

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

Board Meeting

Thursday, April 15, 2021 10:00 AM

Virtual Meeting by Remote Participation

MEETING MINUTES

A meeting of the Board of the Cape Cod Municipal Health Group (“CCMHG”) was held on Thursday, April 15, 2021 at 10:00 AM. The following people attended the meeting:

Board Members and Alternates Present:

Noreen Mavro-Flanders, Board Chair

A. Francis (“Skip”) Finnell, Steering Committee Chair

Lisa Vitale

Debra Blanchette

Robert Rolanti

Richard Buffington

Robert Howard

Jenifer Kelson

Lisa Vitale

T K Menesale

Beth Deck

Erin Orcutt

Krystal Abrams

Megan Downey

Erika Correia

Denise Coleman

Amy Bullock

Tracy Scalia

Leanne Gray

Ellen Bearse

Susan Wallen

Maureen Fruci

Kathy Logue

Elise Zarcaro

Darrin Tangeman

Kelly Sullivan Clark

Gayle Clark

Miriam Spencer

Dukes County

Dennis-Yarmouth RSD

Town of Brewster

Town of Barnstable

Barnstable County Retirement

Barnstable Fire District

Bourne Recreation Authority

Bourne Water District

Town of Brewster

Buzzards Bay Water District

Cape Cod Collaborative

Cape Cod Regional Technical School

COMM Fire District

Town of Chatham

Town of Dennis

Town of Falmouth

Town of Harwich

Town of Mashpee

Mashpee Water District

Monomoy

Nauset RSD

North Sagamore Water District

Dukes County

Town of Provincetown

Town of Truro

Town of Truro

Upper Cape Cod Regional Vocational

Town of Wellfleet

Guests Present:

Rich Bienvenue, CPA

Deanna Desroches

Triva Emery

Brian Callow

Barbara Howard

Sarah O'Reilly

CCMHG Treasurer

CCMHG Wellness Consultant, Mainland

CCMHG Wellness Consultant, Vineyard

Rockland Trust Investments

Rockland Trust Investments

Town of Yarmouth

CCMHG Board meeting, 04/15/2021

Melanie Becker
Robert Whritenour
Cynthia Richards
Bob Kademian, RPh
Robert Knowles
Bernard Edwards
Bill Hickey
Nina Conroy
Fred Winer
Patty Joyce
Chris Collins
Jim Riley
Carol Cormier
Joseph Anderson
Karen Quinlivan

Town of Chilmark
Town of Yarmouth
Town of Orleans
PBIRx
Blue Cross Blue Shield of MA (BCBSMA)
Blue Cross Blue Shield of MA (BCBSMA)
Harvard Pilgrim Health Care (HPHC)
Delta Dental Plan of MA
Tufts – Retiree Plans
Abacus Health Solutions
CanaRx
CanaRx
Gallagher Benefit Services, Inc. (GBS)
Gallagher Benefit Services, Inc. (GBS)
Gallagher Benefit Services, Inc. (GBS)

Noreen Mavro-Flanders, Chair, called the meeting to order at 10:06 AM. She said that the meeting was being recorded and asked if there were any objections. There were none.

Ms. Mavro-Flanders asked for a roll call of Board members present who will be voting. The following voting members were present:

Debra Blanchette	Barnstable	Robert Rolanti	Barnstable Cty Retirement
Richard Buffington	Barnstable Fire District	Robert Howard	Barnstable Fire District
Jennifer Kelson	Bourne Water District	Lisa Vitale	Brewster
T K Menesale	Buzzards Bay Water District	Beth Deck	Cape Cod Collaborative
Erin Orcutt	Cape Cod Regional Tech	Krystal Abrams	Comm Fire
Erika Correia	Dennis	Skip Finnell	Dennis Yarmouth RSD
Denise Coleman	Falmouth	Amy Bullock	Harwich
Leanne Gray	Mashpee Water District	Ellen Bearse	Monomoy RSD
Susan Wallen	Nauset Schools	Maureen Fruci	North Sagamore Water District
Elise Zarcaro	Provincetown	Darrin Tangeman	Truro
Gayle Clark	Upper Cape Regional Voc	Miriam Spencer	Wellfleet
Noreen Mavro-Flanders	Chair/Dukes County	Kathy Logue	Dukes County

Skip Finnell said that Ken Jenks, Assistant Superintendent of Dennis Yarmouth RSD and alternate to the Board, unfortunately passed away quite suddenly last month and will not represent Dennis Yarmouth any longer. He wanted to have a moment of recognition for his dedicated service.

