

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

Steering Committee Meeting
Tuesday, May 18, 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 May 18, 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
Deborah Heemsoth	Town of Dennis
Denise Coleman	Town of Falmouth
Robert Whritenour	Town of Yarmouth
Susan Wallen	Nauset RSD
Beth Deck	Cape Cod Collaborative

Guests Present:

Richard Bienvenue, CPA	CCMHG Treasurer
Deanna Desroches	CCMHG Wellness Consultant (Mainland)
Triva Emery	CCMHG Wellness Consultant (Vineyard)
Maggie Downey	Cape Light Compact
Lauren Thomas	Martha’s Vineyard Regional Transit Authority
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
Jeffrey Beane	MyTelemedicine
Kate Sharry	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 9:05 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
Debra Blanchette
Erin Orcutt
Deborah Heemsoth
Denise Coleman
Susan Wallen
Robert Whritenour
Beth Deck

County of Dukes County
Town of Barnstable
Cape Cod Reg. Tech High School
Town of Dennis
Town of Falmouth
Nauset RSD
Town of Yarmouth
Cape Cod Collaborative

Wellness Program Reports:

Mainland- Maggie Downey, Wellness Committee Chair, nominated Elise Zarcaro from Provincetown to become a new member of the Mainland Wellness Committee.

Noreen Mavro-Flanders motioned to accept the nomination and add Elise Zarcaro to the Mainland Wellness Committee.

Motion

Beth Deck seconded the motion. There was a roll call vote.

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

The motioned passed by unanimous vote.

The next item was the proposed Wellness budget for FY22. Maggie Downey said that the budget reflects a \$17,200 increase in the overall budget for the program for FY22. Monthly challenges were successful and they will be expanded due to participation levels. The walking program was also very successful and will expand. Athletic programs such as Tennis, Pickle Ball etc. have been given their own category due to their success.

Noreen Mavro-Flanders motioned to accept the FY22 Mainland Wellness Budget 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
Deborah Heemsoth	Yes
Denise Coleman	Yes
Susan Wallen	Yes
Robert Whritenour	Yes

Beth Deck

Yes

The motion passed by unanimous vote.

Maggie Downey then proposed acceptance and signature of the FY22 Wellness Consulting Services contract for Deanna Desroches. She asked that the travel rate for a Mainland contract be the same as the Vineyard for consistency.

Triva Emery said that there is no travel rate on the Martha's Vineyard Wellness consultant contract. The size of the island does not require it.

The contract represents a rollover of the current contract with no increase. The contract will not require a vote, just signature.

Deanna Desroches said her Wellness Program Report was provided for the meeting packet and gave a brief update. The tennis program started the previous evening with 28 members. Programs are filling up very quickly. People are emailing and asking to be put on waitlists for programs.

Martha's Vineyard - Triva Emery, Wellness Coordinator presented the proposed FY22 Martha's Vineyard budget. The overall budget was increased 20% to \$65,705. The program budget was increased 32% from \$17,975 to \$23,705. Work hours were increased by 5% from 1000 to 1050 hours. The consultant rate was increased from \$35 per hour to \$40.

Noreen Mavro-Flanders said that Kathy Logue, wellness chairperson wrote a letter in support of the proposed budget that was included in the meeting packet. The committee has been very pleased with the increased participation on the Vineyard.

Erin Orcutt said that she would like to congratulate Triva on the wonderful job she is doing. Going forward she asked if there could be more continuity or similarities on the budget formats between the Mainland and the Vineyard. When you back out some of the numbers on the Mainland budget that apply to similar programs, it appears that Mainland budget might be underfunded in comparison.

Noreen Mavro-Flanders said they would work towards standardization of budget reporting between the Mainland and the Vineyard. Right now work hours and the program expenses are combined on the Mainland and separated on the Vineyard.

The budget increase for FY22 is mainly due to an increase in in-person programing while maintaining continuation of virtual programming.

Lauren Thomas, Martha's Vineyard Wellness Committee member said that Triva's budget is supported by the committee. Triva has built incredible communication with members which the program lacked in previous years, built a Vineyard website and increased participation tremendously.

