

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

**Board Meeting**

Tuesday, July 27, 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 Tuesday, July 27, 2021 at 10:00 AM. The following people attended the meeting:

**Board Members and Alternates Present:**

Noreen Mavro-Flanders, Board Chair	Dukes County
A. Francis (“Skip”) Finnell, Steering Committee Chair	Dennis-Yarmouth RSD
Erin Orcutt, Board Vice-Chair	Cape Cod Regional Technical School
Debra Blanchette	Town of Barnstable
Richard Buffington	Barnstable Fire District
Robert Howard	Bourne Recreation Authority
Jenifer Kelson	Bourne Water District
Lisa Vitale	Town of Brewster
Beth Deck	Cape Cod Collaborative
Jill Goldsmith	Town of Chatham
Raymond Pirrone	Cotuit Fire District
Erika Correia	Town of Dennis
Amy Bullock	Town of Harwich
Tracy Scalia	Town of Mashpee
Leanne Gray	Mashpee Water District
Michael MacMillan	Monomoy RSD
Susan Wallen	Nauset RSD
Maureen Fruci	North Sagamore Water District
Kathy Logue	Dukes County
Elise Zarcaro	Town of Provincetown
Kelly Sullivan Clark	Town of Truro
Raymond Pirrone	West Barnstable Fire District
Robert Whritenour	Town of Yarmouth

**Guests Present:**

Rich Bienvenue, CPA	CCMHG Treasurer
Deanna Desroches	CCMHG Wellness Consultant, Mainland
Triva Emery	CCMHG Wellness Consultant, Vineyard
Brian Callow	Rockland Trust Investments
Barbara Howard	Rockland Trust Investments
Sarah O’Reilly	Town of Yarmouth
Bob Kademian, RPh	PBIRx
Robert Knowles	Blue Cross Blue Shield of MA (BCBSMA)
Bernard Edwards	Blue Cross Blue Shield of MA (BCBSMA)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)

*CCMHG Board meeting, 07/27/2021*

Nina Conroy  
Fred Winer  
Patty Joyce  
Chris Collins  
Jim Riley  
Carol Cormier  
Joseph Anderson  
Karen Quinlivan

Delta Dental Plan of MA  
Tufts – Retiree Plans  
Abacus Health Solutions  
CanaRx  
CanaRx  
Gallagher Benefit Services, Inc. (GBS)  
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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	Richard Buffington	Barnstable Fire District
Jennifer Kelson	Bourne Water District	Lisa Vitale	Brewster
Beth Deck	Cape Cod Collaborative	Jill Goldsmith	Chatham
Raymond Pirrone	Cotuit Fire	Erika Correia	Dennis
Skip Finnell	Dennis-Yarmouth RSD	Amy Bullock	Harwich
Tracy Scalia	Mashpee	Leanne Gray	Mashpee Water District
Michael MacMillan	Monomoy RSD	Susan Wallen	Nauset RSD
Elise Zarcaro	Provincetown	Kelly Sullivan-Clark	Town of Truro
Raymond Pirrone	West Barnstable Fire	Robert Whritenour	Yarmouth
Noreen Mavro-Flanders	Dukes County	Kathy Logue	Dukes County

**Treasurer's report:**

Treasurer Richard Bienvenue, CPA reviewed the financial reports of May 31, 2021 (unaudited figures). The Trust Fund has \$48.1M in cash and the investment pool should have another deposit shortly of \$3.4M. The total investment balance is \$27,328,528. He said that the trust fund surplus through April is \$7.5M, with total equity at \$64.2M (health and dental). The Health Trust Fund equity was at \$57,219,822. Of the \$7M earned by the Trust, \$3.4M is from investment earnings from the investment pool. The Trust Fund will subsidize FY22 premium rates as well as Premium Holidays for active employee health plans and dental so a clearer picture of where the group stands will materialize after the first half of the fiscal year. There has been an increase in claims. Earnings have decreased in the last few months due to those increased claims costs. It is reflected in the IBNR of \$11.6M. Mr. Bienvenue said he has everything set up for year end and will be contacting the auditor to begin the FY21 audit. Wellfleet and Truro now appear to be on track for payments.