Approval of the minutes of the February 3, 2021 Board meeting:

Skip Finnell motioned to accept the minutes of the February 3, 2021 Board meeting as presented with correction for the date of the next meeting.

Motion

Debra Blanchette seconded the motion. There was a roll call vote.

Debra Blanchette	yes	Robert Rolanti	yes
Richard Buffington	yes	Robert Howard	yes
Jennifer Kelson	yes	Lisa Vitale	yes
T K Menesale	yes	Beth Deck	yes
Erin Orcutt	yes	Krystal Abrams	yes

CCMHG Board meeting, 04/15/2021

Megan Downey	yes	Erika Correia	yes
Skip Finnell	yes	Denise Coleman	yes
Amy Bullock	yes	Leanne Gray	yes
Ellen Bearse	yes	Susan Wallen	yes
Maureen Fruci	yes	Elise Zarcaro	yes
Darrin Tangeman	yes	Gayle Clark	no response
Miriam Spencer	yes	Noreen Mavro-Flanders	yes
Kathy Logue	yes		

The motion passed by majority vote.

Investment Committee Report and Investment Manager's Report:

Debra Blanchette, Investment Subcommittee Chair, said that as of April 2021, there was \$23,003,901 in the Rockland Trust Return Seeking account and \$2,319 in the Capital Preservation account. This includes a fairly recent contribution back in February of \$3.4M into the Return Seeking Account. Treasurer Rich Bienvenue will be sending another \$3.4M this week for the next quarterly investment.

Debra Blanchette introduced Brian Callow and Barbara Howard from Rockland Trust to provide the Investment Report.

Brian Callow, said that rather than go over all information in detail, he would provide a brief overview of current market conditions and quarterly performance. Mr. Callow reviewed the Return Seeking account target allocation and portfolio allocation as of 03/31/2021. Allocation is within compliance with a goal of maintaining strength. The portfolio complies with the Investment Policy. Fiscal year to date returns have been 13.83%. Bond returns were low but above benchmark. The stock portfolio underperformed compared to benchmark. One year return was 26.31%. The returns show positive results for both periods.

Tracy Scalia joined the meeting at this time.

Treasurer's report:

Mr. Bienvenue reviewed financial reports (unaudited figures) through February 28, 2021. He said there was \$50.2M in the Trust Fund as of 06/30. Current year earnings are \$10.3M. Total equity as of 02/28/2021 is \$60.6 M. There has been very good claims experience. He said that the CCMHG is in a very good position. Of the \$10.3M of surplus, almost \$1.9M is attributable to investment income, net of fees. The Dental Fund started the year with \$6.4M and has earned \$455,879 to date to end at \$6.8M. The last phase of the fiscal year will be updates coming into year-end financial reporting. Mr. Bienvenue has been working with several groups on billing and credits due in order to clean things up heading into the end of the fiscal year.

Debra Blanchette motioned to accept the Treasurers report as presented.

Motion

Skip Finnell seconded the motion. There was a roll call vote.