Robert Whritenour said that he agreed and the budget should be approved

Noreen Mavro-Flanders motioned to accept the FY22 Vineyard Wellness Budget 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
Deborah Heemsoth	Yes
Denise Coleman	Yes
Susan Wallen	Yes
Robert Whritenour	Yes
Beth Deck	Yes

The motion passed by unanimous vote.

Erin Orcutt said that looking at the Martha's Vineyard Wellness report, there seems to be significant participation by non-members. She was concerned for liability reasons that attendance should only be open to participating members.

Triva Emery said it is indicative of the island that people tell friends about programs. Programs that have a flat fee regardless of participation and those that don't provide incentives of any kind are the only kind of programs that allow for extra participation. Programs that would include any liability such as a biking program, would be limited to members only.

Ms. Emery presented information on a Carotid Care program that can be used as a preventative screening used as a means to catch heart attack and strokes before they happen by doing a noninvasive scan that takes only 20 minutes. It measures the thickness of the innermost layers of the carotid artery and detects atherosclerotic plaque responsible for most heart attacks and strokes. This is something that is proposed for future investment as a preventative measure.

Deanna Desroches said that there was a prior 10-week wellness program to address heart health. Because this is a medical procedure, she would be interested in hearing what the carriers have to say about it.

Joseph Anderson said that he researched and found that it is still considered an experimental procedure in terms of reimbursement from the health carrier perspective. Data needs to be collected over a period of time before it is mainstreamed.

Bill Hickey, Harvard Pilgrim, said that before a carrier determines what goes into mainstream medical policy, a tremendous review of literature takes place. CIMT has not proved to be an effective tool yet to be deemed medically necessary and has been specifically excluded until more information can be gathered.

Robert Knowles, Blue Cross, confirmed the same from Blue Cross.

The item was tabled on the agenda.

Triva Emery provided her monthly report. There will be a community Health and Bicycle Safety Day on May 22nd. The local community has been invited to participate. Giveaways will be limited to members only.

Approval of Minutes of the April 15, 2021 Steering Committee Meeting:

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

Beth Deck seconded the motion.

Motion

There was a roll call vote.

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

The motion passed by majority vote.

Treasurer's report:

Treasurer Richard Bienvenue, CPA reviewed the financial reports of March 31, 2021 (unaudited figures). He said that the trust fund surplus through March is \$7.6M, with total equity at \$57.8M. There has been an increase in claims. Other than 2018, this has been the best performing year in the last several years. Rates for the coming year as well as the premium holiday will use some of that surplus balance. Mr. Bienvenue has spent time with the towns of Wellfleet and Truro to clean up old balances. The dental fund has also seen an increase in claims but the balance is strong at \$6.9M. The MMRA will require year end reconciliations. Bill Fraher will be retiring and working with another firm, Roselli and Clark, which handles a lot of municipal business across the state. An item has been added to the agenda for discussion.

Noreen Mavro-Flanders motioned to approve the Treasurers report 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
Deborah Heemsoth	no response
Denise Coleman	Yes
Susan Wallen	Yes
Robert Whritenour	Yes
Beth Deck	Yes

The motion passed by majority vote.

Review of status of auditor and possibility of seeking proposals:

Skip Finnell said that next year, the committee would be seeking new audit proposals anyway. He thought that rather than seeking proposals now, this could be put off. He asked Rich Bienvenue if the current contract extending through next year precludes getting proposal now.

Rich Bienvenue said the he thought the committee could do whatever they want. There is one more year left on the contract and Bill Fraher will be involved. There are only a handful of firms that do audit work for the municipal market. His thought was that the current contract could run out for another year.

Deb Blanchette said that she agreed that the group should stay on with Bill Fraher for the remainder of his contract.

Beth Deck asked when the group would go out to bid for an auditor next year.

Mr. Bienvenue said that it would probably be done in February or March next year. The audit would be completed by then and auditors are planning work for the next year at that time.

GBS Reports:

Joseph Anderson reviewed the FY21 Funding Rate Analysis (FRA) with data through March 2021. He said that for the health plans, the 9-month Expense-to-Funding ratio was 92.7% and that funding from the rates was \$8,030,421 above the major expenses on a paid claims basis.

