



MINUTES OF THE CAPE COD MUNICIPAL HEALTH GROUP

Board Meeting

Wednesday, July 23rd, 2025, 10:00 AM

Barnstable County Offices
Mary Pat Flynn Conference Room
3195 Main St. Barnstable, MA 02630

MEETING MINUTES

A meeting of the Board of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, July 23rd, 2025, at 10:00 AM at Barnstable County Offices, Barnstable, MA. The following people attended the meeting:

Board Members and Alternates Present:

Robert Whritenour, Board Chair
Deb Watson
Justyna Marczak
Susy Holmes
Robert Howard
Lisa Vitale
R Patrick Murphy
Elizabeth Woelflein
Molly Stevens
Raymond Pirrone
Megan Downey
Susan McKinney
Susan Gilson
Laurie Barr
Susan Lumping
Christine Young
Michael MacMillan
Susan Wallen
Denise Beausang
Katie Buckley
Teresa Johnson
Alex Lessin
Raymond Pirrone
Beth Kaeka

Town of Yarmouth
Town of Barnstable
Barnstable County
Barnstable County Retirement
Bourne Rec Authority
Town of Brewster
Cape Cod Collaborative
Cape Cod Lighthouse Charter
COMM Fire
Cotuit Fire District
Town of Chatham
Town of Dennis
Dennis Yarmouth RSD
Town of Eastham
Town of Falmouth
Town of Mashpee
Monomoy RSD
Nauset RSD
Town of Orleans
Town of Provincetown
Sandwich Water
Town of Truro
West Barnstable Fire District
Dukes County



Guests Present:

Rich Bienvenue, CPA
Deanna Desroches
Triva Emery
Cindy Richards
Tatiana Santos
Sarah O'Reilly
Brian Callow
Bob Kademian, RPH
Caroline Burnham
Cheryl Begnal
Lauren McCallum
Sarah McCormick
Patty Joyce
Jim Riley
Joseph Anderson
Karen Quinlivan
Patrick Flattery

CCMHG Treasurer
CCMHG Wellness Consultant, Mainland
CCMHG Wellness Consultant, Vineyard
Nauset RSD
Town of Brewster
Town of Yarmouth
Rockland Trust Investments
PBIRx
Blue Cross Blue Shield of MA (BCBSMA)
Tufts Health Plan
Harvard Pilgrim Health Care (HPHC)
Delta Dental
Abacus Health Solutions.
CanaRx
Gallagher Benefit Services, Inc. (GBS)
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Robert Whritenour, Board Chair called the meeting to order at 10:12 AM.

Approval of the minutes of February 5th and April 16th, 2025, Board meetings:

Motion

R Patrick Murphy motioned to accept the minutes of the February 5th and April 16th, 2025, Board Meetings.

Beth Kaeka seconded the motion.

The motion passed by unanimous consent.

Steering Committee alternate vote:

There is an opening for a Steering Committee alternate position presently. Beth Kaeka had expressed her interest. Gareth Markwell from Barnstable has also expressed interest.

Motion

R. Patrick Murphy motioned to nominate both Beth Kaeka and Gareth Markwell as alternates to the CCMHG Steering Committee.

Laure Barr seconded the motion.

The motion passed by unanimous consent.

Wellness Reports:

Triva Emery, Vineyard Wellness Consultant, presented her report. The Vineyard is delivering over 38 programs weekly from yoga to water sports, to hip hop and Zumba. There was over \$2,000 in free programming delivered in



July. Programs begin at 6:00 A.M. and many times go until 8:00 p.m. Outdoor activities are the most popular in the summertime.

The FY26 budget was presented in the amount of \$122,000. The Steering Committee previously reviewed and made a recommendation to approve.

Justyna Marczak motioned to approve the FY26 Vineyard Wellness budget in the amount of \$122,000.

Motion

Deb Watson seconded the motion.

The motion passed by unanimous consent.

