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MINUTES OF THE CAPE COD MUNICIPAL HEALTH GROUP

Steering Committee Meeting

Thursday, May 21, 2026,9:00 AM

By Virtual participation

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (CCMHG) was held on May 21, 2026, at 9:00 A.M.

Steering Committee members present:

Erin Orcutt, Steering Committee Chair	Cape Cod Reg. Tech.
Michael MacMillan, Steering Vice Chair	Monomoy RSD
Laurie Barr	Town of Eastham
Deb Watson	Town of Barnstable
Susan Wallen	Nauset RSD
Megan Downey	Town of Chatham
Robert Whritenour	Town of Yarmouth
Justyna Marczak	Barnstable County
Beth Kaeka	Dukes County
Elaine Graves	Dukes County Retirement
Gareth Markwell	Town of Barnstable

Guests Present:

Triva Emery	Vineyard Wellness Coordinator
Deanna Desroches	Mainland Wellness Coordinator
Janette Andrews	Vineyard Land Bank
Rich Bienvenue	CCMHG Treasurer
Patricia Joyce	Abacus
Angela Medeiros	PRIRx
Jim Riley	CanaRX
Caroline Burnham	Blue Cross Blue Shield of MA (BCBS)
Sarah McCormick	Delta Dental
Cashel Scanlon	Harvard Pilgrim Health Care
Lauren McCallum	Harvard Pilgrim Health Care
Karen Quinlivan	Gallagher Benefit Solutions Inc. (GBS)
Joseph Anderson	Gallagher Benefit Solutions Inc. (GBS)
Patrick Flattery	Gallagher Benefit Solutions Inc. (GBS)

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Jess Clifford — Gallagher Benefit Solutions Inc. (GBS)

Erin Orcutt, Steering Committee Chair, called the meeting to order at 9:01 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
Megan Downey	Town of Chatham
Beth Kaeka	Dukes County

Approval of the minutes of April 16, 2026:

Laurie Barr noted minor corrections to the April meeting minutes. A motion was made by Laurie Barr to approve the minutes April 16, 2026.

Motion

Beth Kaeka seconded the motion.

There was a roll call vote.

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

Vendor Update- Delta Dental

Sarah McCormick provided a brief update on Delta Dental activities. Sarah highlighted she did a monthly brain boost with Deanna Desroches where the session included an overview of recent dental plan enhancements. Sarah explained the meeting was recorded for members unable to attend. Sarah reported there was positive feedback received during the recent employee benefit fairs, and member satisfaction with the dental plans continues to improve year after year.

Wellness Reports:

Triva Emery reported on recent upcoming wellness programming, which includes the Memorial Day weekend fitness activities of hiking, pickleball, tennis, kayaking, and paddleboarding. Trivia summarized the ongoing community engagement and participation growth. Trivia reviewed her proposed budget for FY27, which included an overall increase of 11%. This increase is driven primarily by programming costs, mileage, and rising operational expenses. Hourly consulting rate proposed to increase from $70.00 to $73.50. Triva also highlighted the continued delivery of more than 40 wellness programs per week and significant value-added programming beyond contracted services.

Deanna Desroches reviewed program highlights and the recent Benefits Administrator Retreat. Deanna reported there are more than 1,300 program participants with over 1,000 unique participants. Deanna highlighted the expansion of wellness offerings, including yoga, paddleboarding, golf, pickleball, and educational programming. There is a plan to launch monthly educational sessions for members featuring vendor presentations and health education topics. Deanna also reported the wellness survey was distributed to members with nearly 200 responses received with results to be presented at a future meeting. Deanna reviewed her budget proposal for FY27, which included an overall increase of 6%, increasing her consulting rate to $77.50 per hour. The additional funding requested is for educational initiatives and increased program participation.

A motion was made by Robert Whritenour to approve both the Mainland and Martha's Vineyard Wellness Program budgets.

Motion

Debra Watson seconded the motion.

There was a roll call vote.

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

Treasurers Report:

Treasurer Richard Bienvenue, CPA, presented his financial reports, explaining that CCMHG remains in strong financial condition. There was a $4 million withdrawal from the investment pool made earlier this year for cash flow purposes. Richard reported the investment portfolio remains health with a balance exceeding $31 million. Cash flow has improved due to timely municipal payments and receipt of outstanding settlements. The year-to-date surplus exceeds $8 million. Approximately $1.9 million in investment earnings has contributed significantly to overall financial performance.

