

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

**Steering Committee Meeting**  
Thursday, April 15,, 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 April 15, 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
Robert Whritenour	Town of Yarmouth
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
Robert Knowles	Blue Cross Blue Shield of MA (BCBSMA)
Bernard Edwards	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	CanaRx
Jim Riley	CanaRx
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 9:04 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
Debra Blanchette	Town of Barnstable
Erin Orcutt	Cape Cod Reg. Tech High School

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Denise Coleman  
Robert Whritenour  
Beth Deck

Town of Falmouth  
Town of Yarmouth  
Cape Cod Collaborative

**Approval of Minutes of the March 23, 2021 Steering Committee Meeting:**

Erin Orcutt motioned to approve the minutes as presented.

Motion
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Debra 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
Robert Whritenour	Yes
Beth Deck	Yes

The motion passed by unanimous vote.

**Treasurer's report:**

Treasurer Richard Bienvenue, CPA reviewed the financial reports of February 28, 2021 (unaudited figures). He said that the trust fund balance (health and dental) was \$50.2 million at the end of June after audit adjustments. Earnings through January were \$10.36M with an ending fund balance of \$60.6M. The dental fund started the year at \$6.4M and earned \$455,879 through February to end at \$7.89 M. Past issues from several of the participating towns are being resolved and the towns should be current soon.

Beth Deck had a question regarding PCORI fees. She asked if Mr. Bienvenue had the opportunity to find where they are expensed.

Mr. Bienvenue said that the fees were up to date but he is checking on the mapping of the accounts and will follow up with an answer.

**Financial Oversight:**

Noreen Mavro-Flanders said that she had sent her written reconciliation procedures over to Richard Bienvenue. Mr. Bienvenue updated the duties of the Treasurer. A meeting of the subcommittee was held on Monday April 12 and the details of an official policy statement on financial oversight was drafted. Direct delivery of the financial account statements will go to the Board Chair or other designee. Those statements include the bank summary report, transaction reports for each bank account that has activity beyond transfer, interest, and bank reconciliation reports. When Ms. Mavro-Flanders gets the statements from the bank, she looks at the transfers between accounts and if there are any differences, she checks with Richard Bienvenue for an explanation. Next, she goes through the operating statement and checks it against the warrant that the Steering Committee has approved for payment and makes sure there were no withdrawals that were not authorized by the Steering Committee and that they were for the exact amount on the warrant. Finally, she makes sure that the information that she has agrees with the final amount on the bank statement and the

Treasurer for payment approved all items. Establishing the Financial Oversight Policy allowed the deficiency to be removed from the Management Letter for the FY20 audit.

Erin Orcutt motioned to recommend the Financial Oversight Policy to the CCMHG Board for approval.

Debra 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
Robert Whritenour	Yes
Beth Deck	Yes

The motion passed by unanimous vote.

**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 \$2,555,000 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.

**Recommendation regarding the month for the approved Premium Holiday:**

Previous discussion on the topic of premium the approved premium holiday indicated that the best month would be October or November.

Debra Blanchette asked if the premium holiday could be moved to the month of December because the Town of Barnstable has other contractual agreements for premium holidays for certain groups in the month of October or November.

Debra Blanchette motioned that the Steering Committee change the proposed month of premium holiday for health and dental to December.

Motion
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Denise Coleman seconded the motion. A roll call vote was taken.

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

The motion passed by unanimous vote.

**Timing of the Distribution of Meeting Packets.**

Steering Committee members have asked to receive meeting packet materials at least two business days prior to a meeting in order to have time to review. GBS will request report material from the carriers and vendors at least three days prior to a meeting and distribute meeting packets two days before a scheduled meeting.

Carol Cormier said that if meetings are held prior to the 20<sup>th</sup> of a month, it is not guaranteed that the report from the prior month will be available yet due to the timing of available report information.

**Other Business:**

Beth Deck asked for clarification regarding the ARPA Cobra subsidy and the tax credit. Legal is advising them that they are unable to take the tax credit for premium because they are a municipality.

Carol Cormier said that GBS could run the question by Gallagher Compliance to obtain further direction.

Denise Coleman had a question regarding how the list of members offered the subsidy would be provided.

Karen Quinlivan said that GBS Cobra would be pulling the population to offer and send letters. Once subsidies are elected, they would then invoice.

Next Steering Committee meetings were set for:

Tuesday, May 18, 2021 at 9:00 A.M.

Tuesday, June 22, 2021 at 9:00 A.M.

Tuesday, July 27, 2021 at 9:00 A.M.

The next CCMHG Board Meeting will be on Tuesday July 27, 2021 at 10:00 A.M.

Kathy Logue said that Martha's Vineyard is working on the budget for the coming year. She asked if it was possible to expand the budget to include a raise for the Wellness Coordinator.

Skip Finnell that it should be presented as part of the upcoming budget proposal.

There was no other business.

Erin Orcutt moved to adjourn the meeting.

Motion
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Debra Blanchette 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
Robert Whritenour	Yes
Beth Deck	Yes

The motion to adjourn was approved by unanimous vote.

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Chair Skip Finnell adjourned the meeting at 9:45 AM.

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