

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

Board Meeting

Wednesday, July 24, 2019, 10:00 AM
COMM Fire District, Centerville, MA

MEETING Notes *(no quorum, no motions)*

A meeting of the Board of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, July 24, 2019 at 10:30 AM at the COMM Fire District, Centerville, MA. The following people attended the meeting:

Board Members and Alternates Present:

Noreen Mavro-Flanders, Board Chair	County of Dukes County
A. Francis (“Skip”) Finnell, Steering Committee Chair	Dennis-Yarmouth RSD
Lisa Vitale	Town of Brewster
Debra Blanchette	Town of Barnstable
Jillian Douglass	Town of Chatham
Krystle Abrams	COMM Fire District
Jennifer Kelson	Buzzards Bay Water District
Beth Deck	Cape Cod Collaborative
Nancy Cushing	Barnstable County
Bob Whritenour	Town of Oak Bluffs
Leanne Gray	Mashpee Water District
Alexander Williams	Town of Provincetown
Josee Cardinal Young	Town of Provincetown
Richard Buffington	Barnstable Fire District
Ray Pirrone	Cotuit & W. Barnstable Fire Districts

Guests Present:

Rich Bienvenue, CPA	CCMHG Treasurer
Deanna Desroches	CCMHG Wellness Consultant, Mainland
Tracy Scalia	Town of Mashpee
Megan Downey	Town of Barnstable
Pam Berube	Town of Tisbury
Cindy Richards	Town of Orleans
Patty Joyce	Abacus Health Solutions
Bob Kademian	PBIRx
Brian Callow	Rockland Trust Investments
Garbrielle Pitcher	Blue Cross Blue Shield of MA (BCBSMA)
Julie Scansaroli	Blue Cross Blue Shield of MA (BCBSMA)
Bill Rowbottom	Blue Cross Blue Shield of MA (BCBSMA)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
Nina Conroy	Delta Dental of MA
Carol Cormier	Gallagher Benefit Services, Inc. (GBS)
Karen Carpenter	Gallagher Benefit Services, Inc. (GBS)

Noreen Mavro-Flanders, Chair, called the meeting to order at 10:10 a.m. She said that there was no quorum.

Approval of the minutes of the April 24, 2019 Board meetings:

Due to not having a quorum, the minutes of the April 24th meeting will be voted at the next Board meeting.

Investment Committee and Investment Manager's Reports:

Deb Blanchette, Investment Committee Chair, said she did not have anything new to report and introduced Brian Callow, Rockland Trust, to review the Investment Report.

Brian Callow said the quarterly report through June 30, 2019 looks similar to last quarter's report. He said the markets and interest rates are up, and the unemployment rate is down. Mr. Callow said the funds are adequately diversified and are continuing to grow. He distributed and reviewed reports for the two CCMHG funds through the 4th quarter: (1) Return Seeking and (2) Capitol Preservation. He reviewed the performances of the funds compared to the benchmarks. Mr. Callow said the fiscal year rate of return for Fund 1 through June was 8.13%. He said the rate of return for Fund 2 was 4.11%.

Noreen Mavro-Flanders thanked Mr. Callow, and he left the meeting.

Treasurer's report:

Treasurer, Rich Bienvenue, CPA, said the total Health Fund Equity as of May 31, 2019 was \$34.6M, an increase of \$8M over last year. Mr. Bienvenue reviewed the Income Statement and said the YTD net income was \$4.61M. He noted that more than \$6M of the Retiree Drug Subsidy (RDS) funds were distributed to the employers in an effort to reduce the trust fund balance surplus to within the targeted range. Mr. Bienvenue said the Board also voted a \$0 increase to the FY20 rates.

Mr. Bienvenue said the Town of Sandwich, which withdrew from CCMHG effective 7/1/19, will receive its proportionate share of the increase in the Fund Balance that occurs in FY18 to FY19 based on audited financial statements. He said the auditor has begun the FY19 audit and said he will be sending out confirmation forms to the employers.