Debra Blanchette	yes	Robert Rolanti	yes
Richard Buffington	yes	Robert Howard	yes
Jennifer Kelson	yes	Lisa Vitale	yes
T K Menesale	yes	Beth Deck	yes
Erin Orcutt	yes	Krystal Abrams	yes
Megan Downey	yes	Erika Correia	yes
Skip Finnell	yes	Denise Coleman	yes

CCMHG Board meeting, 04/15/2021

Amy Bullock	yes	Tracy Scalia	yes
Leanne Gray	yes	Ellen Bearse	yes
Susan Wallen	yes	Maureen Fruci	yes
Elise Zarcaro	yes	Darrin Tangeman	yes
Gayle Clark	no response	Miriam Spencer	yes
Noreen Mavro-Flanders	yes	Kathy Logue	yes

The motion passed by majority vote.

Wellness Reports:

Mainland Wellness Report – Deanna Desroches, Mainland wellness consultant, said the May edition of *Your Health Matters* newsletter is in progress. Couch to 5K hybrid program in Harwich Town Hall is in the fourth week with 22 members participating. The biweekly walking series with locations alternating between Yarmouth Port and Barnstable Village will continue through the month of April. There are 10-20 members joining each week. The retiree program in Yarmouth has 10 in attendance. The next session will start on April 27th and there are already 9 registrants with about 15 expected. The Spring Steps Challenge registration opened on April 12, and there are already 59 registered. There are currently 692 members on the wellness portal. The goal is to reach 1,000 members. Upcoming programs include Pickleball which filled up in 6 hours. There is also a Learn to Play Tennis program starting in May as well as Yoga and Qigong programs that will both be outside. A Friday night cycling program will begin on May 7th and Bike Fit of Cape Cod will come prior to the program to host a program on bike safety and etiquette as well as bike checks for those that have not used theirs in some time. The February Yoga challenge had 38 members participate and the Meatless March Challenge had 59 members averaging 7 posts per day. The Financial Wellness Challenge has 15 members. May will hold a Happiness Challenge and June will have a Sun and Summer Safety Challenge. Monthly blended Wellness lectures are ongoing and have been well received. There is another Financial Lecture in April which is the third in a series. There are 76 registered and the focus will be long term financial wellness. In May there will be a workshop on Finding Your Inner Happiness and June will host an Emotional Detox Workshop. The FY20 Health Assessment Report is available on the portal. The conclusion is that people need to exercise, weight has increased and preventative health needs to increase.

Ms. Desroches said that there is a vacancy on the Wellness Committee. They meet on average four times a year, and if anyone is interested in participating, please contact Maggie Downey, Committee Chair or Ms. Desroches.

Martha's Vineyard (MV) Wellness Report – Triva Emery, Vineyard wellness consultant, provided her status report as of April. She said there have been recent workshops with Island Grown Initiative. A nutrition program reached over 60 families. Last week there was a workshop on food waste and composting. Container gardening had 28 members participate in the afternoon. There will probably be another session added on an evening. Backyard regenerative gardening will be explored in June. Mindfulness is focusing on compassionate communication. There are 17 members participating. The Mindful Movement session has between 23 to 30 members each week. There was an outdoor fun run/walk in partnership with Amity Island Run Club and 78 people participated. The May focus will be on tips and tools to support brain health. Sun and Ticks is the focus in June as well as a Couch to 5K and Pickleball. A disk Golf day will also be planned.

Noreen Mavro-Flanders thanked both Deanna and Triva for their efforts and hard work.

Steering Committee Report:

Skip Finnell said that in addition to the agenda items, last month Blue Cross Blue Shield presented another cost saving program called Learn to Live that will be studied more for experience and cost saving and benefit

analysis before deciding whether to present to the membership. The discussion of the premium holiday was brought up at the Steering Committee level. The town of Barnstable has contractual agreements already for premium holidays in October and November so they asked if the month could be switched to December. The Steering Committee is changing its recommendation. When the rates were originally established a one month premium holiday was approved and it was recommended for probably October or November. The Steering Committee is recommending that the holiday be established as December.

Skip Finnell motioned that in conjunction with the FY22 rates previously established, the premium holiday for health and dental should take place in the month of December 2021.

Motion

Debra Blanchette seconded the motion. There was a roll call vote.

