



MINUTES OF THE CAPE COD MUNICIPAL HEALTH GROUP

Steering Committee Meeting
Wednesday, June 18, 2025, 9:00 AM

By Virtual Participation

MEETING MINUTES

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on June 18, 2025, at 9:00 A.M.

Steering Committee members present:

Erin Orcutt, Steering Committee Chair
Laurie Barr
Susan Wallen
Debra Watson
Robert Whritenour
Justyna Marczak

Cape Cod Reg. Tech.
Town of Eastham
Nauset RSD
Town of Barnstable
Town of Yarmouth
Barnstable County

Guests Present:

Deanna Desroches
Triva Emery
Beth Kaeka
James Robinson
Jon Snyder
Elaine Graves
Marc Shapiro
Bob Kademian
Sarah McCormick
Jim Riley
Chris Collins
Lauren McCallum
Carli Burnham
Cheryl Begnal
Patty Joyce
Joseph Anderson
Patrick Flattery
Karen Quinlivan

CCMHG Wellness Consultant (Mainland)
CCMHG Wellness Consultant (Vineyard)
Dukes County
Town of Edgartown
Town of Tisbury
Dukes County Retirement
PBIRx
PBIRx
Delta Dental of MA
CanaRx
CanaRx
Harvard Pilgrim (Point 32 Health)
Blue Cross Blue Shield of MA (BCBS)
Tufts Health Plan
Abacus Health Solutions
Gallagher Benefit Services Inc. (GBS)
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Erin Orcutt, Steering Committee Chair, called the meeting to order at 9:03 A.M.

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

Erin Orcutt	Cape Cod Regional Tech.
Laurie Barr	Town of Eastham
Deb Watson	Town of Barnstable
Bob Whritenour	Town of Yarmouth
Susan Wallen	Nauset RSD
Justyna Marczak	Barnstable County

Approval of the minutes of May 21, 2025, Steering Committee Meeting:

Bob Whritenour motioned to approve the minutes of May 21, 2025.

Motion

Susan Wallen seconded the motion

There was a roll call vote.

Erin Orcutt	Yes
Bob Whritenour	Yes
Laurie Barr	Yes
Deb Watson	Yes
Susan Wallen	Yes
Justyna Marczak	Yes

The motion passed by unanimous consent.

Wellness Reports:

Deanna Desroches presented her report. There were many programs wrapped up in May and the transition will be for summer programming. Golf and Fly fishing are popular with an outdoor summer dance series as well. Pilates will be done outdoors in the park at Flax Pond in Yarmouth. Beach Yoga will be held at West Dennis Beach. Stand-up paddle board sunset tours are also planned. There will also be a learn to paddle board class. Incentive cards will be going out on July 1st for the year for colonoscopies and mammograms and the wellness portal is geared up for July 1st as well.

Deanna presented her budget for the FY26 plan year. There are 2500 members on the mailing list and there were 162 programs presented for members throughout the year with 2200 members participating. Of those, 1200 – 1300 were unique users and 290 were first time participants. The budget proposal had a 22% increase from the prior year. It included a 5% increase in the Wellness Coordinator rate from \$70 to \$73.50 per hour. The remainder of the increase is driven by programs that were being offered. Falmouth is now being offered one evening. There are two new programs in Hyannis in the mornings for retirees. In Yarmouth there are programs



five nights per week. There are more financial workshops including retirement workshops and Health Savings Account workshops. There are more members participating in Maintain Don't Gain and monthly mailings are helping increase participation.

Bob Whritenour motioned to approve the FY26 Mainland Wellness budget of \$ 478,570.

Motion

Debra Watson seconded the motion

There was a roll call vote.

Erin Orcutt	Yes
Bob Whritenour	Yes
Laurie Barr	Yes
Deb Watson	Yes
Susan Wallen	Yes
Justyna Marczak	Yes

The motion passed by unanimous consent.

Triva Emery presented the report for the Vineyard. There was over \$3,000 worth of free programming with partnerships in May and June so far. The cross-island hike was very popular. There were two groups that were training for that hike through the spring. One group finished the whole 19 1/2 miles and the other stopped at about 11 which was super. Open water swims are gearing up to start in July but for now, cold plunges are ongoing. Hip hop, Zumba, boxing, and weight training continue to bring more people out. The end of school brings the opportunity for teachers certified in disciplines to share knowledge throughout the summer.

The budget was reviewed next. The budget is proposed for a 15.8% increase to \$122,0000. The consultant fee is going from \$65.00 to \$70.00 per hour. Mileage has now been added as well. The total increase is about \$16,000.

Bob Whritenour asked if she could share information regarding free community partnerships.

Ms. Emery said she had a relationship with strong Martha and Up Island in West Tisbury. She teaches a couple of weight training classes, and they allow members to come in at no cost. Recovery Yoga is something that one of the members teaches through the library system. Surf casting is in partnership with the local bait and tackle shop.

Bob Whritenour motioned to approve the FY26 Vineyard Wellness budget of \$ 122,000.

Motion

Susan Wallen seconded the motion

There was a roll call vote.

Erin Orcutt	Yes
Bob Whritenour	Yes
Laurie Barr	Yes
Deb Watson	Yes
Susan Wallen	Yes
Justyna Marczak	Yes

The motion passed by unanimous consent



Joe Anderson said that the contracts for both coordinators were reworked to have them aligned with respect to language. With that he asked if there would be a motion to approve format.

Bob Whritenour motioned to approve the contract format for the wellness consultants.

Motion

Laurie Barr seconded the motion

There was a roll call vote.

