

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

**Steering Committee Meeting**  
Tuesday, March 23, 2021, 9:00 AM

**Virtual Meeting by Remote Participation**

**MEETING MINUTES**

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on March 23, 2021 at 9:00 AM. Attendance was by online remote participation. 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
Erin Orcutt	Cape Cod Regional Technical High School
Debra Blanchette	Town of Barnstable
Denise Coleman	Town of Falmouth
Susan Wallen	Nauset Regional School District
Beth Deck	Cape Cod Collaborative

**Guests Present:**

Richard Bienvenue, CPA	CCMHG Treasurer
Deanna Desroches	CCMHG Wellness Consultant (Mainland)
Triva Emery	CCMHG Wellness Consultant (Vineyard)
Kathy Logue	Town of West Tisbury
Jeff Morassi	Mass Teachers
Robert Knowles	Blue Cross Blue Shield of MA (BCBSMA)
Bernard Edwards	Blue Cross Blue Shield of MA (BCBSMA)
Julie Scansaroli	Blue Cross Blue Shield of MA (BCBSMA)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
Fred Winer	Tufts Health Plan- Senior Products
Nina Conroy	Delta Dental Plan of Mass.
Bob Kademian	PBIRx
Chris Collins	CanRx
Jim Riley	CanRx
Patty Joyce	Abacus Health Solutions
Carol Cormier	Gallagher Benefit Services, Inc. (GBS)
Joseph Anderson	Gallagher Benefit Services, Inc. (GBS)
Karen Quinlivan	Gallagher Benefit Services, Inc. (GBS)

Skip Finnell, Steering Committee Chair, called the meeting to order at 9:02 AM. He said that the meeting was being recorded and asked if there were any objections. There were none.

Mr. Finnell asked for a roll call of Steering Committee members who will be voting. The following voting members were present:

A. Francis (“Skip”) Finnell, Steering Committee Chair	Dennis-Yarmouth RSD
Noreen Mavro-Flanders, Board Chair	County of Dukes County

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Debra Blanchette  
Erin Orcutt  
Denise Coleman  
Beth Deck

Town of Barnstable  
Cape Cod Reg. Tech High School  
Town of Falmouth  
Cape Cod Collaborative

**Approval of Minutes of the January 27, 2021 Steering Committee Meeting:**

Noreen Mavro-Flanders motioned to approve the minutes as presented.

Motion

Deb Blanchette seconded the motion.

There was a roll call vote.

Skip Finnell	Yes
Noreen Mavro-Flanders	Yes
Debra Blanchette	Yes
Erin Orcutt	Yes
Denise Coleman	Yes
Beth Deck	Yes

The motion passed by unanimous vote.

**Treasurer's report:**

Treasurer Richard Bienvenue, CPA reviewed the financial reports of January 31, 2021 (unaudited figures). He said that the trust fund balance (health and dental) was at \$50.2 million at the end of June after audit adjustments. Earnings through January were \$9.67M with an ending fund balance of \$59.9M. Past issues from one of the participating towns are being resolved and the town should be current soon. Mr. Bienvenue realized that he had set up the account to do the wire transfer to the Rockland Trust account for the next allocation but had not completed it. That will be done as soon as possible.

Beth Deck had a question regarding PCORI fees. She said she did not see any notation beyond 2019.

Mr. Bienvenue said that the fees were up to date and he would look at updating the report accordingly.

*Susan Wallen joined the meeting.*

Deb Blanchette motioned to accept the Treasurer's report.

Denise Coleman seconded the motion. There was a roll call vote.

Skip Finnell	Yes
Noreen Mavro-Flanders	Yes
Debra Blanchette	Yes
Erin Orcutt	Yes
Denise Coleman	Yes
Susan Wallen	Yes
Beth Deck	Yes

Motion

The motion passed by unanimous vote.

**Investment Subcommittee update:**

Debra Blanchette said that calendar year to date the portfolio was up 2.01%. The \$3.4M that was transferred previously to Rockland Trust was transferred on February 9, 2021. That along with another \$500,000 was invested in short term U.S. Treasury securities as a place holder. The portfolio has \$850,000 in cash. In April Rockland will invest most of the cash along with short term securities to have it fully invested according to the current asset allocation policy of 55% Equity and 45% Fixed Income. Currently it stands at 52.39 % Equity, 43.88% Fixed Income and 3.72% Cash. She will mention to Rockland Trust that the other \$3.4M deposit is on its way.

