

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

Steering Committee Meeting
Wednesday, October 20, 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 October 20, 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, Board Vice-Chair	Cape Cod Reg. Tech. High School
Debra Blanchette	Town of Barnstable
Deborah Heemsoth	Town of Dennis
Denise Coleman	Town of Falmouth
Susan Wallen	Nauset RSD
Robert Whritenour	Town of Yarmouth
Beth Deck	Cape Cod Collaborative

Guests Present:

Richard Bienvenue, CPA	CCMHG Treasurer
Elise Zarcaro	Town of Provincetown
Kathy Logue	Town of West Tisbury
Elaine Graves	Town of Edgartown
Deanna Desroches	CCMHG Wellness Consultant (Mainland)
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
Patty Joyce	Abacus Health Solutions
Chris Collins	CanaRx
Jim Riley	CanaRx
Michael Hurley	Pinnacle Care
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 9:05 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 at this time:

A. Francis (“Skip”) Finnell, Steering Committee Chair	Dennis-Yarmouth RSD
Noreen Mavro-Flanders, Board Chair	County of Dukes County

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Erin Orcutt
Deborah Heemsoth
Denise Coleman
Susan Wallen
Beth Deck

Cape Cod Reg. Tech High School
Town of Dennis
Town of Falmouth
Nauset Schools
Cape Cod Collaborative

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

Noreen Mavro-Flanders motioned to approve the minutes with correction for voting on the Treasurer report to include Debra Blanchette.

Motion

voting on

Susan Wallen seconded the motion.

There was a roll call vote.

Skip Finnell	Yes
Noreen Mavro-Flanders	Yes
Erin Orcutt	Yes
Deborah Heemsoth	Abstain
Denise Coleman	Abstain
Susan Wallen	Yes
Beth Deck	Yes

The motion passed by majority vote.

Debra Blanchette, voting member, joined the meeting at this time.

Treasurer's report:

Treasurer Richard Bienvenue, CPA deferred reviewing the financial reports of August 31, 2021 (unaudited figures) until the Board meeting immediately following this meeting. Mr. Bienvenue said he has contacted the auditor to begin the FY21, audit and the draft should be available at the usual December timeframe.

Skip Finnell asked if on the Balance Sheet the amount due to (from) claims administrators was corrected in terms of the heading language.

Rich Bienvenue responded that it should be correct for the next report.

Debra Blanchette asked when the next \$3.4M would be due for investment.

Mr. Bienvenue responded that he thought the Investment Committee would discuss this closer to the new fiscal year.

GBS Website Maintenance Agreement:

Carol Cormier presented the annual Website Maintenance Agreement to provide contracted services to maintain information on the CCMHG website. GBS will be compensated an annual fee of \$1,947 paid in three installments of \$649 each on January 2, 2022, May 1, 2022 and September 1, 2022. The contract represents a zero percent increase from the prior year and runs from 12/01/2021 through 11/30/2022.

Noreen Mavro-Flanders motioned to approve the annual Website Maintenance Agreement as presented.

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

Skip Finnell	Yes
Noreen Mavro-Flanders	Yes
Erin Orcutt	Yes
Debra Blanchette	Yes
Deborah Heemsoth	Yes
Denise Coleman	Yes
Susan Wallen	Yes
Beth Deck	Yes

The motion passed by unanimous vote.

Senior Plan Rates for CY22:

Carol Cormier discussed fully insured Senior plan rates first.

Blue Cross Blue Shield – CCMHG has two fully insured plans Medicare HMO Blue and Managed Blue for Seniors. The CY22 rate for Medicare HMO Blue is \$410.03, which represents a 0% increase. There are not a lot of people enrolled in this plan, but it is an enhanced plan with riders that include chiropractic. The CY22 Managed Blue for Seniors plan rate is \$379.00. This is an increase of 0.8%.

