

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

**Steering Committee Meeting**  
Tuesday, September 29, 2020, 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 Thursday, August 27, 2020 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
Denise Coleman	Town of Falmouth
Beth Deck	Cape Cod Collaborative
Robert Whritenour	Town of Oak Bluffs
Susan Wallen	Nauset Regional School District
Erin Orcutt	Cape Cod Regional Technical High School

**Guests Present:**

Rich Bienvenue, CPA	CCMHG Treasurer
Deanna Desroches	CCMHG Wellness Consultant, Mainland
Triva Emery	CCMHG Wellness Consultant, Vineyard
Garbrielle Pitcher	Blue Cross Blue Shield of MA (BCBSMA)
Julie Scansaroli	Blue Cross Blue Shield of MA (BSBSMA)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
Fred Winer	Tufts Health Plan- Senior Products
Nina Conroy	Delta Dental Plan of Mass.
Caitlin Marron	EyeMed Vision Care
Bob Kademian, RPh	PBIRx
Chris Collins	Cana Rx
Carol Cormier	Gallagher Benefit Services, Inc. (GBS)
Karen Quinlivan	Gallagher Benefit Services, Inc. (GBS)

Skip Finnell, Steering Committee Chair, called the meeting to order at 9:05 AM. He said that the meeting was being recorded and asked if there were any objections. There were none.

Mr. Finnell said that voting would now be done via roll call with voting members being called on to voice their vote for each item. A Member of the CCMHG Board commented that roll call votes are required by Massachusetts law. *The previous practice of considering all votes unanimous unless an objection was voiced has been discontinued.*

A roll call was taken to determine voting members at the meeting. Those present were:

A, Francis (“Skip”) Finnell	Steering Committee Chair
Noreen Mavro-Flanders	Board Chair
Erin Orcutt	Cape Cod Regional Technical High School

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Denise Coleman                                      Town Of Falmouth  
Robert Whritenour                                Town of Oak Bluffs  
Beth Deck    Cape Cod Collaborative  
Susan Wallen                                        Nauset Regional School District

**Approval of August 27, 2020 meeting minutes:**

Noreen Mavro-Flanders made a motion to accept the minutes of the August 27, 2020 meeting with corrections. The word from needed a spelling correction and she requested that the word refund in paragraph 2 be changed to the word rebate.

Beth Deck seconded the motion. The motion passed unanimously. The roll call vote was:

Motion

Francis (“Skip”) Finnell      yes  
Noreen Mavro-Flanders      yes  
Erin Orcutt                        yes  
Denise Coleman                yes  
Bob Whritenour                yes  
Beth Deck                        yes  
Susan Wallen                    yes

**PBIRx Report:**

Bob Kademian had another meeting to attend so he was allowed to present his report first. Mr. Kademian said that the report through August shows approximately \$106,600 in costs with the per member per month cost \$9 lower than the same period last year and with rebates, \$13 lower. There was a decrease in traditional and specialty medications. Net per member per month costs were 7.2% lower than last year. The actual number of prescriptions were lower but cost was up slightly. Costs for Blue Cross were 6.1% lower than last year and Harvard Pilgrim was 9.5% lower. Overall, the Group was in good shape versus last year.

**Discussion of Reorganization- Election of Chair, Vice Chair, and Steering Committee:**

In anticipation of the upcoming Board Meeting, Mr. Finnell asked if anyone was willing to step into the role of Chair for either the Steering Committee or the Board. No volunteers came forth.

Noreen Mavro-Flanders said that her concern was the Massachusetts Municipal Reinsurance Arrangement (MMRA). She said another individual needs to start attending those meetings. Because meetings are so infrequent, more attendees are needed.

Rich Bienvenue, CPA said that there are several new town administrators on the Outer Cape and he would reach out to see if any were interested. Those towns were Provincetown, Wellfleet, Truro, and Eastham.

Erin Orcutt said that she was willing to take on more of a role but travelling to MMRA meetings was not a possibility at the present time. She is currently Vice-Chair of the CCMHG Board.

