

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

Board Meeting

Wednesday, October 20, 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 Wednesday, October 20, 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
Nancy Cushing	Barnstable County
Robert Howard	Bourne Recreation Authority
Lisa Vitale	Town of Brewster
T K Menesale	Buzzards Bay Water District
Krystal Abrams	COMM Fire
Jill Goldsmith	Town of Chatham
Raymond Pirrone	Cotuit Fire District
Sheryl McMahon	Dennis Water District
Susan Laak	Town of Eastham
Denise Coleman	Town of Falmouth
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
Elise Zarcaro	Town of Provincetown
Darrin Tangeman	Town of Truro
Gayle Clark	Upper Cape Regional Voc
Miriam Spencer	Town of Wellfleet
Raymond Pirrone	West Barnstable Fire District
Robert Whritenour	Town of Yarmouth
Kathy Logue	Dukes County

Guests Present:

Rich Bienvenue, CPA	CCMHG Treasurer
Deanna Desroches	CCMHG Wellness Consultant, Mainland
Triva Emery	CCMHG Wellness Consultant, Vineyard
Brian LaValley	Town of Eastham
Jared Aponte	Town of Provincetown
Sarah O’Reilly	Town of Yarmouth
Sue Ripley	Town of Yarmouth

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Elaine Graves
Cheryl Serijan
Alex Marini Lessin
Cindy Richards
Alexandra Jackson
Ellen Bearse
Brian Callow
Barbara Howard
Bob Kademian, RPh
Bernard Edwards
Julie Scansaroli
Bill Hickey
Nina Conroy
Fred Winer
Patty Joyce
Chris Collins
Jim Riley
Michael Hurley
Jeffrey Beane
Lorenzo Amaya
Carol Cormier
Joseph Anderson
Karen Quinlivan

Dukes County
Town of Chatham
Town of Truro
Town of Orleans
COMM Fire
Monomoy RSD
Rockland Trust Investments
Rockland Trust Investments
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
Pinnacle Care
MyTelemedicine
MyTelemedicine
Gallagher Benefit Services, Inc. (GBS)
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Noreen Mavro-Flanders, Chair, called the meeting to order at 10:05 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	Nancy Cushing	Barnstable County
Robert Howard	Bourne Rec Auth	Lisa Vitale	Brewster
T K Menesale	Buzzards Bay Water District	Erin Orcutt	Cape Cod Regional Tech
Krystal Abrahms	COMM Fire	Jill Goldsmith	Chatham
Raymond Pirrone	Cotuit Fire	Sheryl McMahon	Dennis Water District
Skip Finnell	Dennis-Yarmouth RSD	Susan Laak	Eastham
Denise Coleman	Falmouth	Amy Bullock	Harwich
Tracy Scalia	Mashpee	Leanne Gray	Mashpee Water District
Michael MacMillan	Monomoy RSD	Susan Wallen	Nauset RSD
Maureen Fruci	North Sagamore Water	Elise Zarcaro	Provincetown
Darrin Tangeman	Town of Truro	Gayle Clark	Upper Cape Regional Voc
Miriam Spencer	Wellfleet	Raymond Pirrone	West Barnstable Fire
Robert Whritenour	Yarmouth	Noreen Mavro-Flanders	Dukes County
Kathy Logue	Dukes County		

Investment Committee Report and Investment Manager's Report:

Debra Blanchette, Investment Subcommittee Chair, said that the committee will be meeting in the near future to review the past plan of quarterly adding \$3.4M to the investment portfolio at Rockland Trust. There was nothing else new to report. She 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 09/30/2021. He pointed out the previous transfer in FY19 of over \$3M and \$1M in FY20 to the return seeking account from the Capital Preservation Fund. An additional \$6.8M was added in FY21 in two \$3.4M deposits. The portfolio allocation is within compliance with a goal of maintaining strength. The portfolio complies with the Investment Policy. Fiscal year/quarter to date returns were -0.15%. One year returns were 14.99%. Earnings growth was positive in 2021. Unemployment was back down and labor demand is increasing. The returns show positive results for the period.

