

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

Steering Committee Meeting
Tuesday, July 27, 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 July 27, 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
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)
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, RPh	PBIRx
Chris Collins	CanaRx
Jim Riley	CanaRx
Kate Sharry	Gallagher Benefit Services, Inc. (GBS)
Carol Cormier	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 9:01 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	County of Dukes County
Erin Orcutt	Cape Cod Reg. Tech High School
Robert Whritenour	Town of Yarmouth
Beth Deck	Cape Cod Collaborative

Approval of Minutes of the June 22, 2021 Steering Committee Meeting:

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



Erin Orcutt seconded the motion.

There was a roll call vote.

Skip Finnell	Yes
Noreen Mavro-Flanders	Yes
Erin Orcutt	Yes
Robert Whritenour	Yes
Beth Deck	Yes

The motion passed by unanimous vote.

Susan Wallen joined the meeting at this time.

Treasurer's report:

Treasurer Richard Bienvenue, CPA reviewed the financial reports of May 31, 2021 (unaudited figures). The Trust Fund has \$48.1M in cash, and the investment fund should have another deposit shortly of \$3.2M. The total investment balance is \$27,328,528. He said that the trust fund surplus through April is \$7.5M, with total equity at \$64.2M. There has been an increase in claims. Earnings have decreased in the last few months due to those increased claims costs. It is reflected in the IBNR of \$11.6M. Mr. Bienvenue has everything set up for year end and will be contacting the auditor to begin the FY21 audit. Wellfleet and Truro now appear to be on track for payments.

Skip Finnell asked if there is any change in the terms of the audit contract and if the price and timing is the same.

Mr. Bienvenue responded that the terms and schedule is the same as the prior year.

Robert Whritenour motioned to approve the Treasurer's report as presented.



Erin Orcutt seconded the motion.

There was a roll call vote.

Skip Finnell	Yes
Noreen Mavro-Flanders	Yes
Erin Orcutt	Yes
Susan Wallen	Yes
Robert Whritenour	Yes
Beth Deck	Yes

The motion passed by unanimous vote.

GBS Reports:

Carol Cormier reviewed the FY21 Funding Rate Analysis (FRA) with data through June 2021. She said that for the health plans, the 12-month Expense-to-Funding ratio was 95.0% and that funding from the rates was

CCMHG Steering Committee Meeting July 27, 2021

\$7,392,150 above the major expenses on a paid claims basis. Of that amount, \$4,077,387 was from reinsurance with \$1.5M of that from claims from the prior year.

Ms. Cormier said that the Dental FRA showed an expense-to-funding ratio through May of 77.6% generating a dental funding surplus of \$1,368,090.

Skip Finnell asked if Ms. Cormier had any suggestions regarding what could be done with the excess balance in the dental fund.

Ms. Cormier said that the rates are already held and there is a one-month premium holiday set up for December. She said other measures could be considered including an additional premium holiday.

Mr. Finnell said this could be an agenda item for the next Steering Committee meeting.

Carol Cormier said that EyeMed had been working with two underwriters all along, but they had changed one to Fidelity Security Life Insurance. Documents are in process to sign and forward to them for update. Coverages, benefits and rates remain the same.

Other Business:

Skip Finnell asked the group if they would like to meet in-person going forward or remotely.

There was discussion.

Most members agreed that in-person meetings could begin for the September Steering Committee Meeting.

Next Steering Committee meetings are set for:

- Wednesday, September 22, 2021 at 9:00 A.M. at Martha's Vineyard.
- Wednesday, October 20 2021 at 9:00 A.M. Location TBD
- Tuesday, November 16, 2021 at 9:00 A.M. Location TBD
- Tuesday, December 14, 2021 at 9:00 A.M. Location TBD

It was
subsequently
decided that
this meeting
would be
virtual.

The next CCMHG Board meeting will be on Wednesday, October 20, 2021 at 10:00 A.M. and will be virtual.

There was no other business.

Robert Whritenour moved to adjourn the meeting.

Erin Orcutt seconded the motion. There was a roll call vote as follows:

Skip Finnell	Yes
Noreen Mavro-Flanders	Yes
Erin Orcutt	Yes
Susan Wallen	Yes
Robert Whritenour	Yes
Beth Deck	Yes

The motion to adjourn was approved by unanimous vote.

CCMHG Steering Committee Meeting July 27, 2021

Chair Skip Finnell adjourned the meeting at 9:27 AM.

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