**Financial Oversight:**

Noreen Mavro-Flanders said that she apologized for not getting to this project. She sent an email to the other members of the subcommittee in the form of an outline of a policy statement for what she does for reconciliation. She is hoping to have a meeting prior to the next Steering Committee meeting to have a formal policy statement drafted. She said she took most of the wording from the audit Management Letter. The policy should be presented at the next Steering Committee meeting.

**GBS Reports:**

Carol Cormier reviewed the FY21 Funding Rate Analysis (FRA) with data through February 2021. She said that for the health plans, the 8-month Expense-to-Funding ratio was 89.9% and that funding from the rates was \$9,908,419 above the major expenses on a paid claims basis. She said that there was about \$2,416,000 in reinsurance reimbursements from claims of prior years represented in the report.

Ms. Cormier said that the Dental FRA showed an expense-to-funding ratio through February of 76.4% generating a dental funding surplus of \$959,576.

Karen Quinlivan reviewed the reinsurance reports based on claims paid through February. For the FY20 policy period she said that there were 30 claimants with claims exceeding the \$300K specific deductible. Total claims for these members were \$13,894,441. Excess claims were \$4,686,778, of which \$4,686,613 has been reimbursed with \$165.25 still due to CCMHG. Denied charges of \$15,612 under investigation actually leaves a credit balance of \$ 15,447. For the same period, there were 55 claimants who had claims between 50% and 100% of the \$300K specific deductible (50% Report). These claims totaled \$10,832,288.

Ms. Quinlivan said for the FY21 policy period there were 6 claimants exceeding the \$300K specific deductible through February with total claims of \$2,788,201 and with no reimbursements to date. There were 33 claimants on the 50% Report with total claims of \$6,660,816.

**Wellness Report:**

*Vineyard Wellness* – Triva Emery, Vineyard Wellness Consultant, presented her status report through mid-March. The Mindful Movement series continues to be very popular with attendance in the high twenties each week. The program will be worked into the budget for the coming year due to its popularity. In partnership with Amity Island Running Club, the first outdoor event was held on Sunday, March 14<sup>th</sup>. A Spring Forward Pi Day 3.14 mile fun walk/run was held. Every participant received a piece of pie donated by Pie Chicks at the finish line. Drawings were held for donated prizes, and 78 people participated. Discussion is under way for a Couch to 5K Program. The morning walking group is ongoing with the group meeting at 7:00 AM beginning in April due to the earlier sunrise. April is Financial Wellness month. Deanna Desroches is hosting a workshop led by Cape Cod 5 open to all CCMHG members. A workshop on Nutrition, Lifestyle and Meal Prep will begin on March 24, 2021. So far, there are 13 registrants.

*Mainland Wellness* – Deanna Desroches, Mainland Wellness Consultant, provided an update. The FY22 budget will be available soon. The Couch to 5K Program has started in Harwich with 21 participants. There will be no final race to take part in due to the pandemic. Another 8-week retiree walking program has started with 13 joining in Barnstable Village and 11 in Yarmouth Port. The Spring Steps Challenge will start on April 12. The wellness portal has 696 members at this time. There are currently 144 Health Assessments completed with 15 just in the month of March. Programs in development include learn to play programs in Pickle Ball, and Tennis. Hatha Yoga, Chair Yoga, Qigong and fall/injury prevention programs are also in development. The February Challenge was Yoga with 38 members. March has a 21 Meatless Meal Challenge with 59 members with an average of nine posts per day. The April Challenge will be financial and May will be a Diabetes Awareness challenge. The monthly blended Wellness lectures have been well received. The Health Assessment (HA) Report for FY20 was received with 202 members completing health assessments. This was up from 139 in FY19. Of the reporting members, 57% are between the ages of 46-64 and 84% are female. The median HA score was 72. The benchmark was 71. After reviewing the report, the focus areas the group needs to concentrate on are strength training and stretching, preventive health, social and emotional health and sun safety.

