

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

Steering Committee Meeting
Wednesday, October 19, 2022, 9:00 AM

**Cape Light Compact
261 Whites Path #4
South Yarmouth, MA 02664**

MEETING MINUTES

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on October 19, 2022 at 9:00 AM at the Cape Light Compact 261 Whites Path #4, South Yarmouth MA 02664.

Steering Committee members present:

A. Francis (“Skip”) Finnell, Steering Committee Chair	Dennis-Yarmouth RSD
Noreen Mavro-Flanders, Board Chair	County of Dukes County
Debra Blanchette	Town of Barnstable
Erin Orcutt	Cape Cod Regional Tech
Laurie Barr	Town of Eastham
Michael MacMillan	Monomoy RSD
Susan Wallen	Nauset RSD
Robert Whritenour	Town of Yarmouth
Beth Deck	Cape Cod Collaborative

Guests Present:

Rich Bienvenue, CPA	CCMHG Treasurer
Deanna Desroches	CCMHG Wellness Consultant (Mainland)
Caroline Burnham	Blue Cross Blue Shield of MA (BCBSMA)
Lauren McCallum	Harvard Pilgrim Health Care
Bob Kademian, RPh	PBIRx
Joseph Anderson	Gallagher Benefit Services, Inc. (GBS)
Marianna Gil	Gallagher Benefit Services Inc. (GBS)
Karen Quinlivan	Gallagher Benefit Services, Inc. (GBS)
Carol Cormier	Gallagher Benefit Services Inc. (GBS) (retired)

Skip Finnell, Steering Committee Chair, called the meeting to order at 10:05 AM.

Approval of Minutes of the September 21, 2022 Steering Committee Meeting:

Motion

Debra Blanchette motioned to approve the minutes of September 21, 2022 as presented.

Skip Finnell seconded the motion.

The motion passed by majority vote. Beth Deck abstained.

Treasurer's report:

Treasurer Richard Bienvenue, CPA reviewed the financial reports of August 31, 2022 (unaudited figures). Mr. Bienvenue provided a brief overview of the financial position. Things are up to date and recorded for the new fiscal year. There are good results so far. The beginning of the year is tough to draw conclusions. Mr. Bienvenue will forward an engagement letter for the audit for FY22.

Noreen Mavro-Flanders asked what Martha's Vineyard Commission said about their outstanding balance due.

Mr. Bienvenue said that he had been in contact with them and they requested information back to 2011. He has data back to 2013, which would resolve most of the issues. The premium holiday did not help a lot of units as they did not pay as billed.

Susan Wallen said that there had been invoicing issues with Gallagher over the summer.

Rich Bienvenue said that whoever replaces Ruth Lynch upon her retirement would be encouraged to keep in close contact with him.

Joe Anderson said that there have been personnel and technical issues that are currently being addressed.

Erin Orcutt suggested drafting a formal letter indicating that all groups should be paying as billed for the privilege of being in the group.

Skip Finnell suggested copying the chairs as well.

Beth Deck requested research into the portal access for Health and Dental roster information. She has not been able to access dental for almost a year and Health since the end of August.

GBS Reports:

Karen Quinlivan began by introducing the Website Maintenance Contract. This is an annual contract approved for the maintenance of the CCMHG website. It is an annual contract effective 12/01/2022 through 11/30/2023. GBS will be compensated an annual fee of \$1,947 paid in three installments of \$649 each on January 2, 2023, May 1, 2023, and September 1, 2023. There has been no increase in the annual fee from the prior contract period.

Erin Orcutt motioned to approve the Website Maintenance contract as presented.

Motion

Laurie Barr seconded the motion. The motion was approved by unanimous vote.

Joseph Anderson reviewed the *FY23 Funding Rate Analysis (FRA) report* with data through August 31, 2022 (paid claims basis). The composite expense-to-funding ratio was 87.6%. The estimated Funding surplus was \$3,152,627. Dental expense-to-funding ratio was 86.6%. The maximum benefit will increase to \$1,500 as of 07/01/2023 with an anticipated rate hold or minimum increase.

Debra Blanchette asked about question 2 on the ballot regarding dental.

Joe Anderson said that the competitive nature of insurance in the state of MA makes it such that the mandate may not be necessary. The state tends to be a leader on such topics and may be less vulnerable than other states to carrier overpricing practices.

Robert Whritenour asked what the CCMHG percentage is from an admin perspective.

Joe Anderson said that CCMHG is self-insured and asked Nina Conroy to perhaps find out the current percentage.