Mr. Bienvenue said the Steering Committee is going to look at establishing a rate stabilization policy and fund. He said the fund balance policy target range is 8% to 12% of the most recent 12 months of claims..

There was a discussion about past due member invoices, and Mr. Bienvenue said he would work with the employers to reconcile the balances.

Wellness Committee Report:

Martha's Vineyard (MV) Wellness Report –Noreen Mavro-Flanders said the MV and Mainland Wellness Committee met yesterday and discussed offering programs that would meet the overall CCMHG Wellness goals. She said Maggie Downey offered to work on a draft Wellness Mission Statement. Ms. Mavro-Flanders said it was agreed that each Wellness Committee would have 5 committee members. She said both committees would meet at least two times a year.

Ms. Mavro-Flanders said the Vineyard received resignation letters from both the MV Wellness Consultant and her assistant. She said an RFP would be sent out to find a new Wellness Consultant.

Mainland Wellness Report - Deanna Desroches, Wellness Consultant for the Mainland, reviewed the program updates. She said she August newsletter, *Your Health Matters*, will be published soon.

Ms. Desroches said 66 of the 209 members who completed their biometric screenings were referred for a follow-up with a health care professional. She said the blood pressure and bone density tests yielded the highest referral rates. Ms. Desroches said to contact her to set up screenings for the fall.

Ms. Desroches said the Barnstable Couch to 5K program will begin in September. She said the Walking Program in Yarmouth is running through September and noted the Summer Steps Challenge began this week. Ms. Desroches said members can still join through the end of July.

Ms. Desroches said the web portal utilization is up, and there are now over 559 registered members using the portal. She said new members are entered into a raffle for one of two \$100 gift cards. Ms. Desroches said the aggregate data from the portal will be used to determine what types of wellness programs to offer.

Steering Committee Report:

Skip Finnell said Bill Rowbottom, who was promoted to a new position within BCBS, will be stopping by later in the meeting. Mr. Finnell said the CCMHG would like to thank him for all of his years of service to the Group. He said he would also like to thank Marie Buckner from the Town of Sandwich for her work on the Steering and Wellness Committees, in addition to her service on the CCMHG Board. Mr. Finnell also recognized the work done by Krystle Rose and Marta Azullini as the MV Wellness Consultants.

Conflict of Interest issue – Carol Cormier spoke to this issue and said one of the CCMHG Board members was challenged with a conflict of voting and serving on the CCMHG Board and Steering Committee, while receiving health insurance through the group. She said the Board member contacted the Ethics Committee, who agreed there was a conflict, but said a disclosure form could be signed by the Appropriate Public Authority/Appointing Authority in this case stating that the conflict does not rise to the level to have an adverse affect. Ms. Cormier said the Steering Committee consulted with an attorney who will be writing an opinion letter to CCMHG. Ms. Cormier said the result is that all CCMHG Board members, who receive their health insurance through CCMHG, will need to file the disclosure form with their governmental entity.

MMRA report – Carol Cormier said the MMRA FY20 reinsurance rates were favorable at a 3% increase and noted that the advisors reduced their commissions. Ms. Cormier said Tracey May, who helped to form and implement the MMRA, has taken another position outside of Gallagher Benefit Services. She said the next MMRA meeting on September 25th is a special meeting scheduled to hear a presentation about a specialty prescription drug cost savings program.

Level Monthly Deposits – Carol Cormier said the Steering Committee approved the new Level Monthly Deposits (LMD) proposed by HPHC and BCBS.

Gallagher Benefit Services (GBS) – Skip Finnell said the Steering Committee met with leadership of Gallagher Benefit Services, Pat Haraden and Chris Nadeau. He said Kate Sharry, Area Vice President, also attended the meeting. Mr. Finnell said Mr. Haraden and Mr. Nadeau wanted to meet to firm up the new relationship and to assure the Committee that CCMHG would receive the same services and attention as in the past.

Noreen Mavro-Flanders said it was a good meeting.