**PBIRx Report:**

Bob Kademian, RPh from PBIRx provided reporting through the month of February. He said that the estimated per member per month costs including rebates were \$124.38 last year and \$126.13 this year. The increase was 1.4%, which was not bad considering drug prices were going up 9% this year. Blue Cross Rx costs were up 6.0% net of rebates and Harvard Pilgrim costs were down 11.2% versus last year. Rebates for FY20 totaled \$3.5M. There will be additional money due from Harvard Pilgrim. The Contractual Pricing/Performance Guarantee audit showed \$169,306 recovered by the plan.

**Pillar Rx presentation:**

Carol Cormier introduced the topic of the Pillar Rx Program for specialty medications. It has been presented to other groups by Blue Cross, and she wanted CCMHG to have the information. She said the CCMHG already has the OptiMed specialty medication program offered on a voluntary basis in conjunction with the MMRA. She would ideally like to have Pillar Rx reports from the field after other clients have adopted it to see how performance is and then the CCMHG can consider it.

Blue Cross presented information regarding the Pillar Rx pharmacy cost-share assistance program. Robert Knowles introduced Joan Yuen, RPh from group pharmacy sales.

Joan Yuen began by saying she understood the hesitancy to be an early adopter and would provide a brief high-level overview. Initial review based on current utilization estimates a savings of \$1.2M by the group for the program. It is a cost-share assistance program to help reduce or eliminate member cost share while capturing the maximum dollars available from the manufacturer to reduce both the member's liability and the employer's cost. Pillar Rx will help enroll 100% of the eligible members (those taking eligible specialty medications), handle communications, work with the specialty pharmacy network, coordinate with ESI on billing as well as assist with billing on the program. Eligible members receive a welcome letter from Pillar Rx. The Pillar Care team makes outreach calls and helps members enroll with the drug manufacturer. The member coordinates shipment with the specialty pharmacy with no change to the current process. The member pays the designated copay under the program. Municipal clients are being introduced to the product for annual anniversary. There is an opportunity for beginning off-anniversary based on performance.

Skip Finnell asked for reports from a performance results and satisfaction standpoint when available.

**Health and Dental Plan reports:**

*Blue Cross*- Robert Knowles reviewed the current Covid-19 report through February. Total spend was approximately \$525,000 for 387 claimants. Out of pocket costs for those members amounted to \$520. There was a spike in January, but claims have come down in February.

*Harvard Pilgrim* – Bill Hickey provided the latest Covid-19 Report. There were 155 confirmed cases, 1,293 suspected and 705 negative. There were 5 inpatient admissions with total costs of \$253,538. Total treatment and testing costs were \$559,958.

*CanaRx*- Chris Collins said that they are creating new roles at CanaRx called Customer Satisfaction Managers. They are going to work directly with Benefit Administrators to provide information and service to groups to potentially increase participation. Services can be customized to meet the needs of individual groups. He said that Jim Riley has a great deal of experience in this field and will be the manager for the CCMHG.

Jim Riley introduced himself to the Committee and reviewed his background. He said he will be reaching out to each unit shortly.

*Abacus Health Solutions*- Patty Joyce mentioned that they are available for open enrollment supplies, color flyers, electronic copies etc. for virtual health fairs. The promotional one-minute video has been posted to the CCMHG website.

*Delta Dental*- Nina Conroy said that they recently received information that the Delta Dental Plan Association did a survey, and 93% intend to schedule their dental visits in 2021. Over 90% believe that oral health is part of their overall health and over 95% of dental offices are open in Massachusetts. An open enrollment kit has been developed and will be forwarded for use and will be posted to the website.

**Other Business:**

Debra Blanchette asked about the month that will be designated for the Premium Holiday. The item was moved for discussion at the next meeting.

Noreen Mavro-Flanders asked if it was possible to put the meeting packets on the website for review in addition to the minutes.

Karen Quinlivan said she would research if possible. Due to the size of the packets it may be difficult to load in electronic form.

There was no other business.

Noreen Mavro-Flanders moved to adjourn the meeting.

Motion
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Susan Wallen seconded the motion. There was a roll call vote as follows:

Skip Finnell	Yes
Noreen Mavro-Flanders	Yes
Debra Blanchette	Yes
Erin Orcutt	Yes
Denise Coleman	Yes
Susan Wallen	Yes
Beth Deck	Yes

*CCMHG Steering Committee Meeting March 23, 2021*

The motion to adjourn was approved by unanimous vote.

Chair Skip Finnell adjourned the meeting at 10:53 AM.

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