



# MINUTES OF THE CAPE COD MUNICIPAL HEALTH GROUP

**Steering Committee Meeting**  
Thursday, June 20, 2024, 9:00 AM

By Virtual Participation

## **DRAFT** MEETING MINUTES

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on June 20, 2024, 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  
Susan Wallen  
Megan Downey  
TK Menesale

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

**Guests Present:**

Deanna Desroches  
Kathy Logue  
Carli Burnham  
Bob Kademian  
Patty Joyce  
Jim Riley  
Chris Collins  
Sarah McCormick  
Joseph Anderson  
Karen Quinlivan

CCMHG Wellness Coordinator (Mainland)  
Dukes County  
Blue Cross Blue Shield of MA (BCBSMA)  
PBIRx  
Abacaus Health Solutions Inc.  
CanaRx  
CanaRx  
Delta Dental of MA  
Gallagher Benefit Services Inc. (GBS)  
Gallagher Benefit Services Inc. (GBS)

Erin Orcutt, Steering Committee Chair called the meeting to order at 9:03 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

Cape Cod Regional Tech



Noreen Mavro-Flanders, Board Chair	Dukes County
Bob Whritenour	Town of Yarmouth
Deb Watson	Town of Barnstable
Michael MacMillan	Monomoy RSD
TK Menesale	Hyannis Fire
Laurie Barr	Town of Eastham
Susan Wallen	Nauset RSD
Megan Downey	Town of Chatham

**Approval of Minutes of the April 24th, 2024, Steering Committee Meeting:**

Robert Whritenour motioned to approve the minutes of May 22, 2024.

Motion

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

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

The motion passed by unanimous vote.

**Wellness Reports:**

Triva Emery was unable to attend for the Vineyard, but she did include a report in the packet.

Kathy Logue gave a status update on the Wellness Budget for the Vineyard. A meeting was to be held on making the budget format more uniform and similar to the mainland budget. A meeting was not held until a few days before this meeting. A problem in format is the fact that Triva conducts many of the programs herself and the separation of costs for her services from the program itself is difficult.

Erin Orcutt said that the matter has been discussed for some time and she was disappointed that nothing had been achieved. Conversations needed to be had prior and it will have to be an agenda item for the July meeting.

Deanna Desroches presented the wellness report for the mainland. There are 1700 subscribers on the email list and that increases every week. Emails have a read rate of 51% vs. the industry average of 18%. There have been 105 events for members in FY24 compared to 55 in FY23. There have been 2,817 members participate to date in FY24 compared to 1,752 in Fy23. The numbers are growing with programs being offered in three different locations. That may increase to four with the addition of the Gus Canty center in Falmouth.



The FY25 budget includes an increase of \$16,805.00. There is an allocation of 5000 wellness credits for the portal thanks to Blue Cross. The primary driver of the increase is the desire to increase the consulting fees from \$65 to \$70 per hour. Increasing the budget with the addition of the brain boosts and a few other things that are being done throughout the year like increasing the newsletter frequency. The nutrition budget has been changed to Healthy Living because the programs have changed a little bit. Improve your Numbers will be a 12-week program with the addition of nutritionists. The walking programs have increased due to the addition of the strength and walk program.

Ms. Desroches reviewed what has been used in the budget so far compared to FY23 and the balance remaining. She also explained what the admin costs consist of. They are the four members putting together programs, creating events on the website so that members can register. That also invoices going to the programs, meeting with instructors, finding new ones and creating new programs. More hours are involved in doing these things, hence the increase.

Erin Orcutt said that a 4% increase does not seem monumental and asked for a motion.

Debra Blanchette made a motion to accept the Mainland FY25 budget as presented totaling \$391,233.00.

Motion

Bob Whritenour seconded the motion. There was a roll call vote.

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

The motion passed by unanimous vote.

Kathy Logue asked if it would be possible to have one or two of the Steering Committee meet with one or two of the Vineyard Wellness Committee to move the Island budget issue along prior to the July meeting.

Michael MacMillan said that he and Noreen had met with Deanna and could probably do the same.

Ms. Logue said that the problem is that Triva does not have staff and while they run similar programs, they are administered differently. If she must tease out administrative costs on a daily basis, that will involve more time.



## Treasurers Report:

Rich Bienvenue was unable to attend the meeting but said he would have a report ready next week.

Karen Quinlivan said he did have a proposal for a budget increase, but she did not receive anything from him for the packet.

Erin Orcutt said that she had brief conversations with him, and she does feel comfortable bringing it up at the next meeting. He is looking for a nominal increase and he has not increased his fees in 15 years.

## GBS Reports:

Joseph Anderson reviewed the FY24 Funding Rate Analysis (FRA) report with data through May31, 2024 (paid claims basis). The composite expense-to-funding ratio was 103.7%. The estimated Funding deficit was \$5,411,260. There was heavy utilization with an erosion of \$3 million in a month. There are 13 new claimants that have eclipsed 50% on the stop loss report and the previous months there were 8 new. One month essentially wiped surplus that had accumulated over the previous 9 or 10 months. Medicare continues to run heavy. Fred Winer is retiring as of 06/30 and Lauren McCallum could not make the meeting today. As of January 1<sup>st</sup>, 95 Tufts members will have to be transitioned to Harvard Pilgrim absent another choice. Ms. McCallum can address that in future meetings. Medicare has been getting a lot of attention this year. The drug portion come January may be a material increase. Dental is running at 91.8%.

