

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

**Steering Committee Meeting**  
Monday, November 1, 2021, 1:00 PM

**Virtual Meeting by Remote Participation**

**MEETING MINUTES**

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on November 1, 2021 at 1:00 PM. 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
Debra Blanchette	Town of Barnstable
Deborah Heemsoth	Town of Dennis
Denise Coleman	Town of Falmouth
Susan Wallen	Nauset RSD
Elise Zarcaro	Town of Provincetown
Robert Whritenour	Town of Yarmouth
Beth Deck	Cape Cod Collaborative

**Guests Present:**

Michael Macmillan	Monomoy RSD
Deanna Desroches	CCMHG Wellness Consultant (Mainland)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
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 1:06 PM. 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
Debra Blanchette	Town of Barnstable
Deborah Heemsoth	Town of Dennis
Denise Coleman	Town of Falmouth
Susan Wallen	Nauset Schools
Elise Zarcaro	Town of Provincetown
Robert Whritenour	Town of Yarmouth
Beth Deck	Cape Cod Collaborative

**Pinnacle Care – start date, eligible members:**

Carol Cormier said that one of the two major issues for discussion for this meeting is who is going to be the eligible for the program. Will it just be the active employee plan population or will it include the medical self-funded senior plans or all senior plans? Another question is when does the CCMHG want the program to go live.

Skip Finnell said he would like the Pinnacle Care “Proposal” to be an addendum to and legal part of the contract.

Members of the Steering Committee received copies of the Proposal indicating that the \$2.60 fee will not be dependent on the number of enrollees. The bill negotiation service will be for anyone in the group regardless of participation in the Pinnacle Care program for medical reasons.

Skip Finnell asked members of the Committee to voice their questions and concerns.

Denise Coleman asked what the definition of a serious diagnosis is.

Michael Hurley responded that Pinnacle Care Services can be used for any diagnosis. Serious diagnoses are where they have the most impact.

Beth Deck said that the Cape Cod Collaborative is now paying fees to the government for not having an affordable option for employees. Instead of providing an extra service like Pinnacle Care and adding cost, she would rather the group focus on providing more affordable plan options.

Carol Cormier responded that this is a cost saving measure for the group and the program promises a good ROI. She said there is a 1:1 ROI guarantee so the CCMHG cannot lose money on this program.

Michael Hurley said that across the book of business the average ROI is 3.2 to 1. An ROI analysis for CCMHG reported estimated annual savings of \$2-3 million. Healthcare Blue Book, and independent firm, did an evaluation to determine those numbers

Michael MacMillan asked how much the program is going to cost.

Mike Hurley said it will be \$2.60 per employee per month and that covers spouses and family members including dependents to age 26. Final cost depends on the population covered.

Carol Cormier said that there are 6,512 active enrollees and 4,568 Medicare plan enrollees on Medex or Medicare Enhanced.

Mike Hurley said that reporting on ROI would guarantee within the contract a return of ROI of at least 1 to 1 or the program fees are returned.

Michael MacMillan asked how the ROI can be calculated and guaranteed if no one participates.

Mr. Hurley said that a minimum of participation is needed within the contract of 1.1%. He felt that this could easily be achieved through effective promotion and communication.

Mr. MacMillan questioned whether the contract would be subject to Massachusetts procurement law under Chapter 30B.

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Ms. Cormier said that Gallagher has this product in place with other municipalities and their compliance department has seen no conflict.

Skip Finnell asked Carol Cormier to check with the Gallagher compliance department as well as legal counsel for the CCMHG.

Mr. Finnell asked if there are promotional strategies that have worked in the past for other entities.

Mr. Hurley said that the program is typically kicked off with a home mailer as well as webinars, emails etc. They try for at least four touchpoints with members per year but can do more. The goal is to make employees aware of the program. Utilization also spreads awareness by word of mouth.

Beth Deck said that there has not been a lot of success on the part of the group in promoting programs in the past. There will be more pressure put on the Benefits Administrators.

Carol Cormier said that the Board voted unanimously for this program. Kathy Logue has already contacted Benefit Administrators on the Vineyard to promote the program. Susan Wallen said she would contact the benefits administrators on the Mainland. She said she sensed enthusiasm for this program.

Skip Finnell asked for input from Committee members for an idea of when the program should be implemented and for what population.

Noreen Mavro-Flanders said that she felt that the program should be offered for any product population that the group self-funds, including the retirees. She would prefer January 1, 2020.

Susan Wallen said that she thought January 1 was too early. She would prefer February or March 1<sup>st</sup> and she would like to have the program offered to the entire population including all senior plans.

Bob Whritenour asked if the cost of the program is being built into the overall rate structure of CCMHG or if it is something that individuals have to opt into.

Carol Cormier said that the program will not be built into the overall rate structure. The CCMHG has a healthy fund balance and can afford to fund this program initially without it. She said that there are other programs offered by CCMHG the costs of which are not built into the rates. She said it would be offered across the board without necessity to opt in.

There was discussion on the population to be offered the program.

Noreen Mavro-Flanders motioned to offer the Pinnacle Care Program to all active employees and all retirees effective March 1<sup>st</sup> subject to the legal opinion regarding whether it needs to go out to bid under Chapter 30B.

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

Skip Finnell	Yes
Noreen Mavro-Flanders	Yes
Debra Blanchette	Yes
Deborah Heemsoth	Yes
Denise Coleman	Yes
Susan Wallen	Yes
Elise Zarcaro	Yes
Robert Whritenour	Yes

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Beth Deck

Abstain

**Other Business:**

There was no other business.

Noreen Mavro-Flanders motioned to adjourn the meeting.

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

Skip Finnell	Yes
Noreen Mavro-Flanders	Yes
Debra Blanchette	Yes
Deborah Heemsoth	Yes
Denise Coleman	Yes
Susan Wallen	Yes
Elise Zarcaro	Yes
Robert Whritenour	Yes
Beth Deck	Yes

Chair Skip Finnell adjourned the meeting at 1:56 PM.

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