Treasurer's report:

Treasurer Richard Bienvenue, CPA reviewed the financial reports of August 31, 2021 (unaudited figures). The group started the year with just under \$59M in fund balance. The return for the first two months of the year is \$1.4M with a total fund balance of \$60.3M. About half of the earnings to date was due to investment earnings. September was a rough month and negated most of that investment performance. Performance is essentially a break-even so far. Mr. Bienvenue reminded the group that the funding rates this year are subsidized rates that did not cover projected costs in order to intentionally draw down excess fund balance. In addition, it is estimated that the Premium Holiday in the month of December will draw down the balance an additional \$13.5M. The Trust Fund has \$36M in cash and the total investment balance is \$28,028,330. Evaluation will be done in the next several months to determine if it makes sense to continue the transfer of \$3.4M to the Return Seeking Fund. Mr. Bienvenue said he has everything set up for the usual year-end draft Audit Report with an expected December report to the Steering Committee.

Approval of the minutes of the July 27, 2021 Board meeting, The Investment Committee Report and the Treasurers Report:

Skip Finnell motioned to accept the minutes of the July 27, 2021 Board meeting as presented, The Investment Committee Report, and the Treasurer's Report.

Motion

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

Debra Blanchette	yes	Nancy Cushing	yes
Robert Howard	yes	Lisa Vitale	yes
T K Menesale	yes	Erin Orcutt	yes
Krystal Abrahms	yes	Jill Goldsmith	yes
Raymond Pirrone	yes	Sheryl McMahon	yes
Skip Finnell	yes	Susan Laak	yes
Denise Coleman	abstain	Amy Bullock	yes
Tracy Scalia	yes	Leanne Gray	yes
Michael MacMillan	yes	Susan Wallen	yes
Maureen Fruci	yes	Elise Zarcaro	yes
Darrin Tangeman	yes	Gayle Clark	yes
Miriam Spencer	yes	Raymond Pirrone	yes
Robert Whritenour	yes	Noreen Mavro-Flanders	yes
Kathy Logue	yes		

The motion passed by majority vote.

Election of officers and Steering Committee Members:

Noreen Mavro-Flanders said that there is currently an opening on the CCMHG Steering Committee because John Kelly is stepping down. There is currently interest from Elise Zarcaro of Provincetown so Ms. Mavro-Flanders asked for a nomination.

Skip Finnell motioned to nominate Elise Zarcaro of Provincetown to the CCMHG Steering Committee. ☐

Robert Whritenour seconded the motion.

There were no additional nominations. There was a roll call vote on the motion.

Debra Blanchette	yes	Nancy Cushing	yes
Robert Howard	yes	Lisa Vitale	yes
T K Menesale	yes	Erin Orcutt	yes
Krystal Abrahms	yes	Jill Goldsmith	yes
Raymond Pirrone	yes	Sheryl McMahon	yes
Skip Finnell	yes	Susan Laak	yes
Denise Coleman	yes	Amy Bullock	yes
Tracy Scalia	yes	Leanne Gray	yes
Michael MacMillan	yes	Susan Wallen	yes
Maureen Fruci	yes	Elise Zarcaro	yes
Darrin Tangeman	yes	Gayle Clark	yes
Miriam Spencer	yes	Raymond Pirrone	yes
Robert Whritenour	yes	Noreen Mavro-Flanders	yes
Kathy Logue	yes		

The motion passed by unanimous vote.

GBS Reports:

Carol Cormier said that Kate Sharpy, the Area Vice President for the Auburn office of Gallagher Benefit Services has decided to leave the company to pursue interests in another field that she is passionate about. There will be no change in the level of services provided to the group.

Ms. Cormier said that there are Financial Management Reports that Gallagher now produces for CCMHG that are quite different from the ones that the group is used to seeing. Those reports will be sent to the group for review. The whole focus of the prior Funding Rate Analysis (FRA) reports was to show how the rate revenue holds up against claims and other major expenses experienced by the group. The newer reports contain the same information but in a much more detailed format. They also display reinsurance as a claim is identified instead of when reinsurance is actually received. Since CCMHG has expressed dissatisfaction with the new format, Gallagher will continue to provide the current format as well.

