

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

Steering Committee Meeting
Wednesday, November 18, 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 November 18, 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
Erin Orcutt	Cape Cod Regional Technical High School
Debra Blanchette	Town of Barnstable
John Kelly	Town of Orleans
Deb Heemsoth	Town of Dennis
Susan Wallen	Nauset Regional School District
Bob Whritenour	Dukes County/Town of Oak Bluffs

Guests Present:

Richard Bienvenue, CPA	CCMHG Treasurer
Desanna Desroches	CCMHG Wellness Consultant, Mainland
Garbrielle Pitcher	Blue Cross Blue Shield of MA (BCBSMA)
Julie Scansaroli	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	PBIRx
Jeff Beane	MyTelemedicine/Access A Doctor
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 9:02 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
Debra Blanchette	Town of Barnstable
Erin Orcutt	Cape Cod Reg. Tech High School
John Kelly	Town of Orleans

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Deb Heemsoth
Susan Wallen
Bob Whritenour

Town of Dennis
Nauset Regional School District
Dukes County/Town of Oak Bluffs

Treasurer's report:

Treasurer Richard Bienvenue, CPA reviewed the financial reports of September 30, 2020 (unaudited figures). He said that the CCMHG financial news is good. He said that the trust fund balance (health and dental) was at \$59.3 million at the end of September which is the highest in the CCMHG's history. Current year-to-date earnings were \$4.43 million. He said that CCMHG is in an excellent position to consider rate subsidies for FY22. Mr. Bienvenue said he will prepare spreadsheets as he has done in the past to aid in rate setting and deciding on rate subsidies.

Mr. Bienvenue said that there will be another meeting of the financial review sub-group on Friday to review risk assessment.

Mr. Bienvenue said that the FY20 financial audit is coming along.

Skip Finnell asked a question about the variability of the IBNR of BCBSMA and HPHC.

Mr. Bienvenue said that there had been an audit adjustment.

Bob Whritenour asked why claims are so low.

Garbrielle Pitcher and Carol Cormier spoke of the impact of Covid-19 on claims. They said utilization was down because elective procedures and non-essential services appointments were cancelled during the pandemic lockdown. They said that an increase in claims will be expected over the next year.

Deb Blanchette moved to accept the Treasurer's report of September 30, 2020.

Motion

Bob Whritenour seconded the motion.

The roll call vote on the motion was as follows:

Skip Finnell – Yes,
Noreen Mavro-Flanders – Yes,
Erin Orcutt – Yes,
Bob Whritenour – Yes,
John Kelly – Yes,
Deb Heemsoth – Yes,
Deb Blanchette – Yes,
Susan Wallen – Yes.

The motion passed by unanimous vote.

Rich Bienvenue left the meeting at this time.

Approval of Minutes of the October 21, 2020 Steering Committee meeting:

Noreen Mavro-Flanders moved to approve the minutes as written.

Motion

Erin Orcutt seconded the motion.

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The roll call vote on the motion was as follows.

Skip Finnell – Yes,
Noreen Mavro-Flanders – Yes,
Erin Orcutt – Yes,
Bob Whritenour – No response
John Kelly – Yes,
Deb Heemsoth – Yes,
Deb Blanchette – Yes,
Susan Wallen – Yes.

The motion passed by majority vote.

Investment Sub-Committee report:

Deb Blanchette said that there was nothing new to report other than that they are still on target for moving \$3.4 million from cash to Rockland Trust investments on December 1, 2020.

GBS Reports:

Carol Cormier reviewed the Funding Rate Analysis (FRA) with data through October. She said that for the health plans the 4-month Expense to Funding ratio was 90.2% and that funding from the rates was \$4,768,755 above the major expenses on a paid claims basis. She said that there was about \$2.1 million in reinsurance reimbursements from claims of prior years represented in the report.

Ms. Cormier said that the Dental FRA showed an expense-to-funding ratio through October of 78.9% generating a dental funding surplus of \$427,511.

Karen Quinlivan reviewed the reinsurance reports based on claims paid through October. For the FY20 policy period she said that there were 31 claimants with claims exceeding the \$300K specific deductible. Total claims for these members were \$13,892,358. Excess claims were \$4,592,358, of which \$4,229,144 has been reimbursed with \$363,213 still due to CCMHG. For the same period there were 55 claimants who had claims between 50% and 100% of the \$300K specific deductible (50% Report). These claims totaled \$10,750,488.

Ms. Quinlivan said for the FY21 policy period there was only one claimant exceeding the specific deductible through October with total claims of \$394,917 and with no reimbursements to date. There were 13 claimants on the 50% Report with total claims of \$2,622,454.

Retiree First – Carol Cormier said she wanted CCMHG to be aware of a company that GBS is working with on behalf of few other clients that have carved out the Medicare Part D pharmacy benefit in the Senior plans as well as carving out pharmacy in the active employee plans. She said that Retiree First secures Medicare Part D quotes and is an ongoing resource and advocate for the senior plan members. This company can provide assistance to health plan members on a general basis without a carveout, but there would be a separate fee. She said that if in the future CCMHG is interested in hearing about their services, she could arrange for that to happen.