GBS Reports:

Joseph Anderson and Karen Quinlivan reviewed utilization and stop-loss reports. Joseph highlighted March claims utilization increased modestly, with April trending higher. Several high-cost claimants are expected to exceed $1 million in claims. Joseph reported initial projections indicate stop-loss renewal increases of approximately 15%, lower than originally budgeted. The GLP-1 rebate revenue continues to offset a portion of pharmacy costs. Karen reviewed the dental plan operating deficit remains consistent with expectations due to recent benefit enhancements that Sarah reviewed. Karen explained the FY26 stop-loss activity remains generally in line with previous years' experience. There is $3.8 million due in reinsurance to the group. On the FY26 report, Karen highlighted there are 6 claimants with claims over $400,000 deductible, with unpaid claims around $4 million. There is $1.6 million in excess that the group is waiting to be received. The total unpaid claims is in line with FY25, which Karen indicated things are remaining stable.

Vendor discussion-EyeMed:

Erin Orcutt expressed concern regarding EyeMed's lack of vendor participation in CCMHG meetings. There have been complaints regarding customer service and responsiveness, and limited engagement from EyeMed representatives. Joseph Anderson confirmed CCMHG remains under contract with EyeMed through FY28 but agreed to initiate discussions regarding vendor performance and alternative options.

A motion was made by Erin Orcutt to place EyeMed on notice of potential non-renewal, and request a meeting with EyeMed representatives within the next two months to discuss service concerns.

Motion

Debra Watson seconded the motion.

There was a roll call vote.

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

PBIRx Report:

Angela Medeiros reviewed the pharmacy performance and explained the total pharmacy cost per member per month has increased to 10.76%. The traditional drug costs increased largely to GLP-1 medications. Specialty pharmacy costs decreased approximately 3%, driven by biosimilar adoption and PillarRX savings. Angela highlighted the top two drugs are GLP-1s, specifically Mounjaro and Ozempic. The other medications Angela touched on are to treat inflammatory conditions or cancer. Angela reported obesity continues to rise at a high rate, up 70% over the last year. Angela then discussed the Harvard Pilgrim Pharmacy transition, explaining member disruption have been mailed and new pharmacy ID cards will be distributed in June. Angela also reported that members are not limited to use CVS pharmacies despite the CVS Caremark PBM arrangement. Angela moved on to review Select Drugs and Products Program administered by PaydHealth. The program is designed to reduce costs for members, and the estimated net savings of $1.1M to the plan, $55k to members. Angela explained the program will outreach the patients that are impacted, with the number being under 100 patients, as well as member distribution would go out in early June, so a decision would need to be made quickly.

Good Health Gateway Report:

Patricia Joyce provided an update on CCMHG's Diabetes Care Rewards Program through April 30, 2026. Patricia highlighted there are 846 members identified with diabetes, and 252 actively enrolled participants. There are 120 participants currently meeting program requirements and receiving zero-dollar copays. Patricia explained that the high-risk population engagement remains strong. Members saved more than $38,000 in prescription copays during the reporting period. CCMHG has received more than $133,000 in shared rebate revenue from the program. Patricia also discussed that they are reaching out to members and new members who might be newly diagnosed to gain participation in the program.

Carrier and Vendor Reports:
BCBS- Caroline Burnham announced Julie Scansoroli will be transitioning to a new role after 10 years supporting CCMHG, and Alicia Cruz will now assume account management responsibilities. Caroline also agreed to provide additional information regarding the Teledoc Health Comprehensive Weight Care Program and the Wellness Reimbursement at the next meeting.

CanRx- Jim Riley reported the projected savings remail favorable. Additional outreach campaigns and personalized member communications are planned. Jim also highlighted the attendance at benefit fairs generated significant member engagement.

HPHC- Cashel Scanlon reported there will be future follow-up regarding the Health Weight Program wellness reimbursement from Harvard Pilgrim.

Information Sharing and third-party vendor engagement:

Michael MacMillan proposed future discussion regarding formalized processes for evaluating and engaging third-party members, as well as establishing stronger contractual protections related to data security and breach responses. Michael would like to develop a standard of protocols for future vendor agreements, and advised he would have a draft of examples of agreements for the next meeting.

Other Business:

Debra Watson expressed interest in transitioning from regular Steering Committee member to alternate, allowing Gareth Markwell to serve as the primary representative. There would be a vote at the next board meeting in July.

Erin Orcutt adjourned the meeting at 10:24 A.M.
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Minutes prepared by Karen Quinlivan
Gallagher Benefit Services, Inc.