Carol Cormier reviewed the *FY21 Funding Rate Analysis (FRA) report* with data through August 31, 2021 (paid claims basis). The composite expense-to-funding ratio was 97.1%. All the plans with the exception of two are sufficiently funded. The estimated Funding Surplus was \$714,246 for the two months. Dental expense-to-funding ratio was 88.6%.

Karen Quinlivan reviewed the *Reinsurance reports*. She said the FY21 policy period through August 2021 had 25 claimants with total claims in excess of the \$300K specific deductible of \$4,272,094. Total reimbursements of \$1,521,413 have been received to date with an outstanding reimbursement balance of \$2,750,681. She said that there are 57 claimants on the 50% Report with claims totaling \$11,188,923. For the FY22 period through August, there have been no claimants in excess or at the 50% level yet.

Wellness Reports:

Mainland Wellness Report – Deanna Desroches, Mainland wellness consultant, said the November edition of *Your Health Matters* newsletter is in progress. Couch to 5K hybrid program is planning a refresher course in Harwich in November. There are plans for a spring program in Barnstable or Harwich. The Fall Hiking Series began on October 3rd with twenty-one members joining on Sunday mornings at 9:00 AM at locations across the Cape. Each week numbers vary, and it will continue through November 21st. There are currently 749 members on the wellness portal. So far, 63 members have reached 100 points during FY21 and will receive \$35 gift cards. There were 110 members that completed health assessments and will receive \$25 gift cards. The Pickleball refresher course was well attended by twenty members. The Learn to Play Tennis program continues through October 18th with twenty-four members. Friday night cycling is continuing through October 29th. The Intro to Weight Training/Total Body Workout for beginners class on Monday nights at Cape Light Compact runs through November 13th. A five week Hatha Yoga program began yesterday in Yarmouth. A four week chair yoga workshop began on 10/9 in Yarmouth as well. A fall/injury prevention workshop will be held on October 30th. The monthly challenge for November will be Gratitude. There will be an Emotional Detox part 2 workshop. December will offer Cooking Light for the Holidays. January will again have a Financial Wellness workshop. The Maintain Don't Gain program is working on scheduling weigh-ins and outs now. There will be walking at the Hyannis Youth and Community Center on Monday and Wednesday nights. There will also be two hybrid cooking demonstrations. Upcoming programs on stress reduction include guided meditation in Harwich beginning October 25th and a workshop with yoga and meditation on November 5th.

Martha's Vineyard (MV) Wellness Report – Triva Emery, Vineyard wellness consultant, was unable to attend the meeting but provided her report for review. Kathy Logue spoke on her behalf to say that the robust programs on the Vineyard are ongoing and attended well.

Steering Committee Report:

Skip Finnell said that everything that the Steering Committee has been talking about is on the Board agenda. The Steering Committee will make recommendations at the appropriate times as needed.

Senior Plan Rates for CY22:

Carol Cormier said that there are different types of senior plans offered by CCMHG. The Medex 2 Plan and Harvard Pilgrim Medicare Enhanced are self-funded plans for medical but fully insured for prescription drugs. She reviewed the illustration of BCBS and GBS administrative fees and then reviewed medical claims projections based on 2 years of historical claims. Using projected claims for CY22 and adding in fees and The Blue Medicare Rx rate, BCBS arrived at \$384.01 for a rate and GBS calculated \$377.20. The current CY21 rate is \$376.00. The CY22 recommendation from the Steering Committee is for a rate of \$380.00, which is a 1.1% increase. The same calculation exercise for Harvard Pilgrim Medicare Enhanced resulted in a 0% recommended increase from the current rate of \$374.00. HPHC arrived at \$355.97 for a rate and GBS \$352.41. The other rates illustrated on the proposed Rate Summary were for the fully insured plans from Blue Cross and Tufts.

BCBS - Medicare HMO Blue is a fully insured Medicare Advantage plan (Medicare Part C plan). The CY22 rate is \$410.03, which is a 0% increase. Prescription drugs are rolled into this plan as a whole.

Managed Blue for Seniors has a fully insured rate for CY22 of \$379, which is a 0.8% increase.