Erin Orcutt	Yes
Bob Whritenour	Yes
Laurie Barr	Yes
Deb Watson	Yes
Susan Wallen	Yes
Justyna Marczak	Yes

The motion passed by unanimous consent

Treasurers Report:

Rich Bienvenue was unable to attend the meeting due to vacation but would have a report at the next meeting.

CanaRx Report:

Jim Riley said that a report has been created with a breakdown of the top 15 divisions in the group with savings numbers. All got a custom post card with the last mailing specific to their municipalities. Hopefully, that will encourage folks to take a closer look. There are two individuals within CCMHG that have potential annual savings of over \$20,000. Another 39 had savings between 10 and 20K. The \$50 gift card promotion is in process. Incentive webinars are another way to offer a \$25 gift card for 20 minutes of time to watch an online seminar. There could be 6 or so offered at different times to accommodate. Any ideas would be welcome to increase participation.

GBS Reports:

Joseph Anderson reviewed the FY25 Funding Rate Analysis (FRA) report with data through April 30, 2025 (paid claims basis). The composite expense-to-funding ratio was 102%. That reflects the pulses of Rx rebates that come quarterly. Senior products are over 100% so that will bear some watching. Dental is running at 103.1% with a deficit of \$176,084.

Karen Quinlivan reviewed the stop loss for the FY24 policy period through April 30, 2025. There were 15 claimants with total claims in excess of the \$400K specific deductible of \$1,789,425.97. Total reimbursements of \$1,841,248.97 have been received to date, with an overpayment credit of \$51,823.00. She said there are 55 claimants on the 50% report with claims totaling \$14,503,143.82. For the FY25 period through April there were 11 members with total claims in excess of the \$400K specific deductible of \$ 1,156,348.35. There have been no reimbursements yet. There were 45 members at 50% with total claims of \$12,102,290.07.

MMRA update:



Joe Anderson said that the Mass Municipal Reinsurance Arrangement with West Suburban Health Group had their recent renewal. At the earlier ratings meeting in February, he had calculated a 15% increase. The actual renewal came in at 7.7%. That means that the solution is viable and working. The stop loss market is becoming increasingly hard and the solution in place is a good thing for all concerned.

PBIRx Report:

Bob Kademian, RPh provided his report. He reviewed the overall PMPM cost increase of 22.95%. Traditional is up 47.5%. Obesity drugs are driving that. Specialty drugs are up 9.44%. In the Obesity category costs are now at \$5.4 million for the first nine months of the plan year. The estimated costs for the entire plan year are \$7.2 million. Costs for the entire plan year in 2024 were \$2.3 million. Costs trended throughout 2029, and the costs were staggering at \$50 million in 2029. Wegovy and Zepbound are in the top three cost categories. That is why the group needs to think of action. There will be no change to CCMHG on weight loss drugs until July of 2026 with the Blue Cross announcement that they will not cover. HPHC has announced that as of July 1, 2025, they will cover Zepbound.

The pharmacy subcommittee has been meeting, and they will discuss weight loss drugs in depth as well as the other vendors on the RFP. One strategy may be changing the plan design to have 50% coinsurance and encouraging the use of a copy card or coupon. Increasing the BMI requirement is another option. Lifetime caps are another. The subcommittee will have another virtual meeting prior to the next Steering and Board meeting.

Good Health Gateway Dashboard Report:

Patty Joyce presented a current dashboard report through April. The program on the ape has been in place for 15 years. There are 849 members eligible with 31% engagement in the program or 266 members. There are 119 adherents in the program requirements receiving zero copays. There are 157 high risk members and 92 are enrolled with 41 adherents. Participation is very good compared to the national average. Rebates are shared back with the group and to date, \$125,748 in rebates have been issued. Constant communication is maintained with members. In person appearances at all health fairs plus videos and website promotion helps keep the program top of mind. There are also quarterly mailings and registration incentives.

Health and Vendor reports.

Delta Dental – Sarah McCormick said that the benefit enhancements will go into effect in several weeks. Feedback at health fairs has been positive.

Harvard Pilgrim- Lauren McCallum announced that Harvard Pilgrim has a new CEO, Patrick Gallagher and brings extensive experience in the healthcare industry. She also reminded that Zepbound is the approved weight loss drug as of 07/01/2025. Like Blue Cross, as of 07/01/2026 on renewal, HPHC will move to exclude coverage for weight loss drugs. There have also been some formulary changes as of September 1st. Stelara will move to not covered with an alternative listed. One Touch test strip is moving to non-covered. HPHC will only cover Abbott products. The five members on the Cape impacted will be notified.

Blue Cross – Carli Burnham said that as of 07/01/2025, Humira is no longer covered. There are biosimilar alternatives.

CanaRx- Jim Riley said that as of last month, \$480,000 has been saved. Projected savings are about \$525,000. A typical quarterly outreach is ongoing, and he will be reaching out to benefit administrators with unit specific reports. A new benefit administrator presentation is being worked on to include a focus on what CanaRx means to the group as a whole. A more personalized approach can also be made to high potential individuals. There are over 32 individuals that could save over \$20,000 per year.

Other Business:



Gallagher

Insurance | Risk Management | Consulting

Susan Wallen said that she is retiring on June 30th. Her intention is to stay on the Steering Committee but there is a new Superintendent, and she will have a conversation with him soon as to whether he wants her to continue. Beth Kaeka reminded that she is interested in the alternate position on the Steering Committee. It will be voted on at the July meeting.

The next in-person meeting will be on July 23rd at Barnstable County.

There was no other business.

Bob Whritenour motioned to adjourn.

Erin Orcutt adjourned the meeting at 10:21 A.M.

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