



# MINUTES OF THE CAPE COD MUNICIPAL HEALTH GROUP

**Steering Committee Meeting**  
Wednesday, April 24, 2024, 9:00 AM

Barnstable County Offices  
Mary Pat Flynn Conference Room  
3195 Main St Barnstable MA 02630

## MEETING MINUTES

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on April 24<sup>th</sup>, 2023, at 9:00 A.M.

**Steering Committee members present:**

Erin Orcutt, Steering Committee Chair  
Robert Whritenour  
Debra Blanchette  
Noreen Mavro-Flanders  
Michael MacMillan  
Laurie Barr  
David Flynn  
Megan Downey  
TK Menesale

Cape Cod Regional Tech  
Town of Yarmouth  
Town of Barnstable  
Dukes County  
Monomoy RSD  
Town of Eastham  
Dennis Yarmouth RSD  
Town of Chatham  
Hyannis Fire

**Guests Present:**

Carli Burnham  
Bob Kademian  
Jim Riley  
Lauren McCallum  
Sarah McCormick  
Joseph Anderson  
Karen Quinlivan  
Patrick Flattery

Blue Cross Blue Shield of MA (BCBSMA)  
PBIRx  
CanaRx  
Harvard Pilgrim Health Care  
Delta Dental of MA  
Gallagher Benefit Services Inc. (GBS)  
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Erin Orcutt, Steering Committee Chair called the meeting to order at 9:11 A.M.

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



Erin Orcutt, Steering Committee Chair  
Noreen Mavro-Flanders, Board Chair  
Bob Whritenour  
Deb Watson  
Michael MacMillan  
TK Menesale  
Laurie Barr  
David Flynn  
Megan Downey

Cape Cod Regional Tech  
Dukes County  
Town of Yarmouth  
Town of Barnstable  
Monomoy RSD  
Hyannis Fire  
Town of Eastham  
Dennis Yarmouth RSD  
Town of Chatham

**Approval of Minutes of the March 20th, 2024, Steering Committee Meeting:**

Noreen Mavro-Flanders motioned to approve the minutes of March 20, 2024, with correction that she was not here for the meeting.

Motion

Michael MacMillan seconded the motion. The motion passed by unanimous vote.

The motion passed by unanimous vote.

**Treasurers Report:**

Rich Bienvenue had not arrived at the meeting yet, but his report was in the packet.

**GBS Reports:**

Joseph Anderson reviewed the FY24 Funding Rate Analysis (FRA) report with data through March 31, 2024 (paid claims basis). The composite expense-to-funding ratio was 102%. The estimated Funding deficit was \$2,446,443. Harvard Pilgrim Medicare Enhance and Blue Cross Medex have both been over 100%. Medicare has been getting a lot of attention this year. The drug portion come January may be a material increase. Mr. Anderson introduced Patrick Flattery to the group and asked him to speak to the issue.

Patrick Flattery said that the member has a level of responsibility until they get to catastrophic level of coverage. It then turns over to a level of coinsurance. The Inflation Reduction Act eliminated the coinsurance after an \$8,000 limit. As of January 1<sup>st</sup>, 2025, that goes down to \$2,000. The cost of that coverage will be passed along due to high drug trend. The rumor is that the increase will be high.

Dental was running at 90.6% through March.

Karen Quinlivan reviewed the stop loss for the FY23 policy period through March 2024. There were 14 claimants with total claims in excess of the \$400K specific deductible of \$2,030,418.75. Total reimbursements of \$1,692,072.03 have been received to date, with an outstanding amount due of \$338,356.72. She said there are 49 claimants on the 50% Report with claims totaling \$12,195,809.51. For the FY24 period through March, there were 6 members in excess of the specific deductible with excess claims of \$ 770,840.40. There have been no reimbursements received yet. There were 18 claimants at 50% with updated paid claims of \$5,051, 464.47.

Data is currently being gathered for the MMRA renewal and there should be a pre renewal meeting soon to go over preliminary details. The captive has been running well for the past few years.

**MyTelemedicine review:**

Joe Anderson said that there were 78 engagements for the entire year for the MyTelemedicine program.



The annual spend is about \$151,000. The joint purchase groups have had poor utilization data across board. Knowing that the carriers have platforms that can be supported for much less makes the point that it would not be fiscally sound to maintain a carrier that cannot engage with the local population. They point to what they do in Texas or nationally, but they never have an option to engage on the local level. Harvard Pilgrim has Doctor on Demand that is currently in place but has not been marketed extensively. More education can be done to promote and make the members aware of the program. Blue Cross has Well Connections which is a program that can be put in place for a much cheaper annual spend of \$26,000 and can be promoted by the local carrier as well.

Noreen Mavro-Flanders said members are more inclined to go and use a carrier sponsored program.

Noreen Mavro-Flanders motioned to discontinue the My TeleMedicine/Lyric program.

Motion

Erin Orcutt seconded the motion.

Michael MacMillan asked if they came back with a discounted cost structure to stay in place.

Joe Anderson said they did not.

Bob Whritenour said that as things have changed the group needs to be more aggressive with promoting the programs from the carriers. This could reflect positively in claims numbers.

Noreen Mavro-Flanders said that education is key. Folks need to be reminded that CCMHG self-insures claims. If they help to save money by using Telehealth instead of going to urgent care, the group saves, and they save. Many still have a premium mentality.

The motion passed by unanimous vote.

Lauren McCallum said that Doctor on Demand could be customized to have a zero-dollar copay if the group wanted. It could be looked at for FY26. People who are traveling will see a board-certified physician in the state that they are in. People are encouraged to download the app.

Deanna DesRoches said the ease of using it speaks for itself.

#### **Other Business:**

Erin Orcutt said that the Wellness budgets have been a point of discussion in the past. A consistent format was requested, and it is something that can be worked on. It should be an item on the June Steering Committee meeting.

Noreen Mavro-Flanders said she would like to update the Benefits book.

Deanna DesRoches said it is near completion and the final few pieces of info are needed for it to be done.

Noreen Mavro-Flanders said she would also like to have the group get a whole new website that is more member focused and less cumbersome.

Erin Orcutt said that perhaps she can reach out to Cole Web Dev to see what they can do.

There was no other business.



**Gallagher**

Insurance | Risk Management | Consulting

Bob Whritenour motioned to adjourn.

TK Menesale seconded the motion.

Erin Orcutt, Chair adjourned the meeting by unanimous consent at 9:50 AM.

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