**Approval of the minutes of the April 15, 2021 Board meeting:**

Debra Blanchette motioned to accept the minutes of the April 15, 2021 Board meeting as presented with correction for the unit name of Kathy Logue.

Motion

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

Debra Blanchette	yes	Richard Buffington	yes
Jennifer Kelson	yes	Lisa Vitale	yes
Beth Deck	yes	Jill Goldsmith	yes
Raymond Pirrone	yes	Erika Correia	yes
Skip Finnell	yes	Amy Bullock	yes

Tracy Scalia	yes	Leanne Gray	yes
Michael MacMillan	yes	Susan Wallen	yes
Elise Zarcaro	yes	Kelly Sullivan-Clark	yes
Raymond Pirrone	yes	Robert Whritenour	yes
Noreen Mavro-Flanders	yes	Kathy Logue	yes

The motion passed by unanimous vote.

### **Investment Committee Report and Investment Manager's Report:**

Debra Blanchette, Investment Subcommittee Chair, said that as of June 2021, she echoed the report presented by Rich Bienvenue.

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 06/30/2021. Allocation is within compliance with a goal of maintaining strength. The portfolio complies with the Investment Policy. Fiscal year/one year to date returns were 18.91%. The returns show positive results for the period.

### **Wellness Reports:**

Martha's Vineyard (MV) Wellness Report – Triva Emery, Vineyard wellness consultant, provided her status report as of July. The Intro to Pickle Ball Workshop that was held in June was very successful. Those participants joined an established group in Oak Bluffs and report that 8 participants continue to play at least twice weekly. The Amity Island 5K is the culmination of the You Can Run Program. It was a beginner running program with personalized coaching and motivational check-ins. The program started with 22 participants, and 15 of those are new runners. There is a group of members who have moved from virtual Mindful Movement practice to meeting each Sunday in Owen Park to practice Tai Chi. The Walk and Talk Book Club is a new twist on Book Clubs. A monthly subject is chosen to explore and gather to discuss while walking. There were 7 members at the most recent session. The Women's Trail Riding Group became too popular to keep inclusive to CCMHG members. It has morphed into a drop-in activity open to the public. Participants voluntarily join weekly rides and assume all risk.

The FY22 MV Wellness Budget was presented in a different requested format for sake of uniformity with the Mainland.

Skip Finnell asked what the Programming (no consultation execution) item was.

Triva Emery explained that in FY21 she did not include consulting fees in programming fees. She went through and then rolled them into individual programming costs to match the Mainland reporting.

Mainland Wellness Report – Deanna Desroches, Mainland wellness consultant, said the September edition of *Your Health Matters* newsletter is in progress. Couch to 5K hybrid program in Harwich Town Hall is finished, but 6-8 members continue to run with her on Saturday mornings. Barnstable will be the next location for the Fall program beginning on September 14<sup>th</sup>. The retiree walking program in Yarmouth wrapped up in June and may start up again in the Fall depending on interest. The Spring Steps Challenge wrapped up on May 24<sup>th</sup>. There were 52 of 77 (68%) registrants that met the steps challenge. Collectively they walked a total of 25,845,263 steps or 11,516.98 miles. That equates to two round trips across the United States. There will be

another hiking series across Cape Cod on Saturday morning beginning in mid-September for 8 weeks. There are currently 737 members on the wellness portal. The Hydration Challenge started on July 19th with 62 members. So far, 63 members have reached 100 points during FY21 and will receive \$35 gift cards. There were 188 members that completed Health Assessments. There is a Learn to Play Pickleball program in the Fall in Harwich and the Learn to Play Tennis program will continue in Dennis. Hatha Yoga is ongoing at Flax Pond in South Yarmouth two nights a week for four weeks starting July 20<sup>th</sup>. The Friday Night Cycling Program was a success during May and June and will be offered again in the Fall. There will be an Intro to Weight Training/Total Body Workout for beginners class on Monday nights at Cape Light Compact for four weeks beginning August 2<sup>nd</sup>. The monthly challenge for July is a Summer Selfie Challenge with 18 members averaging 3 posts per day. The August Challenge will be Flipping Fitness, and September will be Air 1000. Members will be asked to spend 1,000 hours or approximately 33 minutes per day outside running, walking, playing with kids etc. An October challenge will be about Meditation.

