

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

Steering Committee Meeting
Tuesday, November 16, 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 November 16, 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
Elise Zarcaro	Town of Provincetown
Robert Whritenour	Town of Yarmouth
Beth Deck	Cape Cod Collaborative

Guests Present:

Richard Bienvenue, CPA	CCMHG Treasurer
Deanna Desroches	CCMHG Wellness Consultant (Mainland)
Triva Emery	CCMHG Wellness Consultant (Vineyard)
Bernard Edwards	Blue Cross Blue Shield of MA (BCBSMA)
Julie Scansaroli	Blue Cross Blue Shield of MA (BCBSMA)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
Bob Kademian, RPh	PBIRx
Chris Collins	CanaRx
Jim Riley	CanaRx
Lorenzo Amaya	My Telemedicine
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 9:03 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, Board Vice- Chair	Cape Cod Reg. Tech High School
Debra Blanchette	Town of Barnstable
Elise Zarcaro	Town of Provincetown
Robert Whritenour	Town of Yarmouth
Beth Deck	Cape Cod Collaborative

Approval of Minutes of the October 20, 2021 and November 1, 2021, 2021 Steering Committee Meeting:
Noreen Mavro-Flanders motioned to approve the minutes as presented.

Motion

Bob Whritenour seconded the motion.

There was a roll call vote.

Skip Finnell	Yes
Noreen Mavro-Flanders	Yes
Erin Orcutt	Yes
Debra Blanchette	Yes
Elise Zarcaro	Abstain
Bob Whritenour	Yes
Beth Deck	Yes

The motion passed by majority vote.

Treasurer's report:

Treasurer Richard Bienvenue, CPA reviewed the financial reports of September 30, 2021 (unaudited figures). The first quarter earnings were \$229,979. This is essentially a break even for the first quarter. He said the rate is subsidized so at this point the group is ahead of the game. The thing to keep an eye on will be the loss of \$13.5M for the month in December due to the premium holiday. Right now claims experience has been favorable. The beginning retained earnings amount of \$60,415,105 has been adjusted as a result of the audit. There is a write-down of IBNR. The traditional formula seems to be overestimating IBNR and it perhaps needs to be adjusted downward going forward. The last item in the audit process is the reconciliation of the MMRA. The draft audit report should be available for presentation in December.

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

Motion

Noreen Mavro-Flanders seconded the motion.

There was a roll call vote.

Skip Finnell	Yes
Noreen Mavro-Flanders	Yes
Erin Orcutt	Yes
Debra Blanchette	Yes
Elise Zarcaro	Yes
Bob Whritenour	Yes
Beth Deck	Yes

The motion passed by unanimous vote.

GBS Reports:

Carol Cormier said that several years ago the CCMHG had PBIRx do an RFP to look at whether it would make sense to carve out prescription drugs. The group could choose their own PBM, boundaries and protocols. At the time the data showed that it would save the group a considerable amount of money, but there was a hesitancy on the part of the group to make such a move at that time. The GIC has carved out drugs since

July 2018. They have published significant reported savings. They also have programs to address the high cost of specialty medications. Looking at prescription carve-out could be something to look at again for the coming year or the year after that. The group is in good financial shape but a proactive approach is always wise. There is very little or no impact to the membership.

Skip Finnell asked if the GIC savings from Rx carve-out could be provided in percentages as opposed to dollars.

Carol Cormier said that she will look into that and report back to the group.

Ms. Cormier then reviewed the FY22 Funding Rate Analysis (FRA) with data through September 2021. For the health plans, the 3-month Expense-to-Funding ratio was 96% and funding from the rates was \$1,511,191 above the major expenses on a paid claims basis. The Dental FRA showed an expense-to-funding ratio through September of 81.9% generating a dental funding surplus of \$281,010.

Karen Quinlivan reviewed the FY21 reinsurance reports based on claims paid through September, 2021. She said that there were 25 claimants with claims exceeding the \$300K specific deductible. Total claims for these members were \$11,807,715. Excess claims were \$4,307,715, of which \$1,557,794 has been reimbursed with \$2,749,921 still due to CCMHG. There is an additional \$1,322,743 in reimbursements that will be coming in the next month. For the same period, there were 57 claimants who had claims between 50% and 100% of the \$300K specific deductible (50% Report). These claims totaled \$11,163,492.

Ms. Quinlivan said for the FY22 policy period there was 1 claimant with claims exceeding the \$400K specific deductible. Total claims for this member were \$575,261. Excess claims were \$175,261. There have been no reimbursements to date. For the same period, there was 1 claimant who had claims between 50% and 100% of the \$400K specific deductible (50% Report). These claims totaled \$225,144.58.