Tufts Health Plan – Tufts Medicare Supplement with PDP Plus CY22 rate is \$453.00 at a 5.8% increase and Tufts Medicare Preferred HMO is \$356 at a 4.4% increase.

Carol Cormier reviewed the rate calculations for Medex and Medicare Enhance, both of which self-fund medical and fully insure prescription drugs through Medicare Part D plans.

Blue Cross Medex and Harvard Pilgrim Medicare Enhance both showed an admin fee increase of 2%. GBS projected claims per member was \$167.96 and the Blue Cross projection was \$174.77. Developing rates based on claims projections plus fees and the CY23 Blue Medicare Rx rate of \$184.33, the Blue Cross recommended a total Medex rate for CY22 of \$384.01 and the GBS recommended rate was \$377.20. The GBS recommendation is to go with a proposed rate of \$380.00, a 1.1% increase over CY21.

Calculations for Harvard Pilgrim Medicare Enhanced showed the medical claims cost per contract from FY20 to FY21 went down from \$130.71 to \$125.87. The GBS calculated projected rate to cover per member per month medical claims was \$169.27 and \$172.83 calculated by Harvard Pilgrim. Total calculated rates The CY22 Aetna insured PDP rate is \$183.14, a decrease of 2.7%. using Harvard Pilgrim projections would be \$355.97 and using GBS projections would be \$352.41. The current rate is \$374, which is higher than both projections. The recommendation is to continue at the current rate of \$374.

Susan Wallen asked Fred Winer why the Tufts rates are so high.

Fred Winer answered it is low enrollment, therefore the rating is based on a small group. One good thing is that the Steward Health doctors will be coming back due to the renegotiation of that contract.

Ms. Wallen asked if these will change after the merger.

Mr. Winer said that he does not have an answer on those questions yet.

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Carol Cormier said that because Tufts is not offered to the active population they are at a disadvantage for senior enrollments based on plan recognition/knowledge. The prescription drug benefit on the Tufts PDP Plus plan is an enhanced benefit and an advantage for some people on certain medications.

Susan Wallen said the Tufts hearing aid benefit is also a large decision factor.

Noreen Mavro-Flanders moved to recommend to the Board acceptance of the carrier proposed rates for fully insured plans and GBS recommended rates for the two self-funded medical and fully insured PDP plans.

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

Skip Finnell	Yes
Noreen Mavro-Flanders	Yes
Erin Orcutt	Yes
Debra Blanchette	Yes
Deborah Heemsoth	Yes
Denise Coleman	Yes
Susan Wallen	Yes
Beth Deck	Yes

The motion passed by unanimous vote.

Robert Whritenour, a voting member, joined the meeting at this time.

PBIRx update on RFP process:

Bob Kademian said that his usual update will be provided at the Board meeting. The RFP process has begun and results will probably be presented in December.

Benefits Administrators Meeting:

There was discussion regarding a Benefits Administrators meeting for CCMHG to promote awareness and need to promote the OptiMed Program as well as discuss the Premium Holiday, senior renewal rates and the Pinnacle Care Program that is being considered. A decision was made to schedule a Benefits Administrators meeting for Wednesday November 3, 2021 at 10:00 A.M.

Other Business:

Rich Bienvenue said that he checked with Provincetown, and they were behind on payments but there has been turnover of the Finance Director and he would be setting up a meeting to go over payment policy for CCMHG as well as the upcoming premium holiday.

Carol Cormier said there is a Steering Committee vacancy due to the response from John Kelly who is no longer able to serve. She said Elise Zarcaro from Provincetown has expressed interest in serving.

Ms. Cormier also announced that Kate Sharry, the former owner of Group Benefit Strategies and Area Vice President of Gallagher has left Gallagher to pursue other career interests. Other than different reporting responsibilities for Carol Cormier and Joe Anderson, nothing will change in terms of the Gallagher relationship.

There was no other business

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Chair Skip Finnell adjourned the meeting at 9:50 AM.

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