### **Steering Committee Report:**

Skip Finnell said that the Steering Committee approved the Invoice and Roster Download Agreement and Website Maintenance Agreement with GBS. The MMRA amended the terms of the participation of each of the units within the MMRA. The Specific Deductible has been raised to \$400,000 and the limit cap raised to \$1,000,000. This enabled the MMRA to hold rates.

Carol Cormier said that the MMRA terms of participation regarding specific deductibles and top levels of the MMRA in terms of funding the risk have not changed since the group was originally formed back in 2016. Back when CCMHG purchased reinsurance on its own, every three years the specific deductible would have been looked at and often raised. The rate increases for the MMRA have been well below trend even with keeping the deductible at a static level. The MMRA Board would like to get more municipal entities involved. There is also a need to get more individuals from the CCMHG involved in understanding the MMRA arrangement. If anyone is interested in receiving recent exhibits that show process flows, please let Gallagher know. Noreen Mavro-Flanders and Skip Finnell are the current Board representatives for CCMHG. Skip Finnell was just elected as MMRA Board Chair.

### **GBS Reports:**

Ms. Cormier reviewed the *FY21 Funding Rate Analysis (FRA) report* with data through June 30, 2021 (paid claims basis). The expense-to-funding ratio was 95.0%. All the plans are sufficiently funded. The estimated Funding Surplus of \$7,392,150 includes over \$4.1M from reinsurance reimbursements from the prior policy year. Dental expense-to-funding ratio was 77.6%.

Ms. Cormier said that there was a recent distribution from the MMRA for a funding surplus that was distributed to the participating groups in the amount of \$3.7M. The share of the distribution for the CCMHG was \$1.735M. This was collateral that was listed on the Treasurer's report as an asset and is now realized and available to invest.

Karen Quinlivan reviewed the *Reinsurance reports*. She said the FY20 policy period through June 2021 had 30 claimants with total claims in excess of the \$300K specific deductible of \$4,636,913. Total reimbursements of \$4,686,613 have been received to date with an overpayment balance of \$49,700. There are pending and denied charges of \$15,612 that actually leaves an overpayment balance of \$65,311. She said that there are 55 claimants on the 50% Report with claims totaling \$10,836,088. For the FY21 period through June, there were 21 claimants with total updated paid claims of \$10,114,083. Claims in excess of the \$300K specific deductible totaled \$3,814,083. Total reimbursements of \$1,521,413 have been received to date with \$2,292,669 outstanding. The 50% Report for FY21 had 50 claimants with total paid claims of \$10,115,493.

### **Diabetes Rewards Program Report:**

Patty Joyce provided the most recent dashboard report for the Good Health Gateway Diabetes Care Rewards Program through April 30, 2021. Member engagement is good with 36% of eligible members enrolled with 50% adherence and 63% annual adherence. CCMHG exceeds the municipal book of business average. Members received 1,475 medications and supplies with \$36,426 in waived copays. There was an estimated \$149,768 in savings for the group. There was a Q2 2020 pharmacy rebate in the amount of \$93,555. Another check will be sent out in the next two weeks. Outreach is ongoing with webinars and other materials. There is a scheduled webinar for August 4<sup>th</sup> on Diabetes and hypertension. It is a free 30-minute webinar. A reminder was shared that members can join the program at any time during the year.

Noreen Mavro-Flanders asked if new members could be identified, either in the last quarter or the last year.

Patty Joyce said a registration report could be run to identify those members.