Tufts- Fred Winer said that because of a small block of CCMHG subscribers on the Medicare Supplement with PDP, it is manually rated. The CY22 rate of \$453.00 represents a 5.8% increase. The Tufts Medicare HMO (Medicare Advantage plan) CY22 rate is \$356.00, which is an increase of 4.4%. Pharmacy utilization

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was high and the group keeps getting older. The rate Tufts is providing is actually lower than it could have been.

Skip Finnell said that the Steering Committee is recommending CY22 rates as presented, and he motioned acceptance of the rates as follows:

Motion

Medicare HMO Blue:	\$410.03
Managed Blue for Seniors:	\$379.00
Tufts Medicare Supplement with PDP Plus:	\$453.00
Tufts Medicare Preferred HMO:	\$356.00
BCBS Medex:	\$380.00
HPHC Medicare Enhance:	\$374.00

Elise Zarcaro seconded the motion. There was a roll call vote.

Debra Blanchette	yes	Nancy Cushing	yes
Robert Howard	yes	Lisa Vitale	yes
T K Menesale	yes	Erin Orcutt	yes
Krystal Abrahms	yes	Jill Goldsmith	yes
Raymond Pirrone	yes	Sheryl McMahon	no response
Skip Finnell	yes	Susan Laak	no response
Denise Coleman	yes	Amy Bullock	yes
Tracy Scalia	yes	Leanne Gray	yes
Michael MacMillan	yes	Susan Wallen	yes
Maureen Fruci	yes	Elise Zarcaro	yes
Darrin Tangeman	yes	Gayle Clark	yes
Miriam Spencer	yes	Raymond Pirrone	yes
Robert Whritenour	yes	Noreen Mavro-Flanders	yes
Kathy Logue	yes		

The motion passed by majority vote.

Pinnacle Care:

Noreen Mavro-Flanders said that CCMHG is a part of the Massachusetts Municipal Reinsurance Arrangement (MMRA). Gallagher brings forward different vendors that may have ways for the member groups to manage high claims cost. *Pinnacle Care* is a program that was presented to the MMRA Board, and it was well received. It was decided to have the program presented to the CCMHG Board. She introduced Michael Hurley from *Pinnacle Care* to present the program.

Skip Finnell said that there will be a Benefit Administrators meeting set up in November, and this program will be one of the items that will be on the agenda as well as other programs that need understanding and promotion by employer groups.

Michael Hurley thanked the Board for the opportunity to present the *Pinnacle Care* program. He explained that *Pinnacle Care* is a white glove health care navigation service helping members and their families avoid obstacles in healthcare delivery. Their team provides high touch support when members are faced with any medical condition. They currently partner with over 130 regional health systems many of which are in our local area. They work to provide quick access to the best doctors. Currently there is no vetting for physicians experience and expertise. Many people turn to Google and 40% of physicians have no sort of online rating profile. Many medical care providers don't take the time to educate or explain the detail of a specific diagnosis. Patients have an allotted time and can't ask the right questions in the short amount of time they have. *Pinnacle Care* personal health advisors are available to talk to patients before and after every

appointments to help them understand a diagnosis and form questions to ask as well as just being a sounding board.

Michael Hurley said that medical record collection and organization can be overwhelming. When a member starts with *Pinnacle Care*, all medical records are assembled in a period of one or two days. From the employer standpoint, high-cost claims are increasing. Delayed care because of Covid, will see these high cost claims increase because serious conditions will not be caught at an earlier stage. There are currently 78 highly qualified health advisors, 35 MDs and specialized medical researchers, and 8 medical directors who get involved with every relationship. There are over 30K identified and qualified provider searches conducted each year. If a member received a serious diagnosis, needs a routine appointment, has a recommendation for surgery, or needs a specialist, *Pinnacle Care* provides treatment decision support and navigation, health advisory and advocacy services, member physician matching, medical record collection and expert second opinions. Records show that 30% of the second opinions for cancer result in a new diagnosis, and 28% in general result in a new diagnosis. That means that incorrect treatment and spending are avoided. The member experience takes 7-10 days. It begins with a personalized engagement strategy, health advisor consultations, medical records collection, medical director recommendations, research, specialist identification and diagnosis conformation. Appointment facilitation schedules in-person and/or remote consultations. Additional needs are identified and follow-up is maintained throughout the process.

