

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

Steering Committee Meeting
Wednesday, January 29, 2020, 9:30 AM
COMM Fire District Station
Centerville, MA

MEETING MINUTES

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, January 29, 2020 at 9:30 AM at the COMM Fire District Station, Centerville, MA. The following people attended the meeting:

Steering Committee Members Present:

A. Francis (“Skip”) Finnell, Steering Committee Chair	Dennis-Yarmouth RSD
Noreen Mavro-Flanders, Board Chair	County of Dukes County
Debra Blanchette	Town of Barnstable
Denise Coleman	Town of Falmouth
Susan Wallen	Nauset Regional School District
Bob Whritenour	Town of Oak Bluffs
Deborah Heemsoth	Town of Dennis
Erin Orcutt	Cape Cod Regional Technical High School

Guests Present:

Jillian Douglass	Town of Chatham
Beth Deck	Cape Cod Collaborative
Garbrielle Pitcher	Blue Cross Blue Shield of MA (BCBSMA)
Julie Scansaroli	Blue Cross Blue Shield of MA (BSBSMA)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
Fred Winer	Tufts Health Plan (THP)
Carol Cormier	Gallagher Benefit Services, Inc. (GBS)
Karen Carpenter	Gallagher Benefit Services, Inc. (GBS)
Karen Quinlivan	Gallagher Benefit Services, Inc. (GBS)

Skip Finnell, Steering Committee Chair, called the meeting to order at 9:32 a.m.

Steering committee vacancy:

Skip Finnell asked if anyone had heard from Board members interested in the Steering Committee vacancy. No one reported having heard.

Review of Funding Scenarios for FY21 and discussion of impact on Fund Balance of recommended rates:

Skip Finnell said that he wanted the Committee to take one more look at the funding scenarios before taking a vote on the recommendations.

Carol Cormier said that fees for CanaRx and the Diabetes Rewards program were not factored into the rates, leaving a potential shortfall in funding of \$2 million.

There was a discussion about the fund balance.

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Noreen Mavro –Flanders said that with an expense-to-funding ratio of 93% on the 6 –month Funding Rate Analysis she could not in good conscience vote to increase rates.

Ms. Mavro-Flanders motioned to approve a 0% increase for Health and Dental rates for FY21.

Motion

Erin Orcutt seconded the motion. The motion passed by unanimous vote.

Rate Stabilization Fund:

Skip Finnell said that a stabilization fund policy still needs to be formalized. He said that the stabilization fund money could be separated from other investments for higher earnings and a policy could be developed for use. He asked Debra Blanchette and the Investment Committee to work on developing a plan.

Bob Whritenour suggested working with the Treasurer on the policy.

Carol Cormier said Minuteman Nashoba Health Group (MNHG) just created a rate stabilization policy and wrote language pertaining to fund balance activity. The Steering Committee asked to see it as a starting document for review.

Skip Finnell asked to have the Rate Stabilization Fund included as an item on the February agenda.

Future Meeting Dates:

Wednesday, February 26, 2020 at 9:00 AM, Barnstable Town Hall, 367 Main St, 2nd FL meeting room

Wednesday, March 25, 2020 at 9:00 AM Location TBD

Wednesday, April 29, 2020 at 9:00 AM for Steering Committee meeting and 10:00 AM for Board meeting, both at COMM Fire District in Centerville.

Other Business:

Denise Coleman asked why the group does not offer *single plus one* coverage for subscriber and spouse.

Carol Cormier said that some years ago GBS had Blue Cross conduct two studies on this topic. She said the studies indicated that this would be a high cost category because in municipalities members in the two-person category are, for the most part, older couples. She said that the 2-person rate should be more than two times the Individual rate and that the Individual rate and Family rate would have to be higher to cover the higher expenses of the two-person couples. She said that she could provide written information on this.

Beth Deck from Cape Cod Collaborative volunteered for the Steering Committee vacancy.

Skip Finnell motioned to adjourn at 9:55 AM.

Motion

Erin Orcutt seconded the motion. The motion passed by unanimous vote.

*Minutes prepared by Karen Quinlivan
Gallagher Benefit Services*