**Investment Committee Report:**

Rich Bienvenue, CPA said that there is a meeting scheduled for October 5, 2020 with himself, Debra Blanchette, Erin Orcutt and Rockland Trust to speak about the rate stabilization policy in regards to investments and the status of the total portfolio in regards to that policy.

**Treasurer’s Report:**

Rich Bienvenue, CPA presented the *financial reports* through August 2020 (unaudited figures). He said that page 7 and 8 of the report is the trust Fund Income Statement for fiscal year 2021. The first report of this fiscal year shows a total return for the first 2 months of this fiscal year of \$2.7M. A large amount of over \$1M is due to two large monthly returns in the investment portfolio. Operating claims vs. claims costs were at \$1.7 M, which is good but not as good as investments. That being said, there have been increases in claims from previous low activity months that bears watching. Pages 10 and 11 of the report points to a slight loss on the dental fund primarily due to increased claims from the previous backlog. There was a small loss of \$37,000.

Mr. Bienvenue said that he did meet with the sub- committee of Skip Finnell, Noreen Mavro-Flanders, Erin Orcutt and Beth Deck to go over accounting procedures. They covered a lot of ground and should have another meeting. There was discussion of risk assessment and Mr. Bienvenue prepared a document that may be a source topic for another meeting. He thought the meeting went well and they covered a lot of ground.

Skip Finnell agreed that the meeting went well and there would be room for one more discussion. He would wait for Mr. Bienvenue to indicate a convenient time to meet.

Motion

Noreen Mavro-Flanders moved to accept the Treasurer’s report as presented. Bob Whritenour seconded the motion. The motion passed by unanimous vote. The roll call was:

- Francis (“Skip”) Finnell    yes
- Noreen Mavro-Flanders    yes
- Erin Orcutt                    yes
- Denise Coleman            yes
- Bob Whritenour            yes
- Beth Deck                    yes
- Susan Wallen                yes

**Wellness Report:**

Triva Emery presented the Martha’s Vineyard report. The website was delayed but should be ready for the Vineyard committee to see on Wednesday. They should be able to launch in the next week or so. The morning walking group is very successful. There were 6 people that morning even though teachers are back in school. . The Mindful Movement Series has over20 people scheduled. It is at 9 AM and targeted towards retirees but she is going to see if she can schedule another session off hours or weekends for others who may want to participate. There is a Saturday morning hiking program beginning. Things are going well and a sense of community is being fostered.

Deanna Desroches presented the Mainland report. There is a Couch to 5K Program that is wrapping up this month. There were 13 members joining in person and 6 remotely. The Summer Steps Challenge wrapped up with 75 members on 22 teams. A total of 85% pf participants successfully completed the challenge. The wellness portal is up to 686 members and already 66 members have completed Health Assessments earning \$25 gift cards in October. Monthly challenges include an August Flipping Fitness Challenge that had 540 members participate. The September Lunchbox Challenge is ongoing with 27 members participating. The

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October Medication Challenge will take place again this year. Last year, 27 members that took part. The November Challenge will be a Gratitude Challenge. Qigong classes were offered in August at Flax Pond in Yarmouth and both classes were filled with 20 members each. A Breath Workshop was recently offered with great attendance and feedback. A virtual workshop focusing on financial wellness will be offered with the help of Cape Cod 5. Some programs were cancelled or rescheduled. The Lunch and Learn in Provincetown was rescheduled until March 2021. The Pilates program was cancelled. Pickle Ball has begun with four 2-hour sessions and a weekly hiking program has begun throughout the Cape on Saturdays.

### **Gallagher Benefit Services (GBS) reports:**

*FY21 Funding Rate Analysis through August 31, 2020* – Carol Cormier said that the expense-to-funding ratio on a paid claims basis for the health plans was 87.8%. She said that the Steering Committee has the reports and she would review in further detail for the Board meeting to follow. There is just under \$3M in Funding Surplus. This is comparing rate revenue with major health plan expenses. There is over \$1.6M in reinsurance reimbursements contributing to that from the prior year. The dental plan had an expense-to-funding ratio of 82.1%.