Mr. Hurley said that communications to the employee population begins with targeted communication. Employee engagement drives utilization. They try for four communications per year. They can provide a large amount of communication materials for HR professionals. Employer reporting is provided to determine the Return on Investment for the client. There is a guaranteed ROI of at least 1:1 supported by a 100% fee guarantee. Value add-ons of the service are services for parent, parent in-law and adult children. Bill advocacy helps members understand and manage complicated medical bills. Negotiation is provided to reduce those bills and/or help to create affordable payment plans. Cope Pro provides member centric coaching services designed for behavioral health needs.

There was discussion regarding the value of the program for CCMHG members.

Kathy Logue motioned to accept the *Pinnacle Care* program with the details of the program to be worked out at the Steering Committee level.

Motion

Amy Bullock seconded the motion. There was a roll call vote

Debra Blanchette	yes	Nancy Cushing	yes
Robert Howard	yes	Lisa Vitale	yes
T K Menesale	yes	Erin Orcutt	no response
Krystal Abrahms	yes	Jill Goldsmith	yes
Raymond Pirrone	yes	Sheryl McMahon	yes
Skip Finnell	yes	Susan Laak	no response
Denise Coleman	yes	Amy Bullock	yes
Tracy Scalia	yes	Leanne Gray	yes
Michael MacMillan	yes	Susan Wallen	yes
Maureen Fruci	yes	Elise Zarcaro	yes
Darrin Tangeman	yes	Gayle Clark	yes
Miriam Spencer	yes	Raymond Pirrone	yes
Robert Whritenour	yes	Noreen Mavro-Flanders	yes
Kathy Logue	yes		

The motion passed by majority vote.

Benefits Administrators Meeting:

There will be a CCMHG Benefits Administrators meeting on November 3, 2021 at 10:00 AM.

PBIRx Report:

Bob Kademian, RPh from PBIRx, provided reporting through the month of August. He said that the estimated *per member per month* costs including Rx rebates were \$128.76 last year and \$130.86 this year. The increase was 1.63%. Traditional drug costs were down 0.79% while specialty meds were up 3.62%. Blue Cross Rx costs were up 5.63% net of rebates, and Harvard Pilgrim costs were down 9.36% versus last year. He said the Steering Committee approved a market analysis RFP. The analysis is in progress for current carriers as well as alternate funding programs. The results should be presented to the Steering Committee in late December.

Health Plan/vendor reports:

Harvard Pilgrim - Bill Hickey said that the new combined organization name for Tufts/Harvard Pilgrim is moving forward and has been named *Point 32 Health*. Optum Rx has been named as the new PBM for the combined organization. If anyone needs assistance for open enrollment for Senior Plans, please contact him

Blue Cross – Julie Scansaroli said that employers should contact BCBSMA with any open enrollment needs.

MyTelemedicine – Jeffrey Beane introduced Lorenzo Amaya as the new representative for MyTelemedicine going forward. A year-end report will be provided shortly through September. Additional services for veterinary services as well as a psychology and psychiatry network as well will be offered as options soon.

CanaRx- Chris Collins said the group is working on target mailers for the group, and the new CanaRx website will be available soon for demonstration. There will also be recorded messages tailored to each group.

Abacus Health Solutions – Patty Joyce provided a program overview. The CCMHG has 34% of eligible enrollment with 49% currently adherent and 61% adherent for the last 12 months. There are 10 new members of the 243 currently enrolled. There were 2,175 prescriptions with \$51,574 in waived copays. Savings to the group were \$222,315. So far, there have been \$237,825.03 in rebates distributed to the group. An additional \$52,000 will be coming soon.

Other business:

The following meetings were also scheduled.

Steering: November 16, 2021 9:00 A.M., virtual

Steering: December 14, 2021 9:00 A.M., virtual

There was no other business

The Chair, Noreen Mavro-Flanders adjourned the meeting by unanimous consent at 12:28 PM.

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