GBS Reports:

Funding Rate Analysis (FRA) - Ms. Cormier said the full packet was emailed to the Board. She reviewed the FY19 FRA summary report through June 2019. She said that the paid claims and related expenses were 88% of the funding rate revenues. Ms. Cormier said the dental funding expenses were at 91.6% of rate revenues. She said the change to the Delta Dental Premier PPO plan and provider contracts is expected to bring claims reductions for the members and CCMHG.

Enrollments – Carol Cormier reviewed the CCMHG member enrollment report and said there hasn't been much of a change over the last 2 years.

Stop Loss Reports – Carol Cormier said the stop loss reports were included in the packet and if there were any questions, to contact her or Karen Carpenter.

CanaRx Update – Carol Cormier said the alternative prescription drug program saves money for both the employee and CCMHG, but said the participation is low. She reviewed the report and said the BCBS and HPHC claims savings data is located at the end of the report.

GBS CCMHG Roster and Invoice Agreement – Carol Cormier said the Steering Committee approved the renewal of the agreement to allow employers to have access to their health plan member data and invoices through the GBS portal.

Abacus Diabetes Care Rewards Program report – Patty Joyce

Patty Joyce distributed and reviewed the Good Health Gateway Diabetes Care Rewards Program report and said the annual adherence status has been added to the report. She said due to the member falling in and out of adherence throughout the year due to timing of their requirements, the regular adherence stat did not capture the total members participating.

Ms. Joyce said there are 304 members enrolled, which she said is 40% of those eligible. She said 62% of those members were adherent and receiving their medications and supplies at a \$0 copay. Ms. Joyce reviewed the promotional efforts to include mailings, phone calls and on site visits. She said the estimated savings, net of fees and pharmacy copays was \$143,290.

Pharmacy Report – PBIRx – Bob Kademian said PBIRx will have the savings data resulting from the renegotiated prescription rates at the next Board meeting. He referred to the suggestions that PBIRx is proposing to CCMHG to promote utilization of CanaRx. He said the suggestions included additional targeted mailings, mass marketing with notices to all members, Lunch n' Learn meetings and a \$25 gift card incentive for members who first enroll are geared towards increasing utilization.

Joint Purchase Agreement – recommended changes, 1st reading:

This agenda item was postponed until the next Board meeting.

Benefits Administrators Meeting – schedule for fall of 2019:

Carol Cormier said GBS will be scheduling a Benefits Administrators Meeting early in October and asked the Board to send her or Karen Carpenter items they would like to see on the Agenda.

Health, Dental, and Vision Plan Reports:

BCBSMA – Noreen Mavro-Flanders presented Bill Rowbottom, BCBSMA, a plaque in recognition of his valued service and friendship over the past 17 years to CCMHG and its employers. She said his loyalty and follow through on every task will be remembered. She wished him well in his new position and invited him to a luncheon following the meeting.

Harvard Pilgrim - Bill Hickey said other than the new ID cards to be issued on January 1st with the CCMHG logo, he had nothing new to report.

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Delta Dental – Nina Conroy apologized for the duplicate mailing of the new ID cards. Ms. Conroy referred to 2 Delta Dental flyers, one promoting a new discount program for hearing health care. She said the other discount program is for the Z Sonic toothbrush. She said members can receive the toothbrush for \$59.99 and noted the manufacturer’s suggested price is \$199.99.

BCBS – Garb Pitcher introduced Julie Scansaroli and said she will be replacing Bill Rowbottom at CCMHG.

Other Business:

The next CCMHG Board and Steering Committee Meetings were scheduled on October 23, 2019 at 9:30 AM and 10:00 AM.

Noreen Mavro-Flanders asked the Board members to read through the proposed Joint Purchase Agreement amendments and be prepared for the 1st reading at the October meeting.

Skip Finnell asked the Board members to read the CCMHG Mission Statement posted on the CCMHG website.

There was no other business.

Skip Finnell moved to adjourn.

Motion

Bob Whritenour seconded the motion. The motion passed by unanimous vote.

Noreen Mavro-Flanders adjourned the meeting at 11:40 AM.

*Prepared by Karen Carpenter
Gallagher Benefit Services*