

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

Steering Committee Meeting
Tuesday, March 22, 2022, 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 22, 2022 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, Board Vice-Chair	Cape Cod Reg. Tech. High School
Debra Blanchette	Town of Barnstable
Denise Coleman	Town of Falmouth
Susan Wallen	Nauset RSD
Robert Whritenour	Town of Yarmouth
Beth Deck (alternate)	Cape Cod Collaborative

Guests Present:

Chris Myhre	Blue Cross Blue Shield of MA (BCBSMA)
Julie Scansaroli	Blue Cross Blue Shield of MA (BCBSMA)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
Nina Conroy	Delta Dental
Deanna Desroches	CCMHG Wellness Consultant (Mainland)
Triva Emery	CCMHG Wellness Consultant (Vineyard)
Bob Kademian, RPh	PBIRx
Chris Collins	CanaRx
Jim Riley	CanaRx
Lorenzo Amaya	MyTelemedicine
Michael Hurley	Pinnacle Care Inc.
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 9:03 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
Erin Orcutt, Board Vice Chair	Cape Cod Reg. Tech High School
Denise Coleman	Town of Falmouth
Susan Wallen	Nauset RSD
Beth Deck (<i>alternate</i>)	Cape Cod Collaborative

Approval of Minutes of the March 1, 2022 Steering Committee Meeting:

Erin Orcutt motioned to approve the minutes with correction for the word OR on page 3.

Motion

Noreen Mavro-Flanders seconded the motion.

There was a roll call vote.

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

The motion passed by unanimous vote.

Treasurer's report:

Treasurer Richard Bienvenue, CPA was unable to attend the meeting but did include his report in the meeting packet for review. He said he would review it at the next meeting.

GBS Reports:

Carol Cormier reviewed the FY22 Funding Rate Analysis (FRA) with data through January 2022. She reminded the Committee that since December was a Premium Holiday month there was no rate revenue shown on the FRA for active employee plans and dental plans. For the health plans, the 7-month Expense-to-Funding ratio was 112.4%, and funding from the rates was \$9,396,888 below the funding for major expenses on a paid claims basis. The Dental FRA showed an expense-to-funding ratio through January of 92.5%, generating a dental funding surplus for the four months of \$232,775.

Karen Quinlivan reviewed the FY21 reinsurance reports based on claims paid through January 2022. She said that there were 25 claimants with claims exceeding the \$300K specific deductible. Total claims for these members were \$11,853,312. Excess claims were \$4,353,312 of which \$4,374,469 has been reimbursed with \$21,157 in a credit overpayment to CCMHG. For the same period, there were 61 claimants who had claims between 50% and 100% of the \$300K specific deductible (50% Report). These claims totaled \$11,996,252.

Ms. Quinlivan said that the specific deductible for FY22 is \$400,000. She said for the FY22 policy period there were 2 claimants with claims exceeding the deductible. Total claims were \$1,025,029. Excess claims were \$225,029. There have been no reimbursements to date. For the same period, there were 28 claimants who had claims between 50% and 100% of the \$400K specific deductible (50% Report). These claims totaled \$7,444,080.

Robert Whritenour, a voting member, joined the meeting at this time.

Wellness Reports:

Martha's Vineyard (MV) Wellness Report – Triva Emery, Vineyard wellness consultant, said weekly programming is going well. Participation in the Wednesday Walk the Chop has been increasing each week with 7 participants last week. Friday Spring Hikes for seniors and retired members are in development with the Trustees and Sheriffs Meadow partners. Friday Spring Hikes will be every other Friday in April, May, and June. The series will be wrapped up with a field trip to Myoti Gardens on Chappaquidick. The

Winter Nutrition program and the Dining with Diabetes Series is wrapping up. Mindful Movement is going strong. It runs through May and will continue in the fall. Participation in the virtual fitness programs has been good and an extra class has been added. April will begin a Breathing for Balance series that teaches breath techniques and short exercises that reboot, refresh and balance the body and mind. This is a great exercise for those that may be experiencing effects from long-Covid, asthma, COPD or other challenges. Give it a Try Fitness challenges members to step outside their comfort zone and try new forms of exercise.

