

# MINUTES OF THE CAPE COD MUNICIPAL HEALTH GROUP

**Steering Committee Meeting**  
Wednesday, May 24<sup>th</sup>, 2023, 9:00 AM

Barnstable County Offices  
Innovation 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 May 24<sup>th</sup>, 2023 at 9:00 a.m. at the Barnstable County offices at 3195 Main St Barnstable, MA 02630.

### **Steering Committee members present:**

Erin Orcutt, Steering Committee Chair  
Noreen Mavro-Flanders, Board Chair  
Michael MacMillan, Steering Committee Vice-Chair  
Robert Whritenour  
Debra Blanchette  
Laurie Barr  
David Flynn  
TK Menesale  
Susan Wallen

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

### **Guests Present:**

Rich Bienvenue, CPA  
Deanna Desroches  
Maggie Downey  
Caroline Burnham  
Julie Scansaroli  
Lauren McCallum  
Jim Riley  
Marc Shapiro  
Dave Sirowich  
Caitlin Marron  
Denise Dauses  
Joseph Anderson  
Marianna Gil  
Karen Quinlivan

CCMHG Treasurer  
CCMHG Wellness Consultant ( Mainland)  
Wellness Committee Chair  
Blue Cross Blue Shield of MA (BCBSMA)  
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Harvard Pilgrim Health Care  
CanaRx  
PBIRx  
PBIRx  
EyE Med  
PinnacleCare  
Gallagher Benefit Services, Inc. (GBS)  
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Erin Orcutt, Steering Committee Chair, called the meeting to order at 9:10 a.m. She said that the meeting was being recorded and asked if there were any objections. There were none.

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

|  |                        |
|--|------------------------|
| Erin Orcutt, Steering Committee Chair  | Cape Cod Regional Tech |
| Noreen Mavro-Flanders, Board Chair     | Dukes County           |
| Debra Blanchette                       | Town of Barnstable     |
| Michael MacMillan, Steering Vice-Chair | Monomoy RSD            |
| Robert Whritenour                      | Town of Yarmouth       |
| Susan Wallen                           | Nauset RSD             |
| Dave Flynn                             | Dennis Yarmouth RSD    |
| Laurie Barr                            | Town of Eastham        |
| TK Menesale                            | Hyannis Fire District  |

**Approval of Minutes of the March 22, 2023 Steering Committee Meeting and notes of 04/26/2023:**

Motion

Bob Whritenour motioned to approve the minutes of March 22, 2023 as presented and the notes of April 26, 2023

Dave Flynn seconded the motion.

There was a roll call vote.

|                       |     |
|-----------------------|-----|
| Erin Orcutt           | Yes |
| Noreen Mavro-Flanders | Yes |
| Michael MacMillan     | Yes |
| Debra Blanchette      | Yes |
| Bob Whritenour        | Yes |
| Laurie Barr           | Yes |
| Dave Flynn            | Yes |
| Susan Wallen          | Yes |
| TK Menesale           | Yes |

The motion passed by unanimous vote.

**Treasurers Report:**

Rich Bienvenue provided an overview of the financial position as of March 31, 2023, (unaudited figures). Fund balance at the end of March was \$45 M with current YTD earnings of \$2.8M. There is a new claims administrator for COBRA and claims that flow through them need to catch up. There is also the ongoing issue with Harvard Pilgrim so that should be an impact to the financials. The Dental Fund is showing current year earnings of \$629,000 with a healthy surplus. It is a constant effort these days following up with lots of members. Falmouth has been resolved and Wellfleet is mostly resolved. There are administrative issues with Cape Cod 5. They are FDIC insured to \$250,000. Excess is swept out to another bank so you don't have any more than \$250,000 in an account on a given day. Mr. Bienvenue had to create a sweep account and now needs to reconcile that which will be a bit of a hassle. The Xero platform which he uses is updating and custom reports are expiring and will have to be recreated. Banking is very secure and nothing happens in Xero without a bank authorization.