Deanna Desroches, Mainland Wellness Consultant, presented her report. The mainland is not as busy in the summer; however, the outdoor programs are well attended. The newsletter was distributed. Fall hiking will resume and Aqua Zumba and Aqua Dancing have been added to the mix. The portal is gaining traction with more people getting on and using it. There are currently 212 members using the platform. The FY26 incentive cards were not mailed this year. They were electronically distributed this year. Annual surveys went out and there were good responses. More participants are younger. Financial health and lack of sleep were concerning factors to address.

The FY26 Mainland Wellness budget had an overall increase of 22%. The total proposed budget is \$478,500.

The consulting fee increased 5% from \$70.00 per hour to \$73.00 per hour. The remainder goes to increases in program costs. There are new programs as well as increases in existing programs in terms of times offered.

The Steering committee previously voted to recommend the budget for approval.

Susy Holmes motioned to approve the FY26 Mainland Wellness budget in the amount of \$478,500.

Motion

Deb Watson seconded the motion.

The motion passed by unanimous consent

PBIRX RFP:

Bob Kademian said that PBIRx issued an RFP for prescription drug plans. The results were summarized for the group. One-year contracts were negotiated. Blue Cross estimates \$512,370 in savings and Harvard Pilgrim estimated \$788,408. Both of those estimates were utilizing the current carrier PBM's. There were outside PBM's that were looked at as well but there would have been greater disruption to the members. The Steering Committee recommendation was to continue with the current carriers and estimated savings for this year and look at outside PBM's for the next contract RFP.

GLP1 medication has become a hot topic of discussion. The plan has spent 6 million on those drugs and costs are estimated to surge at an incredible rate. The prior recommendation to take the drugs short term has changed



to a lifelong duration. Rebates are large but many carriers are anticipating discontinuing coverage. The pharmacy subcommittee is looking at these drugs and whether the group can continue to cover after renewal.

The usual summary report showed that PMPM costs were up 23.25% including rebates. with traditional drugs up 30.75% and specialty drugs up 11.76%. The top drug for costs is now Wegovy with Humira in second but the biosimilars should reduce costs for that drug.

R. Patrick Murphy motioned to approve the FY26 PBIRx RFP for a one-year contract with

Motion

the current carrier PBM's.

Alex Lessin seconded the motion.

The motion passed by unanimous consent

Investment Committee Report:

Debra Watson said that the portfolio allocation shows \$ 4 million less in the capital preservation fund from previous reports. Money had to be removed to solve cash flow problems in June. She introduced Brian Callow from Rockland Trust.

Investment Managers Report:

Brian Callow addressed the recent progress of investments as of December 31st, 2024.

Mr. Callow reviewed the Rockland Trust packet. The compliance page shows we are remaining on task with the allocation the group implemented and adhering to the plan that the Finance Committee and Steering Committees feel is the most appropriate way to manage the funds. The breakdown was shown between capital preservation and return-seeking, with the current return-seeking value of \$29,816,270 and the capital preservation at \$6,957,024. Returns for the quarter are 8.93% year to date. This is below the benchmark by 2.82%. The one-year rate of return is 8.93%. Market volatility is the cause with a lower concentration in top ten stocks. Tariffs have led to uncertainty in the market. Whether they are happening or not has created an unstable environment. The top ten stocks make up 38% of the market. The interest rate curve has not changed much. Rates will drop slowly. The fed needs to remain an independent agency not influenced by politics.

Treasurer's Report:

Treasurer Richard Bienvenue, CPA reviewed the financial reports of May 31, 2025 (unaudited figures). The fund balance through May 31 is \$45,309,829 M. That is a loss of \$ 8,521,066 for the year but there was an intention to use fund balance to subsidize rates. The group is now a \$200 million organization. It has grown four times in the amount of time that Mr. Bienvenue has been Treasurer. Prescription rebates have contributed to the fund balance and are now accrued. The investment pool has contributed \$ 2.5 million to the trust so the loss would have been higher had that not been in place. The surplus represents about a 22% fund surplus over costs at this point. The minimum is 8-12% of costs for working capital. Accounts receivables shows that many old items have been caught up. In June there was not enough money to pay the bills and money needed to be withdrawn from the capital preservation fund to accommodate. Reduction in the Investment fund may impact on the long-term ability to subsidize rates. The importance of paying invoices on time each month was stressed. A policy may be

drafted to address the issue for the Steering Committee to review, and ACH is strongly recommended. The groups should be paying as billed. A reconciliation process should not impact paying the bill on time. Any variance should be communicated to Gallagher for adjustment on the subsequent invoice.