Karen Quinlivan reviewed the stop loss for the FY23 policy period through May1 2024. There were 14 claimants with total claims in excess of the \$400K specific deductible of \$2,031,968.75. Total reimbursements of \$1,726,326.90 have been received to date, with an outstanding amount due of \$305,641.85. She said there are 49 claimants on the 50% Report with claims totaling \$13,014,995.02. For the FY24 period through May, there were 9 members in excess of the specific deductible with excess claims of \$ 1,278,281.62. There have been no reimbursements received yet. There were 40 claimants at 50% with updated paid claims of \$10,574,787.33.

Noreen Mavro-Flanders asked why there were no reimbursements yet from the MMRA for FY4.

Joe Anderson said that efficiencies play a role and Gallagher is pounding the drum to get reimbursements on track. It is being actively managed at this point.

Mr. Anderson said that the renewal came in at a positive 6.9%. Performance last year was excellent. The MMRA remains robust moving forward. One of the groups, the Minuteman Nashoba Health Group, decided to dissolve as of 06/30/2024 They represents only 13 % of the revenue and analysis by the underwriters suggested that there was no material impact associated with their departure. The 6.9% increase was calculated with the new population, and bears that out. Only 4% of total active plan self funding spend is tied up with stop loss expenditure. Bob Whritenour had mentioned at the last meeting an email which suggested that there may be implications from the withdrawal of Minuteman Nashoba Health Group. That was speculative and has no bearing on the realities of how the group is crafted and where it is projected to go.

Bob Whritenour thanked Joe for the update given the correspondence that the group receives from time to time. Hearing the numbers shows the misrepresentation in the marketing correspondence and it is comforting to know that the increase is coming in below estimate.

Mr. Anderson said that not every member of the 53 units has been a student of the game with regular attendance and the applied learning to understand the strength of what has been built over the last 30 years. There is a robust trust, and small units enjoy the protection of large purchasing power. Education of the folks that aren't aware of that value and strength may be an opportunity.

Noreen Mavro-Flanders said that the September meeting of the MMRA will be her last and she urged another member to become involved.



Bob Whritenour asked Joe Anderson about a public records request on the CanaRx program.

Mr. Anderson said that it appears to be an activist group that is out of Washinton D.C. They sent it out to a broad population. It appears they are looking for irregularities in alternate sources of attaining Rx. CanaRx has addressed this that has come to light and has operated in a highly regulated environment for years.

## **PBIRx Report:**

Bob Kademian, RPh provided reporting through the month of March. He said the combined costs have gone up 7.63%. This is excellent compared to February. Traditional drugs are increasing faster than specialty up 19.98% and specialty drugs are up 17.36%. Blue Cross is up .22% and Harvard Pilgrim up 32.04%. This is largely because of the security incident and data collection and should decrease over time. April and May costs are higher looking forward. There is another obesity drug that is coming on market that may be combined with other weight loss drugs. More information will be coming. There will be more webinars in combination with CanaRx and Good Health Gateway planned for the fall.

## **Good Health Gateway Dashboard Report:**

Patty Joyce presented the Good Health Gateway Dashboard Report through April 30, 2024. There are 846 members designated as having a diabetes diagnosis. Of those, 247 are currently enrolled in the program with 126 members adherent in completing program requirements to receive \$0 copays. There have been 171 members identified as high risk and of those, 105 are enrolled in the program and 49% are adherent with program requirements. The program is delivering greater enrollment than the national average and strong adherence. There were 1085 member prescriptions with \$32,984 in waived member copays and \$ 138,302.16 in rebates back to the CCMHG. Copy incentives drive ongoing engagement and increase adherence. A big part of the program is also awareness, and they appreciate the invitation if health fairs and wellness events. Custom videos are available on the website and can be added to any municipal site. Incentive and registration campaigns will continue. A new campaign will target those enrolled that have not completed an activity yet. Monthly themed emails go out as well as quarterly mailings, outreach phone calls and a newsletter. A re- launch mailing will be going out in September to reintroduce the program to encourage new employees to become aware of the program.

Noreen Mavro-Flanders said that she heard from a member that will be retiring and will miss the program as they transition to senior coverage. They really enjoyed and benefited from the program.

## **Health and Vendor Reports:**

CanaRx – Chris Collins said that involvement is the key and that is the goal for all.

Jim Riley said that total savings through Mayl were \$just over \$422,000. Projections through the end of June are \$460,000. Average savings for employees has been \$55,000 for the last 11 months and the average per script is \$120.00 or \$480 per year. Outreach strategies will be the focus for the next few months.

Blue Cross – Carli Burnham said that Blue Cross is working on administration and making sure that everything is up to date for 07/01. If any new enrollees need ID cards, just let them know. If anyone needs printed materials, they can send those as well.

Harvard Pilgrim – Lauren McCallum was unable to attend the meeting.

Delta Dental – Sarah McCormick said the monthly brain boost was a success this month. Deanna sent out meeting notes afterwards and it was a very interactive session. Brian Putney is now the Client Service Manager and will be attending the July in person meeting.



**Gallagher**

Insurance | Risk Management | Consulting

**Other Business:**

There was no other business.

Bob Whritenour motioned to adjourn.

Michael MacMillan seconded the motion.

Erin Orcutt, Steering Committee Chair adjourned the meeting by unanimous consent at 10:11 AM.

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