Mr. Anderson said that the Dental FRA showed an expense-to-funding ratio through March of 76.5% generating a dental funding surplus of \$1,071,921.

Karen Quinlivan reviewed the reinsurance reports based on claims paid through March. 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 \$13,894,595. Excess claims were \$4,686,932, of which \$4,686,613 has been reimbursed with \$318.98 still due to CCMHG. Denied charges of \$15,612 under investigation actually leaves a credit balance of \$ 15,931. 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 \$10,836,750.

Ms. Quinlivan said for the FY21 policy period there were 10 claimants exceeding the specific deductible through March with total claims of \$4,644,913. Excess claims were \$1,644,913 with reimbursements to date of \$ 274,089. Total outstanding reimbursements were \$1,370,834. There were 37 claimants with claims between 50% and 100% of the \$300K specific deductible (50% Report) with total claims of \$ 7,569,604.

Kate Sharry said that she wanted to provide an updated on Carol Cormier. She had successful surgery and is resting and recuperating at home. Until her return, Joe Anderson and Karen Quinlivan are available as well as herself for any questions or concerns.

MMRA update:

Skip Finnell said that he and Noreen Mavro-Flanders attended an informational meeting on the principles behind the MMRA and the way it is structured.

Noreen Mavro-Flanders was pleased to get information but distressed to see how much Gallagher controls. There needs to be disclosures from Gallagher because it seems to be a closed shop.

Rich Bienvenue spoke to Marc Waldman, chair of the MMRA to have an agenda item for the next MMRA meeting to create such a disclosure document illustrating organizational matters and related parties and how they interact. Slides from the prior presentation can be forwarded to the Steering Committee so they can see how the captive works.

Kate Sharry said that GBS started the conversation on stop loss solutions probably 12 years ago. We became a merger partner with Gallagher in 2018. At that time, they had the role of managing the captive. It probably makes sense to put pen to paper and illustrate the roles and defined compensation, fees and disclosures. Other options can always be considered.

Rich Bienvenue offered his assistance in explaining the MMRA to other members of the group.

Health Plan/ Vendor Reports:

PBIRX- Bob Kademian provided a summary report through the month of March. Total per member per month costs were down from last year. Total net costs were also a negative. The traditional drugs were down but specialty was up slightly. Everything on the pharmacy plan is going great.

Harvard Pilgrim – Bill Hickey said that he had Covid numbers absent of a report that he could provide. Through April 26, 2021 there were 212 confirmed positive cases. Total treatment and testing costs were \$781,000. They are trying to accurately report what total vaccination numbers are. They can only report what comes through the claims system so numbers may never be truly accurate.

Fred Winer – Fred Winer said they are working on integration of senior plans for the combined organizations and all is going well.

Delta Dental – Nina Conroy said that Delta dental is rolling out a pilot program for tele dentistry sometime next year. More to come on that in the future.

Blue Cross – Robert Knowles presented a listing of the top 25 prescribed medications for the group by cost. Of those medications, 23 were specialty meds. The next slide showed highest 25 by volume. Most of those were maintenance medications high on volume but low on cost. He also provided a Covid-19 dashboard report.

CanaRx – Jim Riley said that estimated cost savings for the first quarter are about \$127K. If things stay on track there is a possibility for over \$500,000 in annual savings. He is beginning to do more targeted presentations for some populations. Deanna Desroches had a virtual health fair after hours that he was able to attend and thanked her for putting that together.

MyTelemedicine – Jeff Beane said that he just sent some utilization reports. Top prescriptions were for antibiotics. Utilization for Access a Doctor has tripled for CCMHG in the last year. Behavioral health tripled as well. He would like to engage more with wellness to increase utilization. Consult wait time is averaging under 15 minutes for a response.

Other Business:

Next Steering Committee meetings are set for:

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.

There was no other business.

Denise Coleman moved to adjourn the meeting.

Motion

Beth Deck seconded the motion. There was a roll call vote as follows:

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

The motion to adjourn was approved by majority vote.

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

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