Wellness Program Reports:

Martha's Vineyard (MV) Wellness Report – Triva Emery, Vineyard wellness consultant, provided her status report. Fall programming is in full swing. Weekly programming includes walk and run programs meeting four times a week as well as the Saturday afternoon Chess Club. The morning walk group remains steady on Wednesday mornings and the Walk the Chop group has moved to Wednesday afternoons so that they can offer the program through the end of the year. The Chess Club is growing with young members joining their parent/grandparents making for lively and challenging game play. Mindfulness Programming is going strong. Mental Health Mondays focuses on the essential skills to navigate change and transition. It will run through December 13. Mindful Movement is one of the most successful programs for retired members and those still working from home. Maintain Don't Gain will begin with the initial weigh-ins scheduled for the week before Thanksgiving. If members can rally a team of at least 4 participants, weekly weigh-ins can be done at their location with weekly opportunities for coached fitness onsite after work hours. Winter Nutrition has had the first CSA awards. There were over 100 registrants for the 10 slot drawing.

Mainland Wellness Report – Deanna Desroches, Mainland wellness consultant, said the November edition of *Your Health Matters* newsletter is in progress. Couch to 5K hybrid program is continuing weekly runs on Saturday mornings. A refresher course is planned for November in Harwich. A spring program is planned for Barnstable and Harwich. The Fall Hiking series across the Cape varied in numbers with an average of sixteen people joining at each location. Winter Walking will take place at the Hyannis Youth and Community Center on Monday and Wednesday evenings from November 22- December 29. The Maintain Don't Gain program will run as well. There are currently 749 members on the wellness portal. There are 118 members that completed Health Assessments and will receive \$25 gift cards. Monthly Challenges and workshops include an October Meditation Challenge, November Gratitude Challenge and December Maintain Don't Gain. In

January there will be a Financial Wellness workshop. There are two hybrid nutrition workshops: Slimming Sips and Dips on December 2nd and Cooking Lighter for the Holidays on December 15th.

Pinnacle Care Update:

Skip Finnell reported that the CCMHG decided to offer the Pinnacle Care program with broad eligibility beginning in March 2022. There is a contract and proposal which will be integrated into it. Progressing with this program is temporarily on hold. At the last meeting, Michael MacMillan from Monomoy brought up the issue that the program should have been put out to bid under Chapter 30B. Legal counsel is currently being consulted on whether Chapter 30B applies in this instance. There will be a meeting in the afternoon today to determine the requirements going forward. March 1st may be an aggressive date if an RFP is required.

PBIRx report and proposals:

Bob Kademian, RPh from PBIRx provided reporting through the month of September. He said that the combined estimated per member per month costs including rebates were \$122.15 last year and \$132.67 this year. The increase was 8.61%. Traditional drug costs were up 0.48% while specialty med costs were up 14.34%. Blue Cross Rx costs were up 8.95% net of rebates, and Harvard Pilgrim costs were up 9.02% versus last year. Specialty meds were 1-2% of all prescriptions for all clients. Specialty as a percentage of cost went from 57% last year to 60 % this year. Through pharmacies there have been 6,281 vaccines administered through September.

The Market Analysis is underway with the RFP sent out on 10/14/2021. Pricing requests were sent to BCBSMA, HP/ Point 32 Health and other PBM vendors. The results are on schedule for the middle to late December.

There will be three webinars scheduled for January to talk about the pharmacy benefit opportunities. Invitations were sent out to member units and many responses have already been coming in.

Health Plan Reports:

Blue Cross- Bernard Edwards had audio issues and was unable to provide a report. Karen Quinlivan asked him to forward any pertinent information updates to be forwarded to the group.

Harvard Pilgrim- Bill Hickey said there is a new federal law that applies to the group called the Federal Consolidated Appropriations Act and the No Surprise Act. This requires that the health plan ID cards contain additional information such as deductible, out of pocket max information etc. New members will see the change. An example will be ready soon.

CanaRx – Jim Riley said that a targeted mailing was sent out. CanaRx is rebranding and doing work on their website. There is a postcard that will be coming out after the first of the year explaining how to enroll and log on to the website.

Other Business:

The next Steering Committee meetings are scheduled for Tuesday December 14, 2021 at 9:00 AM, Tuesday, January 25, 2021 at 9:00 AM., and Wednesday, February 2, at 9:00 AM.
The next Board Meeting will be held on Wednesday, February 2, at 10:00 AM.

There was no other business.

Noreen Mavro-Flanders motioned to adjourn the meeting.

Motion

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

Skip Finnell	Yes
Noreen Mavro-Flanders	Yes
Erin Orcutt	Yes
Debra Blanchette	Yes
Elise Zarcaro	Yes
Bob Whritenour	Yes
Beth Deck	Yes

Chair Skip Finnell adjourned the meeting at 10.00 AM.

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