

MINUTES OF THE CAPE COD MUNICIPAL HEALTH GROUP

Steering Committee Meeting
Wednesday, March 18, 2026, 9:00 AM

By virtual participation

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (CCMHG) was held on March 18, 2026, at 9:00 A.M.

Steering Committee members present:

Erin Orcutt, Steering Committee Chair
Michael MacMillan, Steering Vice Chair
Laurie Barr
Deb Watson
Susan Wallen
Robert Whritenour
Justyna Marczak
Beth Kaeka
Gareth Markwell

Cape Cod Reg. Tech.
Monomoy RSD
Town of Eastham
Town of Barnstable
Nauset RSD
Town of Yarmouth
Barnstable County
Dukes County
Town of Barnstable

Guests Present:

Rich Bienvenue
Deanna Desroches
Elaine Graves
Molly Stevens
Cristin Van Buren
Janette Andrews
Bob Kadenian, RPh, MBA
Marc Shapiro
Angela Medeiros
Carli Burnham
Sarah McCormick
Patty Joyce
Cheryl Begnal
Jim Riley
Joesph Anderson
Patrick Falttery
Karen Quinlivan
Jess Clifford

CCMHG Treasurer
CCMHG Mainland Wellness coordinator
Dukes County Retirement
COMM Fire
COMM Fire
Vineyard Land Bank
PBIRx
PBIRx
PBIRx
Blue Cross Blue Shield of MA (BCBS)
Delta Dental
Abacus Health Solutions
Tufts Health Plan
CanaRx
Gallagher Benefit Services Inc. (GBS).
Gallagher Benefit Solutions Inc. (GBS)
Gallagher Benefit Solutions Inc. (GBS)
Gallagher Benefit Services Inc. (GBS).

Erin Orcutt, Steering Committee Chair, called the meeting to order at 9:03 A.M.

Ms. Orcutt called for a roll of Steering Committee members present. The following voting members were present:

Erin Orcutt	Cape Cod Reg Tech
Michael MacMillan	Monomoy RSD.
Laurie Barr	Town of Eastham
Deb Watson	Town of Barnstable
Bob Whritenour	Town of Yarmouth
Susan Wallen	Nauset RSD
Justyna Marczak	Barnstable County
Beth Kaeka	Dukes County

Approval of the minutes of January 29th, 2026, Steering Committee Meeting:

Bob Whritenour motioned to approve the minutes of January 29, 2026.

Motion

Michael MacMillan seconded the motion

There was a roll call vote.

Deb Watson	Yes
Erin Orcutt	Yes
Michael MacMillan	Yes
Justyna Marczak	Yes
Laurie Barr	Yes
Susan Wallen	Yes
Bob Whritenour	Yes
Beth Kaeka	Yes

The motion passed by unanimous consent.

Wellness Reports:

Deanna Desroches presented her report for the mainland. The sessions on financial wellness, estate planning and end of life financials were a big success. There were about 50 people that registered and 40 attended. There will be a high-deductible HSA meeting on March 31st in Yarmouth. It will be hybrid so there will be ample opportunity for attendance. The wellness retreat has been rescheduled to May 5th. A walking challenge will begin on April 14th and there will be weekly walks. Health benefit fairs are scheduled for Barnstable, Provincetown, Eastham, Nauset, and Yarmouth as well as the regional health benefits fair. Yoga is very popular with 150

members taking programs in 5 different locations. Many other programs like paddle board, fly fishing, and nutrition are all ongoing.

Triva Emery was unable to present her report for the Vineyard, but her report was provided in the packet for review.

Treasurers Report:

Treasurer Richard Bienvenue, CPA, presented his financial reports of January 31, 2026 (unaudited figures). Under non-current assets, investment and reinsurance pool, the amount is up quite a bit to \$8.7 million representing the surplus in the pool as of December. That amount was recorded but it's not believable because the group has amounts due back of over \$5 million. The fund balance of \$9.2 million is overstated by perhaps \$3 million because of the MMRA surplus amount. Still a positive result through 7 months. Claims runout reports were received through December for IBNR and the IBNR amount that the group had was a little higher than it needed to be, so it was adjusted down for the final year end report that gets audited. Fund balance will increase because of that adjustment. The blizzard accounted for many late payments for March and another \$4 million had to be liquidated from the investment pool for cash flow purposes. The investment committee met and decided to move some investments into shorter than 5-year terms for liquidation purposes. About \$500,000 per month is moving from equities into eh bond category so there is not as much volatility in the portfolio.

GBS Reports:

Joseph Anderson reviewed the FY26 Funding Rate Analysis (FRA) report with data through January 31, 2026 (paid claims basis). The composite expense-to-funding ratio was 95.0% with a surplus of \$ 5,419,829. The Medicare plans were contributing to the trust which is a good thing. Dental is running at 106.7% with a deficit of \$266,504.

Karen Quinlivan reviewed the stop loss for the FY25 policy period through January 31, 2026. There were 19 claimants with total claims in excess of the \$400K specific deductible of \$4,423,811.50. Total reimbursements of \$551,874.55 have been received to date, with an amount due of \$3,871,936.95. She said there are 65 claimants on the 50% report with claims totaling \$17,670,180.76. For the FY26 period through January, there were 4 members with total claims in excess of the \$400K specific deductible of 1,148,747.47. There have been no reimbursements received so far. There were 20 members at 50% with total updated paid claims of 5,443,562.08.