### **Wellness Program update and budget:**

Maggie Downey, Wellness Chair passed around a summary of an email sent endorsing the FY24 Mainland Budget. The FY24 budget reflects a 51% increase to the existing FY23 budget. Blue Cross is increasing the amount of the wellness portal from \$5,000 to almost \$25,000. They have redesigned it significantly and we are really excited about it. It will have an app which is much more acceptable and user friendly. The goal will be to drive more and more members to it. It is for all members, not just Blue Cross members. The committee is also looking to increase the stipends and prizes to members. Mammograms would go from \$25 to \$50, colonoscopy from \$50 to \$100. They have been pretty static for some time. There is a proposal to increase Deanna's hourly rate from \$55 to \$65 an hour and the instructor fees from \$100 to \$125. The county nurse fee schedule has gone up. Inflation in general is what's driving the increase in the request.

Deanna Desroches said that the the biggest ticket item is the wellness portal. It is \$.30 per member per month for utilization. The website is mobile friendly now which it has not been for the last 10 years. One of the most negative comments from members is they can't use the portal on their phone. It will be Apple friendly, Fitbit, Garmin and Fitness Pal as well. Blue Cross has awarded the group with \$15,000 wellness credits. They will be used for the first \$15,000 in charges for the year. The total budget was highlighted with increases in black and decreases in red.

Michael MacMillan said this is a really big increase. His district has tons of things that they would like to increase but because of budget they can't. He asked what percentage of salary increases are proposed.

The Wellness Consultant increase is 18% and the instructor increase is 25%. Those have not been increased in quite some time.

Mr. MacMillan said he would be interested in seeing some data around the impact of these programs.

Rich Bienvenue said that Wellness has always been a tough one because you can't quantify it. You can't say that because someone quit smoking five years ago that that is why they are not having a heart attack.

Deb Blanchette said that well ness has been active for a very long time and has had a tremendous impact on the members.

Bob Whritenour said that perhaps there is a national wellness network that the group could tie into for statistical data. The health carriers offer wellness programs as well and that data exists.

Joe Anderson said that there will be informatics reports coming from the carriers in the fall that will delve into the topic of claims categories and strategies to address. The group will have to figure out for the fiscal year what type of data to collect and how to quantify. Wellness programs are more about keeping people who are healthy healthy and introducing those who are borderline to new healthy habits and encouraging preventative screening.

Noreen Mavro-Flanders asked how many screenings have increased. Is the increase in fee going to increase the overall budget? Also how many participants are there? Are there 2,000 out of 20,000 members? How many

participants are the same members taking the same classes? Are we reaching a wide group of people or is it the same folks that feel like they've joined a club.

Deanna Desroches said she is seeing people that she has never seen or heard their names before.

Michael MacMillan asked if first time participants could be tracked. That piece of data would be a helpful indicator of how successful programs are.

Erin Orcutt said that there is a four person Wellness Committee that is making some very important and expensive decisions involving the budget and more strength in numbers would certainly lighten the lift and provide better understanding. Perhaps a plea at the next Board meeting can increase participation.

Debra Blanchette motioned to accept the Mainland FY24 proposed budget as presented.

Motion

Susan Wallen seconded the motion. There was a roll call vote.

|                       |         |
|-----------------------|---------|
| Erin Orcutt           | Yes     |
| Noreen Mavro-Flanders | Yes     |
| Michael Macmillan     | Yes     |
| Debra Blanchette      | Yes     |
| Bob Whritenour        | Yes     |
| Laurie Barr           | Yes     |
| Dave Flynn            | Yes     |
| Susan Wallen          | Yes     |
| TK Menesale           | Abstain |

The motion passed by majority vote.

### GBS Reports:

Joseph Anderson said the most recent FY23 Funding Rate Analysis (FRA) report can't be provided because of the missing Harvard Pilgrim claims data.

Karen Quinlivan reviewed the Reinsurance reports. She said the FY23 policy period through April 2023 had 4 claimants with total claims in excess of the \$400K specific deductible of \$2,060,056. Total reimbursements of \$0 have been received to date with an outstanding amount due of \$460,056. She said there are 24 claimants on the 50% Report with claims totaling \$6,757,728.

### Legal Opinion for Liability for CCMHG:

Joe Anderson said Gallagher is in process on collecting samples of release forms that are being used in the field to get them over to Leo Peloquin for review and commentary.