Steering Committee Report:

Maichael MacMillan said the focus of the Steering Committee has been the pharmacy discussion and PBIRx RFP to address escalating costs. Future meeting dates have been set, and the next Board meeting will be October 15th.

GBS Reports:

Joe Anderson Quinlivan reviewed the FY25 Funding Rate Analysis (FRA) report with data through June 30, 2025 (paid claims basis). The expense-to-funding ratio is 105.6%, with an estimated funding deficit of \$9,562,797. The trust balance was over \$50 at the beginning of the year, and the calculated renewal was in double digits. The plan was to draw down the trust by \$ 8.5 million. The actual was slightly higher than that but there is still \$45 million in the trust. It is reasonable to assume that it will be drawn down more in a manageable fashion. Medicare claims have been increasing for the past year, and those increases are expected to result in material increases in senior rates. Prescription drugs will have the highest impact on that result. The dental expense-to-funding ratio was 103.2% and continues to perform well, with a deficit of \$218,280.

Ms. Quinlivan reviewed the reinsurance reports. She said the FY24 policy period through May 2025 had 15 claimants with total claims in excess of the \$400K specific deductible of \$1,841,248.97. Total reimbursements of \$1,841,248.97 have been received to date with an overpayment credit of 51,823. She said 55 claimants on the 50% report with claims totaling \$14,409,403.69. For the FY25 period through May there are 15 members with claims in excess of the \$400K specific deductible totaling \$ 1,614,803.56. No reimbursements have been received so far. There were 49 claimants on the 50% report with updated total paid claims of \$ 13,042,605.21.

Annual renewal for the MMRA had a very good renewal this year. The renewal was \$6.7 %. Industry norm is much higher.

Health Plan/Vendor Reports:

Blue Cross – Julie Scansaroli said that there were over 10 benefit fairs attended so a very successful open enrollment season. If anyone needs materials, please reach out and email or call with any questions

Harvard Pilgrim - Lauren McCallum said that there is a new CEO, Patrick Gilligan. New ID cards are going out for PPO members to add the United Health Care Logo. Other members will still have updated language as well. Health Equity will be sending out direct agreements with all their Health Equity clients so be on the lookout for that.

Good Health Gateway- Patty Joyce said that health fairs were well attended. Materials are available for new employee packets. A registration incentive was just sent out to those eligible for the program.

CanaRx- Jim Riley said that tariffs do not apply to their program. The group saved \$ 537,989.99 through June. That is slightly higher than projections. A new presentation has been created for Benefit Administrators to go over



the program and what the big picture is. The potential is far greater, and testimonials might help to highlight members that have successfully used the program. The potential savings annually are \$4.2 million. There are 32 individuals that spend \$20K and above that they would love to reach.

Delta Dental - Sarah McCormick said that additional enhancements are in effect. Any materials that people need for promotion, please let her know. This year, the Summer of Smiles program that they promote gave 75 dental hygiene kits to the group for promoting the program.

Other Business:

Next Steering and Board meetings were scheduled for October 15th, 2025, at 9:00 and 10:00 A.M.

There was no other business.

Susan Wallen motioned to adjourn.

Motion

Michael MacMillan seconded the motion.

The Board Chair, Bob Whritenour adjourned the meeting by unanimous consent at 11:52 PM.

*Minutes prepared by Karen Quinlivan
Gallagher Benefit Services, Inc.*