Wellness program reports:

Vineyard Wellness - Bob Whritenour said that participation in the Vineyard's wellness programs is up considerably. He said the Vineyard Wellness Committee and the new consultant, Triva Emery, are communicating well.

Noreen Mavro-Flanders said that Triva Emery is reaching out to people more than ever before.

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Mainland Wellness – Deanna Desroches, Mainland Wellness Consultant, reviewed her report that she distributed to Committee members. She said she is working on the next edition of *Your Health Matters* newsletter.

Ms. Desroches described status of the Couch to 5K programs, Walking programs, the Wellness Portal which now has 686 members registered and 126 members having completed the Health Risk Assessment, spring pickleball and tennis programs that are planned and the Monthly Challenges which are September Lunchbox Challenge, October Medication Challenge, November Gratitude Challenge and December's Maintain Don't Gain Challenge. She also reviewed Stress Reduction programs which she said are being well received.

MMRA report:

Carol Cormier noted that the MMRA Quarterly Management Report as of Sept. 30, 2020 had been sent to the Steering Committee members.

Ms. Cormier spoke about the OptiMed program to reduce the costs of specialty medications. She said the program is voluntary for employees and non-Medicare eligible retirees. OptiMed has not yet begun outreach because they are waiting for employers to send out the mailers for employees and getting all the data from BCBSMA and HPHC necessary for OptiMed to identify and contact members who would qualify for the program. She said that of the three joint purchase groups in the MMRA, the CCMHG is having the best results in getting employers to send the information to employees. She said she has sent three email reminders to the CCMHG Employers.

PBIRx report:

Bob Kademian, RPh. reviewed the report of pharmacy drug spend from July 1 through October 23. He said the pharmacy cost per member per month had gone up 3.2% from the same period of the prior year. He said specialty med spend represented 59% of total drug spend.

Mr. Kademian reviewed the top ten drugs for BCBSMA and Harvard Pilgrim. He said that Abagio was on both lists and noted that this medication is available through CanaRx at a much lower cost. He said that Tecfidera is in the top ten for BCBSMA and is also on the CanaRx list of available medications at much lower cost.

Mr. Kademian mentioned that Amazon is opening a pharmacy with Amazon Prime with free 2-day delivery as an alternative to the health plan and PBM Mail Order programs. He said that Amazon is working with some insurance companies. BIRx will follow this and provide more information as it becomes known. He mentioned that there are now Covid-19 vaccination classes being held for pharmacists as the approval and release of vaccines is in the near future.

Discussion about rate-setting for FY22 for active employee plans:

Carol Cormier said that she has requested that BCBSMA, HPHC, and Delta provide the FY22 renewals to her by January 19. GBS will do independent projections. She said factors will be built into the claims projections to account for an expected increase in services and claims as the Covid threats reduce and things become closer to normal. As in the past, the Steering Committee will review the projections of the health and dental plans and of GBS along with the Treasurer's information about the CCMHG finances, and will make recommendations to the Board.

Health and Dental Plan reports:

BCBSMA – Garbrielle Pitcher said that Covid-19 will be ongoing and things are changing to new norms.

Harvard Pilgrim – Bill Hickey reviewed an HPHC report on the Covid-19 pandemic that was not specific to CCMHG. It included changes in paid amounts since January and through November 3 and changes in utilization of preventive services like immunizations, mammography, and colonoscopy. Utilization of these

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services fell in February and March and started upward again in April. He said that the numbers of well-baby and adult physicals have now returned to normal. The report showed how changes were related to measures like social distancing and shut-downs. Mr. Hickey reviewed “what’s ahead” and 6 key “take-aways” including expectations for higher costs in 2021.

Tufts Senior Plans - Fred Winer said the Medicare Part B news was good with the CY21 Part B rate at \$148.50 which is lower than expected. He said COLA will go up 1.3%

Delta Dental – Nina Conroy said that dental claims were down 38% across the Board and it is anticipated that in CY21 they will be down 21% all as the result of the pandemic. She said CCMHG can expect to see continued lower dental claims.

Other Business:

There was no other business.

Susan Wallen moved to adjourn the meeting.

Motion

John Kelly seconded the motion. There was a roll call vote as follows:

Skip Finnell – Yes,
Noreen Mavro-Flanders – Yes,
Erin Orcutt – Yes,
John Kelly – Yes,
Deb Heemsoth – Yes,
Deb Blanchette – Yes,
Susan Wallen – Yes.
[Bob Whritenour had left the meeting]

The motion to adjourn was approved by unanimous vote.

The next virtual Steering Committee meeting will be held on December 16 at 9 AM.

Chair Skip Finnell adjourned the meeting at 10:38 AM.

*Minutes prepared by Carol Cormier
Gallagher Benefit Services, Inc.*