action to avoid setting a precedent.

John Kelly made a motion to take no action in the matter.

Motion

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

Funding Rate Analysis – Carol Cormier reviewed the Funding Rate Analysis with data through May 2018. She said on a composite paid claims basis, the expense-to-funding ratio for the health plans was 90.4%. She said the expense-to-funding ratio for the dental plans was 92.0%. She said she will do the Dental RFP in late fall for FY20.

Reinsurance Report – There were no updates since the last meeting.

GBS Roster Service Agreement proposed- Carol Cormier said the GBS Roster Service Agreement will expire on June 30, 2018. She said GBS is proposing an increase from \$130.00 to \$150.00 per unit for the next year. She said the fee had not increased for several years.

Christopher Clark made a motion to approve the GBS Roster Service Agreement as presented.

John Kelley seconded the motion. The motion passed by a unanimous vote.

Motion

Marketing CCMHG and its programs – Interviews with Carol Mcleod Design and Agency 451:

Carol Mcleod Design - Chris Nunnally, Group Benefits Strategies, introduced Carol Mcleod, of *carol mcleod design (CMD)*. Ms. Mcleod distributed her presentation and said she is the Principal and Creative Director of the company. She said CMD specializes in Branding, Website Design and Development, and visual communications for marketing, sales and customer service initiatives.

Ms. Mcleod said the first step would focus on Strategy, and should they be hired, they would look at CCMHG’s core values, the message CCMHG wants to get out and why. She said members will want to know how they can access the brand, and we want them to know why they would want to. Ms. Mcleod said her company would design a brand to be approved and give the group a scope-of-work proposal, which may include focus groups. She said this step would take about 3 to 4 months. Ms. Mcleod reviewed the Design and Marketing phases, to include measurements, such as Google Analytics for the website.

Denise Coleman asked if she could market on a smaller scale, such as one program at a time. Ms. Mcleod said yes, but she said as working on it, there may be other things that come up which will also need adjustments in order for the program to work efficiently.

When asked about the current CCMHG website design, Ms. Mcleod said she found it not to be user friendly and said it took a lot of clicking to get where she wanted to go. She said there were a lot of pdf pages.

Carol Cormier explained CCMHG has been adding programs and some of the Benefit Administrators may be overwhelmed with work and can't get the information out to their employees. She said the Committee is looking at the possibility of putting out a packet with all of the information in one place. Ms. Cormier said the other issue is that the members do not know who CCMHG is or that it is CCMHG that provides them with their health and dental benefits. She said the health plan carriers are looking into whether or not they can add the CCMHG logo to the health and dental ID cards. Ms. Cormier said it is difficult to get the information out to 53 towns and districts.

The Committee asked questions, and there was some discussion.

Skip Finnell thanked Ms. Mcleod for coming and asked if she would meet again to obtain CCMHG's goals and to understand what they are looking for.

Ms. Mcleod said she was willing to meet again and would bring a list of parameters for the Committee to review. She thanked the Committee for the opportunity to speak to them, and she left the meeting.

Agency 451 – Chris Nunnally introduced AJ Gerritson and Michael O'Neill of Agency 451.

Mr. Gerritson said Agency 451 has offices in Boston, MA, New York, and Los Angeles and has been in business for 15 years. He said the challenge CCMHG is having, as communicated by Chris Nunnally, is that employees know they have HPHC or BCBS for their health insurance but do not know anything about CCMHG, the group that self-funds their insurance and offers numerous wellness programs. He asked why the Committee thinks this is happening.

Skip Finnell said there are 53 governmental units that belong to CCMHG and some of the benefits personnel do a great job disseminating the information and some do not.

Mr. Gerritson said we need to find out what people think of CCMHG now and what are the characteristics (brand house) currently. He said when the questions are answered, then we can figure out a solution. Mr. Gerritson said once these things are known, the ideas and conception work comes next. He said they are excited about the new challenges and working with this type of organization.

Michael O'Neill said the issue of no one knowing they are covered by CCMHG is having the negative result that members are not taking advantage of the various programs offered by the group. He said wellness programs keep members healthy and also keep the health claims costs down. Mr. O'Neill said the agency will need to talk to the Committee members and some of the benefit personnel and employees to understand why the information is not getting out there.

Skip Finnell thanked Mr. Gerritson and Mr. O'Neill, and they left the meeting.

There was a discussion about the two presentations.

Christopher Clark said he favors meeting with Carol Mcleod and getting a more definitive price proposal with the scope of work defined.

Deanna Desroches suggested putting together a brochure that could be sent directly to the homes of the members.

Skip Finnell said it would be good to find someone who could pull all of the information together and to also motivate the benefit administrators. He suggested possibly sending a survey out to them for ideas on how they would like to see the website improved or obstacles they face which doesn't allow them to get the information out.

There was a discussion about on-line enrollment and discount programs.

John Kelly suggested including a review of the CCMHG website in the scope of work.

The Steering Committee asked Mr. Nunnally to invite Ms. Mcleod to a Fall Steering Committee meeting.

Bill Rowbottom said the in-person approach is still important and he mentioned how good the informational meetings went.

MA Municipal Reinsurance Arrangement (MMRA) update and FY19 rates:

Carol Cormier said based on the CCMHG and WSHG high cost claims last year, the FY18 reinsurance rates were set too low. She said the WSHG has been assigned a \$1.5 million laser, which is a higher specific deductible for one member. Ms. Cormier said if the laser was not set and agreed to by WSHG, the MMRA rates would have gone up over 80% over last year's rates. She said the Gallagher and Gray Matter Risk agreed to reduce their fees to help reduce the rate increase.

Skip Finnell said the MMRA is looking to add new entities to the risk pool, but said they would be rated on their own merit and would also get a seat on the MMRA Board.

Dependent Eligibility Auditing:

Carol Cormier said the last audit was done 6 years ago.

The Steering Committee agreed with Ms. Mavro-Flanders at the last meeting, that if the last one was done over 5 years ago, she would favor doing another one.

Christopher Clark made a motion to recommend to the Board to complete another dependent eligibility audit as a group and send out an RFP.

Motion

John Kelly seconded the motion. The motion passed by a unanimous vote.

Discussion about the July 18th Board Meeting agenda items:

The Steering Committee asked that the following items be added, in addition to the usual items:

1. Ask what would be helpful to the benefit administrators to allow them to get the CCMHG program information out and ask for volunteers to join a focus group.
2. Cape Cod Health Care project update

Health, Dental and Vision Plan Reports:

Delta Dental – Nina Conroy said they are working on adding the CCMHG logo to their member ID cards.

Ms. Conroy said Delta Dental filed with the Division of Insurance to create a new proposed provider fee methodology, which could save money for the group through lower fees. She said the MA Dental Society supports the initiative.

HPHC – Bill Hickey said they can add the CCMHG logo to the ID cards, but will have to do a mass re-issue. He suggested coordinating the re-issue with the other carriers. Mr. Hickey said HPHC has a new president, Michael Carson, who he said has been the CEO for some time now.

Tufts Health Plan – Fred Winer said the new 11 digit Medicare ID cards also include letters. He said they are difficult to read and are causing some problems.

BCBS – Gabrielle Pitcher said BCBS is also working on the CCMHG logo to be added to the member ID cards. She said a draft was sent to GBS, who asked to enlarge it because it was too small.

Other Business:

There was no other business.

Chair Skip Finnell adjourned the meeting at about 11:41 AM.

*Minutes prepared by Karen Carpenter
Group Benefits Strategies*