Debra Blanchette	yes	Robert Rolanti	yes
Richard Buffington	no response	Robert Howard	yes
Jennifer Kelson	yes	Lisa Vitale	yes
T K Menesale	yes	Beth Deck	yes
Erin Orcutt	yes	Krystal Abrams	yes
Megan Downey	yes	Erika Correia	yes
Skip Finnell	yes	Denise Coleman	yes
Amy Bullock	yes	Tracy Scalia	yes
Leanne Gray	yes	Ellen Bearse	yes
Susan Wallen	yes	Maureen Fruci	yes
Elise Zarcaro	yes	Darrin Tangeman	yes
Gayle Clark	no response	Miriam Spencer	yes
Noreen Mavro-Flanders	yes	Kathy Logue	

The motion passed by majority vote.

Robert Howard asked for clarification on whether senior plans would be included in the premium holiday.

Carol Cormier said that she would send out a clarification email to everyone. The senior plans renewed on January 1, and the premium holiday will only apply to the active plans which renew on July 1

Skip Finnell said that the Steering Committee in response to a deficiency noted in previous audits, appointed a subcommittee to establish a Financial Oversight Policy. The policy established what work is done by the current Chair, Noreen Mavro-Flanders or designee to review on a regular basis bank account statements and transactions to make sure all movement and disbursements match appropriately with monthly warrants etc.

Melanie Becker said that a group the size of CCMHG could afford to hire a third party to perform this function.

Rich Bienvenue said that this was looked at in the past, but the Committee decided that what was being done presently was sufficient.

Kathy Logue said it was a great idea to codify what the group is doing, but perhaps this should be revisited annually to see if someone should be paid to do it.

Skip Finnell motioned that the Financial Oversight Policy presented and recommended by the Steering Committee be adopted.

Motion

Kathy Logue seconded the motion. There was a roll call vote.

CCMHG Board meeting, 04/15/2021

Debra Blanchette	yes	Robert Rolanti	yes
Richard Buffington	no response	Robert Howard	yes
Jennifer Kelson	yes	Lisa Vitale	yes
T K Menesale	yes	Beth Deck	yes
Erin Orcutt	yes	Krystal Abrams	yes
Megan Downey	yes	Erika Correia	yes
Skip Finnell	yes	Denise Coleman	yes
Amy Bullock	yes	Tracy Scalia	yes
Leanne Gray	yes	Ellen Bearse	yes
Susan Wallen	yes	Maureen Fruci	yes
Elise Zarcaro	no response	Darrin Tangeman	yes
Gayle Clark	no response	Miriam Spencer	yes
Noreen Mavro-Flanders	yes	Kathy Logue	

The motion passed by majority vote.

Skip Finnell informed the group that future meeting dates were established at the prior Steering Committee meeting.

The Steering Committee has scheduled meetings for May 18, June 22, and July 27 at 9:00 AM.

The next CCMHG Board meeting is scheduled for July 27 at 10:00 AM.

The next MMRA meeting will be held on April 21 at 11:00 AM.

GBS Reports:

Ms. Cormier reviewed the *FY21 Funding Rate Analysis (FRA) report* with data through February (paid claims basis). The expense-to-funding ratio was 89.9%. All the plans are sufficiently funded. Master Health Plus is no longer actively promoted. The estimated Funding Surplus of \$9,908,419 includes over \$2.5M reinsurance reimbursements from the prior policy year. Dental expense-to-funding ratio was 76.4%.

Karen Quinlivan reviewed the *Reinsurance reports*. She said the FY20 policy period through February 2021 had 30 claimants with total claims in excess of the \$300K specific deductible of \$4,686,778. Total reimbursements of \$4,686,612 have been received to date with \$165.25 outstanding. There are pending and denied charges of \$15,611 that actually leaves a credit balance of \$15,446. She said that there are 55 claimants on the 50% Report with claims totaling \$10,832,288. For the FY21 period, there were 6 claimants with total claims in excess of the \$300K specific deductible of \$988,201. Total reimbursements of \$0 have been received to date with \$988,201 outstanding. The 50% Report for FY21 had 33 claimants with total paid claims of \$6,660,816.