**PBIRx Report:**

Bob Kademian, RPh from PBIRx provided reporting through the month of May. He said that the estimated *per member per month* costs including Rx rebates were \$128.02 last year and \$128.86 this year. The increase was 0.7%. Traditional drug costs were down 4.4% while specialty meds were up 4.6%. Blue Cross Rx costs were up 4.4% net of rebates, and Harvard Pilgrim costs were down 9.6% versus last year. While the number of members versus last year is about the same, the number of prescriptions is down about 8%. International costs are also down about 10%. Covid reporting showed mental health prescriptions down slightly and Asthma/COPD up slightly. Covid vaccines showed a large surge in the spring with 5,043 vaccines administered so far. At the last meeting it was asked if Covid impacted plan costs. Month by month analysis showed no real impact. The data from the OptiMed program have not been received yet. Information should be available for the next meeting. Rebates received last year were \$3.8M. So far this year, \$1.2M have been received.

**EyeMed update:**

Carol Cormier said there is no change to the EyeMed benefit or rate. Eye examinations are not covered, but exams are covered under the medical plans. It is a totally voluntary *materials only* benefit. Gallagher was informed that the underwriter is changing so there are forms to fill out, but it will not affect members or benefits at all.

**Health Plan/vendor reports:**

Harvard Pilgrim - Bill Hickey said that the new combined organization name for Tufts/Harvard Pilgrim is *Point 32 Health*. That name will not be seen on materials for quite some time. Integration is ongoing within the organization. Mr. Hickey reviewed the latest Covid-19 report from Harvard Pilgrim as of June 28, 2021. There were 240 positive cases. Total testing costs for 4,894 test was \$568,251. Total testing and treatment costs were \$1,100,794. Vaccinations show 32.5% of total membership fully vaccinated. Those numbers will always be underreported

Blue Cross – Bernard Edwards said that Covid reporting shows numbers trending downward. There was nothing else new to report.

Tufts - Fred Winer said that the merger between Tufts and Harvard Pilgrim is coming together. Medicare plans may be combined as early as 2023 but more to come. There will be a new PBM for 01/01/2023.

Delta Dental - Nina Conroy said that she had nothing new to report. She said that they can look at paid claims from 2019, 2020 and 2021 to provide utilization trends due to Covid. That can be provided at the next Steering Committee meeting.

CanaRx- Chris Collins said the group is on track for projected annual savings of just over \$500,000. The next step is to compare the report to utilization to determine what the potential is for additional savings.

Jim Riley said that on the four year anniversary in November, the group will surpass the \$3M mark in savings. There is potential for more.

Abacus – Patty Joyce was able to run a report during the remainder of the meeting that showed 9 new registrants to the Diabetes Rewards program but 10 terminations due to members aging out and moving to senior plan coverage.

**Other business:**

At the last Steering Committee meeting there was discussion regarding in-person or virtual meetings. The next Steering Committee meeting is scheduled for September 22, 2021 at 9:00 in-person on Martha's Vineyard.

The meeting was subsequently changed to a virtual meeting after Covid numbers climbed due to the Delta Variant.

The following meetings were also scheduled.

Steering: October 20, 2021 9:00 A.M., virtual  
Board: October 20, 2021 10:00 A.M., virtual  
Steering: November 16, 2021 9:00 A.M., status TBD  
Steering: December 14, 2021 9:00 A.M., status TBD

There was no other business

Skip Finnell motioned to adjourn the meeting.

Motion

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

Debra Blanchette	yes	Richard Buffington	yes
Jennifer Kelson	yes	Lisa Vitale	yes
Beth Deck	yes	Jill Goldsmith	yes
Raymond Pirrone	yes	Erika Correia	yes
Skip Finnell	yes	Amy Bullock	yes
Tracy Scalia	yes	Leanne Gray	yes
Michael MacMillan	yes	Susan Wallen	yes
Elise Zarcaro	yes	Kelly Sullivan-Clark	yes
Raymond Pirrone	yes	Robert Whritenour	yes
Noreen Mavro-Flanders	yes	Kathy Logue	yes

The vote passed by unanimous vote.

The Chair, Noreen Mavro-Flanders, adjourned the meeting at 11:28 A.M.

*Prepared by Karen Quinlivan*

*CCMHG Board meeting, 07/27/2021*

*Gallagher Benefit Services, Inc.*