Mainland Wellness Report – Deanna Desroches, Mainland wellness consultant, said there are 14 members running in Harwich. Saturday Morning Walks in Yarmouth has 27 participants. There are currently 754 members on the wellness portal. There were 137 members that completed health assessments and will receive \$25 gift cards. Four members received \$200 gift cards from the random drawing of those members reaching 50 points by December 31st. The Spring Steps Challenge is planned for April which is online on the Wellness Portal. There will also be a financial challenge in conjunction with the financial workshop and Financial Wellness Month. Health fairs are scheduled for Provincetown, Nauset, Harwich and Falmouth as well as a Biometric Screening day in Mashpee.

Future Meetings- in-person or remote:

There was discussion regarding whether future meetings could be in-person rather than remote. Hybrid meetings would not remove the need for roll call voting according to open meeting rules, therefore, it was decided to investigate locations for a potential in-person meeting for the CCMHG Board meeting in July. Steering Committee meetings can continue virtually for convenience of the smaller group for now.

Pinnacle Care- contract and implementation plans:

There was discussion on the PinnacleCare contract after reviewing the draft opinion letter provided by CCMHG's legal counsel.

Noreen Mavro-Flanders said that there should be a clear definition of eligibility as those enrolled in health coverage. Pricing should also clearly include bill negotiation services, not as a separate charge.

The contract proposal should be incorporated into the contract.

The decision was made to form a sub-committee to meet and review the contract and make any necessary recommendations. The sub-committee will include Skip Finnell, Noreen Mavro-Flanders, and Erin Orcutt.

The implementation dates for the program were discussed.

Susan Wallen motioned that subject to the incorporation of attorney comments and final review and acceptance by the Board, the Steering Committee votes to launch the program effective May 1st for the active employee plan population and October 1st for the retiree plan population.

Motion

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

Skip Finnell	Yes
Noreen Mavro-Flanders	Yes
Erin Orcutt	no response
Denise Coleman	Yes
Susan Wallen	Yes
Robert Whritenour	Yes
Beth Deck	Yes

The motion passed by unanimous vote.

The remaining discussion was on marketing the actual program. Getting PinnacleCare the time and location of the health fairs will be very important. PinnacleCare will provide four pieces of mailings to send out each year. Those will clarify that only members enrolled in health plans can participate. Eligibility files will pull addresses to send out a postcard mailing shortly after the program kickoff. Materials will be co-branded with the CCMHG logo.

PBIRx report:

Bob Kademian, RPh from PBIRx provided reporting through the month of January. He said that the combined estimated per member per month prescription drug costs including Rx rebates were \$125.19 last year and \$142.70 this year. The increase was 13.98%. Traditional drug costs were up 7.81% while specialty med costs were up 18.32%. Blue Cross Rx costs were up 13.08% net of rebates, and Harvard Pilgrim costs were up 18.44% versus last year. Specialty drugs as a percentage of cost was 64% this year. Specialty net cost is about \$9M, with about \$15M total. Increased utilization of specialty drugs is what is driving costs. One of the components of the BlueCross program is to utilize the PillarRx program with the potential for \$1.2M in savings. Through pharmacies there have been 6,811 COVID vaccines administered through October.

Carol Cormier said that a requested topic for future meetings would be the affordability of plans and the ACA penalties that some entities are facing. She requested that anyone facing penalties to let her know the magnitude and what the contribution level is for benefits so that the group can understand what is going on.

Beth Deck asked Skip Finnell to contact Dennis Yarmouth because they may be impacted as well.

The next Steering Committee meetings were scheduled for Tuesday, May 3, 2022 at 9:00 AM. And Tuesday June 7, 2022 at 9:00 AM.

Debra Blanchette, a voting member, joined the meeting at this time.

Health Plan and other vendor reports:

Blue Cross - Christopher Myhre, Account Executive said that Blue Cross is prepared to attend in-person health fairs as needed and will be working on providing PillarRx potential savings reports.

Harvard Pilgrim – Bill Hickey had nothing new to report. He is available for health fairs and the integration is going well.

CanaRx – Chris Collins said that there are five scheduled health fairs already and they can attend others. February savings were about \$27,000 which is down from January but that may be due to 90-day prescriptions.

Delta Dental- Nina Conroy said that Delta Dental is looking forward to attending health fairs

Other Business:

There was no other business.

Noreen Mavro-Flanders motioned to adjourn the meeting.

Motion

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

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Skip Finnell	Yes
Noreen Mavro-Flanders	Yes
Erin Orcutt	no response
Debra Blanchette	Yes
Denise Coleman	Yes
Susan Wallen	Yes
Robert Whritenour	Yes
Beth Deck	Yes

The motion passed by majority vote.

Chair, Skip Finnell, adjourned the meeting at 10:33 AM.

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