PBIRx Vendor Program Report:

March Shapiro said that with discontinuation of coverage for GLP1 medication as of 07/01/2026, they looked at quite a few programs that could be integrated to bridge the members transitioning off GLP1 medication. Some members may be choosing to taper off medication while others may continue to purchase medications out of pocket. Some who have never used the medication before may be interested in lifestyle changes to help them lose weight. Vendors were looked at that could provide services to all of those members. They recommend that the program be clinically driven and there is a coaching aspect and exercise support. The group would need to be provided with reporting to monitor engagement and different biometric screenings. The budget of \$1.5 million for fiscal year 27 was kept in mind. PBIRx also wanted to keep in mind the capacity to add back GLP1 medication in the future should the prices come down dramatically so fiscal responsibility in choices was kept in mind.

Blue Cross and Harvard Pilgrim both have programs to help support lifestyle management and weight loss. There would be no additional contract and no integration process. The more integration, the more chance of failures. They are lower cost and easier to pivot from if there are changes in the future. Both carrier programs are very similar. The downside to outside vendors is the requirement for an additional contract and they require 90 days to implement as well. Expansion of the wellness benefit was also looked at.

Bob Whritenour said that he has heard of a program based on the Cape out of Osterville called Cape Cod Fat Loss and from what he has heard it is a highly effective program. The physician that runs it is Dr. Tom Bober. He suggested looking into the program.

Laurie Barr asked whether participation had to be in person.

Mr. Whritenour said it did.

Ms. Barr pointed out that it may not be easy for people on the outer cape to manage.

Angela Medeiros from PBIRx said that she would investigate the program and costs.

Mr. Whritenour said that his goal would be to provide a range of options based on the commitment of members.

Marc Shapiro said that a time element may play into options. Members will begin to receive notifications from the carriers regarding the discontinuation of GLP1 medication. Options should be cemented quickly to give members information regarding options through notification and info on the CCMHG website.

If the wellness benefit were expanded from \$300 to \$400 per carrier there would be about \$850,000 left in the budget based on average utilization. The recommendation is to go with the programs provided by Blue Cross and Harvard Pilgrim.

Joe Anderson reminded that the programs are available to everyone so the whole population, not just those on GLP1's, can participate. The carriers seem to have the prescribed utility at a lower cost and the technical professional medical support for members that are engaged. This coupled with the wellness would have the benefit of both worlds.

Angela Medeiros said that ideally the decision would be made now so that communication can be prepared for utilizers. They will be receiving carrier notification soon that the drugs will no longer be covered. The desire is for two notifications from PBIRx because a lot of people just don't pay attention. Sample carrier letters were displayed. Flyers can be made for break rooms, newsletters, staff meetings, and placement on the CCMHG website.

There was discussion that the Steering Committee could approve programs because the \$1.5 million was already appropriated during rate setting at the Board level. Delaying further with Board confirmation would create more problems if communication were not made on time. Harvard Pilgrim is already offering the program so the Blue Cross program would be added to match.

Michael MacMillan motioned to add the Teladoc weight loss support program for Blue as of July 1, 2026.

Motion

Cross

Deb Watson seconded the motion

There was a roll call vote.

Deb Watson	Yes
Erin Orcutt	Yes
Michael MacMillan	Yes
Justyna Marczak	Yes
Laurie Barr	Yes
Susan Wallen	Yes
Bob Whritenour	Yes
Beth Kaeka	Yes

The motion passed by unanimous consent.

Bob Whritenour motioned to increase the Wellness benefit for Blue Cross to \$200 for Fitness and \$200 for weight loss and increase the Harvard Pilgrim Wellness benefit to \$200 for up to two individuals totaling \$400.

Motion

Justyna Marczak seconded the motion

There was a roll call vote.

Deb Watson	Yes
Erin Orcutt	Yes
Michael MacMillan	Yes
Justyna Marczak	Yes
Laurie Barr	Yes
Susan Wallen	Yes
Bob Whritenour	Yes
Beth Kaeka	Yes

The motion passed by unanimous consent.

Good Health Gateway Dashboard Report:

Patty Joyce said they had engagement numbers through December 31st. There are 824 members diagnosed with a form of Diabetes and 30% or 242 of those members are enrolled into the program. There are 50% of enrolled members adherent to the program and receiving zero-dollar copays. There were 612 prescriptions filled with \$22,291 in waived copays. Rebates back to CCMHG totaled \$64,847. Engagement efforts are key to keeping participation and adherence so there are multiple outreach approaches. Incentive mailings, benefit information, flyers, newsletters, webinars, and surveys are always ongoing. There were 8 newly enrolled members last quarter.

Health Plan/Vendor Reports:

Blue Cross – Caroline Burnham said that members have until March 31st to get reimbursed for fitness and weight loss expenses for 2025.

Delta Dental - Sarah McCormick said she will be attending all health fairs and if there is any material needed, please reach out.

CanaRx- Jim Riley said that savings for the last seven months of the fiscal year were \$355,000. That projects to an annual savings of over \$600,000. There was a postcard mailing that just went out. So far this year there have been four new members. Last time the group met he mentioned using internal mail and a document is being worked on. CanaRx is also in the preliminary stages of the approval process for GLP1 pills. They do anticipate being able to have them on their formularies perhaps in the summertime. There is no idea on pricing yet



Gallagher

Insurance | Risk Management | Consulting

Other Business:

Debra Watson asked that Rockland Trust be put on the agenda for the next Board meeting.

Justyna Marczak asked for a five-year explanation of how the trust has been used to subsidize rates. The county commissioners are trying to understand how that works.

Joe Anderson said he would put something together.

There was no other business.

Erin Orcutt adjourned the meeting at 10:35 A.M.

.

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