Carol Cormier again requested that everyone send out the materials on the OptiMed program that were recently forwarded to member units. She recently asked everyone to respond when done and she has not received many responses.

Timing of Distribution Packets:

Noreen Mavro-Flanders asked everyone to keep in mind that meeting packets should be sent out two days in advance of meetings. She said receiving documents the day before a meeting does not allow sufficient time to assemble and distribute materials. GBS will now request meeting materials 3 days prior to a meeting and send out packets 2 days prior to a meeting.

PBIRx Report:

Bob Kademian, RPh from PBIRx provided reporting through the month of February. He said that the estimated per member per month costs including rebates were \$124.38 last year and \$126.13 this year. The increase was 1.4%, which was not bad considering drug prices were up 9% in the market this year. Blue Cross Rx costs were up 6% net of rebates and Harvard Pilgrim costs were down 11.2 versus last year. Blue Cross had a net savings estimate for \$1.1M for the year and Harvard Pilgrim has not paid the second rebate yet for the year. It is estimated they will increase about \$580,000 over last year. Performance guarantee audits have recovered an additional \$169,306.

COVID-19 update:

Blue Cross – Robert Knowles provided a report on the top 25 diagnosis codes for the group as well as a current Covid-19 report. There were 387 confirmed Covid cases with \$663,932 in total treatment and testing costs. There were 5 inpatient admissions last month. A total of \$1,928 members were tested or treated over the last 12 months. There were 114 members fully vaccinated and 404 members pending a second dose.

Harvard Pilgrim - Bill Hickey reviewed the latest Covid-19 report from Harvard Pilgrim as of March 29, 2021. There were 173 positive cases, 1006 potential and 684 negative. There have been 4 inpatient admissions. Total inpatient costs were \$169,687. Total treatment and testing costs were \$453,519.

Health Plan/vendor reports:

CanaRx – Chris Collins said that they were at the Benefits Administrators meeting and sent out the announcement about Jim Riley joining the CanaRx team. Some groups are responding and they will tailor the approach to each individual member unit.

Abacus - Patty Joyce said there is a lunchtime webinar on April 28, 2021 on the ABC's of Diabetes. Flyers were sent out.

Delta Dental – Nina Conroy said that Delta Dental is available for open enrollment needs. The benefit summaries and information about the discount programs are also on the CCMHG website.

Tufts - Fred Winer said that the merger between Tufts and Harvard Pilgrim is coming together. He had nothing else new to report.

Harvard Pilgrim - William Hickey agreed that the merger between Harvard Pilgrim and Tufts is moving along. He said product renewals will remain separate until July of 2024. He is also available for any open enrollment needs for the group.

Other business:

There was no other business.

Skip Finnell motioned to adjourn the meeting.

Motion

Beth Deck seconded the motion. There was a roll call vote.

Debra Blanchette	yes	Robert Rolanti	yes
Richard Buffington	no response	Robert Howard	no response
Jennifer Kelson	no response	Lisa Vitale	yes
T K Menesale	yes	Beth Deck	yes
Erin Orcutt	yes	Krystal Abrams	yes

CCMHG Board meeting, 04/15/2021

Megan Downey	yes	Erika Correia	yes
Skip Finnell	yes	Denise Coleman	yes
Amy Bullock	yes	Tracy Scalia	no response
Leanne Gray	yes	Ellen Bearse	yes
Susan Wallen	yes	Maureen Fruci	yes
Elise Zarcaro	no response	Darrin Tangeman	yes
Gayle Clark	no response	Miriam Spencer	yes
Noreen Mavro-Flanders	yes	Kathy Logue	yes

The vote passed by majority vote.

The Chair, Noreen Mavro-Flanders, adjourned the meeting at 12:00 P.M.

*Prepared by Karen Quinlivan
Gallagher Benefit Services, Inc.*