### PinnacleCare presentation:

Denise Dausen presented a brief overview of the Pinnacle Care program to refresh everyone's memory of the program. Their health navigator services are offered at no cost to plan members and they work quickly to connect them with the right specialists for any conditions where a member is looking for guidance on diagnosis, treatment and access to care. She reviewed utilization reports for the last year. . There were 42 closed engagements

broken out by benefits, navigation. Advisory support and bill negotiation services. There was a spike in the fall because the program was presented to the Benefits Administrators and flyers were sent out as well. Engagement was typical of a group this size. It typically takes a good three years to get a program fully ramped up and promoted to the extent that there is member recognition. There is a guaranteed ROI for the first three years of the contract.

Erin Orcutt said that the Steering Committee just debated a Wellness Budget that has nearly the same annual cost as this program. It needs to be promoted through education for increased utilization.

Ms. Dausen said she would like to get in touch directly to HR folks to get them content to promote the program with flyers, webinars or whatever the group thinks will help move the program along.

#### Eye Med Annual Report:

Caitlin Marron provided an annual review and historic look back at overall benefit utilization over the last several years. Eye Med is materials benefit with coverage for glasses and contacts. All benefits are covered on a calendar year. Everything resets on January 1<sup>st</sup>. A lot of clients still have every two years for a frames benefit so that is a nice differentiator. There is \$150.00 allowance for frames and a separate \$150 for contact lenses with a 20% balance allowance over the allowance. Copays are \$20 for most lenses with more for premium lenses. There are a number of other copays for lens add-on options for those things like lens coatings. In network utilization is about 94%. Lowers cost options like BJ's or Costco are not network providers. Most members are opting for glasses over contact lenses with 42% getting single vision and 52% getting progressives and the remainder bifocals. Outside of open enrollment, EyeMed can do presentations to remind members of the benefit. Communication goes out on a quarterly basis. EyeMed also has a mobile app that members can set custom reminders on as well as have access to their ID. Member savings has been consistent. Ms. Marron also highlighted the support team available at EyeMed.

#### Harvard Pilgrim cyber security update:

Lauren McCallum said that Harvard Pilgrim is offering a 2 year credit monitoring service to any member enrolled back to 2012. Notification to impacted members will be sent on the group's behalf. There is a dedicated phone line set up available from 9:00 AM to 9:00 PM. Providers are being asked to continue to see patients and they will be made whole. If members experience problems with doctors are telling them they need money up front, there is an escalation process that can be followed for provider relations outreach. The rollout of the insourcing of behavioral health has been put off until the fall so Optum will continue to be providing services. Systems are in the process of restoration. Enrollment and eligibility is the first priority given that open enrollment is upon us.

#### PBIRx Report:

Dave Sirowich, from PBIRx provided reporting through the month of March. He said the combined estimated per member per month prescription drug costs, including Rx rebates, were \$151.01 last year and \$166.39 this year. The increase was 10.18%. Traditional drug costs were up 9.94%, while specialty med costs were up 10.47. Blue Cross Rx costs were up 8.26% net of rebates, and Harvard Pilgrim costs were up 17.06% versus last year. Increased utilization of specialty drugs is what is driving up costs. Data from the PillarRx program will be updating as more utilization is reported. It is estimated that the costs will decrease for Blue Cross. Net savings on that program is probably going to be almost \$150,000 per month.

#### Dental Issue:

Susan Wallen highlighted an issue with the benefit for crown restoration that her husband recently experienced. The only time that a crown is going to be covered is if there is a crack or it is decayed. A tooth that is falling apart due to age or perhaps previous radiation or chemotherapy is considered age related and not covered. The

appeals process is lengthy and costly and some dentists are reluctant to do it. Delta Dental has become more national than it used to be. This perhaps would merit an enhancement to the policy since the group is self-insured. The issue will be discussed further at the next meeting.

**Other Business:**

The next Steering Committee Meeting was set for 9 a.m. on June 21<sup>st</sup>, Harbor View Conference Room, to the right of Mary Pat Flynn.

There was no other business.

Bob Whritenour motioned to adjourn the meeting.

Debra Blanchette seconded the motion. .

Motion

Chair, Erin Orcutt, adjourned the meeting by unanimous consent at 11:55 AM.

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