CY23 Renewal Rate Recommendation:

Senior Plan Rates for CY23:

Joe Anderson 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 CY23 rate for Medicare HMO Blue is \$410.03, representing a 0% increase. Not many people are enrolled in this plan, but it is an enhanced plan with riders that includes chiropractic. The CY23 Managed Blue for Seniors plan rate is \$377.64, which represents a decrease of 0.4%.

Tufts Health Plan – Tufts Medicare Supplement with PDP Plus CY23 rate is \$460.00 at a 1.5% increase, and Tufts Medicare Preferred HMO is \$371 at a 4.2% increase.

Mr. Anderson 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 showed an admin fee increase of 2%. Harvard Pilgrim Medicare Enhance remained the same; GBS projected claims per member was \$181.81 and the Blue Cross projection was \$174.77. Developing rates based on claims projections plus fees and the CY23 Blue Medicare Rx rate of \$177.52, the Blue Cross recommended a total Medex rate for CY23 of \$377.70 and the GBS recommended rate was \$384.73. The GBS recommendation is to go with a proposed rate of \$380.00, a 0.0% increase over CY22. A consideration can also be made for an increase to \$383.00.

Calculations for Harvard Pilgrim Medicare Enhanced showed the medical claims cost per contract from FY21 to FY22 increased from \$125.87 to \$144.35. The GBS calculated projected rate to cover per member per month medical claims was \$148.19 and \$152.45 calculated by Harvard Pilgrim. The CY23 Aetna insured PDP rate is \$199.21, an increase of 5.0%. Total premium using Harvard Pilgrim projections would be \$383.52 and using GBS projections would be \$379.25. The current rate is \$374. The recommended rate for CY23 is \$383.00, which represents an increase of 2.4%.

There was a discussion. There was a decrease in Medicare part B premium this year as opposed to the increase last year.

Inflation was used as a basis for an increase last year, along with concern about an Alzheimer's drug that did not make it to the marketplace.

Noreen Mavro-Flanders motioned to accept the recommended rates with Medex and Medicare Enhance amended to \$380 for both.

Motion

Debra Blanchette seconded the motion. The motion passed by unanimous vote.

Steering Committee membership:

There are currently openings for two individuals on the Steering Committee, given the inability of Deborah Heemsoth to continue and the imminent retirement of Skip Finnell. Communication was sent to the Board for any interested members to communicate their interest. It was decided that it would be brought up at the next meeting.

Erin Orcutt said she could also bring it up at the town manager's groups when they meet.

It was decided to go with the current eight names to the Board and others can be added as they become available.

Noreen Mavro-Flanders motioned to recommend to the Board the eight current names on the Steering Committee.

Motion

Erin Orcutt seconded the motion. The motion passed by unanimous vote.

CanaRx communication strategy discussion:

CanaRx discussed with member units after the last meeting on Martha's Vineyard regarding strategies that can be used to increase utilization and drive members to the website. Basically, the more people hear about the program, the more likely they recognize it as a benefit. Different levels of approach can be tried to increase numbers and they did not want to bypass the Steering Committee or Board in their approach. The committee suggested that they simply be kept in the loop on any new strategies going forward.

Other Business:

The next Steering Committee meetings were set for November 16, 2022 at 9:00 AM., December 14, 2022 at 9:00 AM. The location will be at Barnstable County offices, 3195 Main St Barnstable, MA 02630

Susan Wallen motioned to adjourn the meeting until after the Board meeting, at which time the committee will reconvene to nominate a new Steering Committee Chair.

Motion

Erin Orcutt seconded the motion. The motion passed by unanimous vote.

Chair, Skip Finnell, adjourned the meeting at 10:04 AM.

The meeting was reconvened at 12:11 P.M.

Skip Finnell asked for volunteers for the Steering Committee Board position.

Erin Orcutt and Bob Whritenour both submitted their names for consideration.

Erin Orcutt said that she is the Business Administrator for the Cape Cod Regional Technical School. She has been in the position since July 2010. She has served on the Steering Committee since then and is a member of the Investment Committee and Vice-Chair of the CCMHG Board.

Bob Whritenour said he has been a member of the Steering Committee for a good number of years and has also served as the Chair in the past.

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Skip Finnell asked the committee if they would like a closed ballot.

There was a discussion.

Debra Blanchette nominated Erin Orcutt to be Chair of the Steering Committee.

The nomination passed by unanimous vote.

Skip Finnell resigned from his position and thanked everyone for their participation over the years. He introduced David Flynn, Business Manager for Dennis Yarmouth RSD as the new voting member for that unit going forward.

There was no other business.

Noreen Mavro-Flanders motioned to adjourn the meeting

Motion

Michael Macmillan seconded the motion. The motion passed by unanimous vote.

The meeting adjourned at 12:15 P.M.

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