Ms. Cormier wanted to address roll call voting. A legal opinion was issued on this but she currently has no access to work email. The group may need to hold one vote to approve all previous votes held prior to the roll call basis.

Robert Whritenour said that when it comes to the Board meetings, a different style should be considered for voting. In an attempt to eliminate unanimous voting, if a consent agenda could consolidate voting that would perhaps help.

Carol Cormier agreed that may help and would ask the attorney for a legal opinion.

Erin Orcutt said that she sent an email 10 minutes prior indicating the same thing to Skip Finnell, Noreen Mavro-Flanders and Carol Cormier suggesting that same thing. Cape Cod Regional Technical High School with over 20 Board members conduct meetings this way. Typically, three roll call votes are taken. The first is for minutes, the second for all motions that are numbered and one to adjourn the meeting.

Karen Quinlivan reviewed the *Reinsurance reports*. She said the FY20 policy period had 31 claimants with total claims in excess of the \$300K specific deductible of \$13,991,756. Total reimbursements of \$3,890,786 have been received to date with \$800,970 outstanding. She said that there are 53 claimants on the 50% Report with claims totaling \$10,328,777. She said that there is no activity to report yet for FY21.

### **Senior Rates for CY21:**

The first presented illustration showed plans that have self-funded medical but fully insured part D prescription drug coverage. Blue Cross Medex and Harvard Pilgrim Medicare Enhance both showed an admin fee increase of 2% so the total due would be \$1,143,152 based on enrollments as of June 2020. The next page showed calculated GBS fees of \$3.28 per member. Enrollments and claims for FY19 and FY20 showed dollar amounts of \$153.95 per month and \$155.19 per month with very little change. The calculations on the next exhibit showed GBS calculations of expected claims cost per member of \$166.10 and Blue Cross projections at \$172.19. They were within 3.5% of each other. Developing rates based on claims projections plus fees and the Blue Medicare Rx rate of \$185.55, the Blue Cross recommended a total Medex rate for CY21 of \$382.17 and the GBS recommended rate was \$376.07. The GBS recommendation is to go with a proposed rate of \$376.00 due to the Group's large fund balance.

The same calculations for Harvard Pilgrim Medicare Enhanced showed the cost per contract from FY19 to FY20 went down from \$139.72 to \$130.71. That may have been attributable to the town of Sandwich leaving

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CCMHG. The calculated projected rate to cover per member per month claims was \$144.02 for GBS and \$144.84 for Harvard Pilgrim. Total calculated rates for Harvard Pilgrim would be \$359.02 and GBS would be \$358.20. The current rate is \$374, which is higher than both projections. The recommendation is to continue at the current rate. Annualized funding based on these rates of \$376 and \$374 would generate \$19,321,680.

Fully Insured Plan rates were discussed next.

Blue Cross Blue Shield – Gabrielle Pitcher said that CCMHG has two fully insured plans Medicare HMO Blue and Managed Blue for Seniors. The FY21 rate for Medicare HMO Blue is \$410.03, which represents a 4% increase. There are not a lot of people enrolled in this plan but it is an enhanced plan with riders that include chiropractic. The Managed Blue for Seniors plan rate is \$376.08. This is an increase of 1.2%.

Tufts Health Plan – Fred Winer said that the issue on the Cape is low enrollment participation. The rate is based on a small to medium sized group. Tufts Medicare Supplement with PDP Plus is \$428.00 at a 7.5% increase and Tufts Medicare Preferred HMO is \$341 at a 4.3% increase.

Carol Cormier asked Gabrielle Pitcher if Blue Cross would consider rounding their numbers to \$410 and \$376.

Gabrielle Pitcher responded that she would see what she could do.

Erin Orcutt moved to recommend to the Board, acceptance of the Blue Cross and Harvard Pilgrim proposed rates with the caveat that the Medicare HMO Blue Rate and the Managed Blue for Seniors rate be rounded to \$410 and \$376. Denise Coleman seconded the motion. The motion passed by unanimous vote.

The roll call was:

Francis (“Skip”) Finnell	yes
Noreen Mavro-Flanders	yes
Erin Orcutt	yes
Denise Coleman	yes
Bob Whritenour	yes
Beth Deck	yes
Susan Wallen	yes

Motion
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**Blue Cross Performance Guarantees:**

Carol Cormier said the next item to discuss is Blue Cross Performance Guarantees. Published guarantees are based on the Blue Cross book of business and have no direct correlation to the CCMHG book of business, however she recommended that the agreement be signed.

Skip Finnell asked if the agreement was new.

Gabrielle Pitcher said that the agreement was in relation to pharmacy and that is when they came in. The text was just not presented before. It is another way for Blue Cross to guarantee their standards and provide a refund if they are not met.

Robert Whritenour moved to accept the Blue Cross Performance Guarantee as presented. Noreen Mavro-Flanders seconded the motion. The motion passed by unanimous vote.

The roll call was:

Francis (“Skip”) Finnell yes  
Noreen Mavro-Flanders yes  
Erin Orkut yes  
Denise Coleman yes  
Bob Whritenour yes  
Beth Deck yes  
Susan Wallen yes

Motion

**Mass Municipal Reinsurance Arrangement (MMRA) update:**

Carol Cormier said that at the OPtiMed reactive program is in launch mode. Files were received from the health plans to help identify potential program participants. Information was distributed to the employer groups to send out to members for education about the program. An email was sent on September 13, 2020 to the benefit administrators. Only a third of groups have responded that they have sent the mailing, therefore a follow up email will be going out.

**Covid 19 Issues:**

Harvard Pilgrim – William Hickey said that they will be continuing to cover Covid related testing and treatment through the end of the year including Telehealth but beginning October 1, 2020, Telehealth cost share for all non-Covid related care will resume to normal. This is on the Harvard Pilgrim Covid related website.

Carol Cormier said that CCMHG has the MyTelmedicine program and should direct those members to that program to avoid cost share.

Denise Coleman asked about Covid testing for return to work. All health plans responded that testing has to be done for a medical necessity and it therefore is not a covered service for return to work or travel.

Susan Wallen said that she did send out a message regarding Covid testing to her members. She apologized regarding the OPtiMed mailing but wanted to mention that the school reopening has been extremely challenging for school systems.

**Health Plan reports:**

Delta Dental – Nina Conroy said that attendance at dental visits are down 10% from 2019. Delta Dental is continuing to pay \$10 per visit to dentists to help cover dental costs. Visits have resumed to 95% of prior levels.

Blue Cross – Gabrielle Pitcher said that their Covid website is keeping all up to date on current developments.

Harvard Pilgrim – Bill Hickey echoed that their website is updated regularly and there are offered wellness programs as well.

Tufts – Fred Winer had nothing to report.

Eye Med – Caitlin Marron said that EyeMed is contributing to Optometrists to help with the cost of PPE. She wanted to remind the group that benefits for CCMHG refresh on a calendar year so people do not need to wait 12 months from their last exam. They also have Covid updates on their member portal as well as EyeMed.com. On a personal note, she said she will be going on maternity leave soon in Mid-November and will be communicating the contact information for the covering representative Nivine Gouda soon.

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CanaRx – Chris Collins said they are getting ready to do a target mailing those that may be on higher cost medications to increase participation. Afterwards, he would be happy to set up Zoom meetings with individual employer groups regarding the CanaRx program.

**Other Business:**

The next Steering Committee Meeting is scheduled for Wednesday, October 21, 2020 at 9 AM with the Board Meeting following at 10:00 AM. Separate meeting invitations will be sent for both.

There was no other business.

Chair Skip Finnell adjourned the meeting at 10:35 A.M.

*Prepared by Karen Quinlivan  
Gallagher Benefit Services, Inc.*