

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

Steering Committee Meeting
Tuesday, December 14, 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 December 14, 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
Elise Zarcaro	Town of Provincetown
Robert Whritenour	Town of Yarmouth
Beth Deck	Cape Cod Collaborative

Guests Present:

Richard Bienvenue, CPA	CCMHG Treasurer
Tony Roselli, CCMHG Auditor	Roselli, Clark and Assoc., CPA’s
Ellen Bearse	Monomoy RSD
Deanna Desroches	CCMHG Wellness Consultant (Mainland)
Bernard Edwards	Blue Cross Blue Shield of MA (BCBSMA)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
Bob Kademian, RPh	PBIRx
Patty Joyce	Abacus Health Solutions
Chris Collins	CanaRx
Jim Riley	CanaRx
Nina Conroy	Delta Dental
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:

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

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Deborah Heemsoth
Denise Coleman
Susan Wallen
Elise Zarcaro
Robert Whritenour
Beth Deck (*alternate*)

Town of Dennis
Town of Falmouth
Nauset RSD
Town of Provincetown
Town of Yarmouth
Cape Cod Collaborative

Approval of Minutes of the November 16, 2021 Steering Committee

Noreen Mavro-Flanders motioned to approve the minutes as presented.

Meeting:

Motion

Elise Zarcaro seconded the motion.

There was a roll call vote.

Skip Finnell	Yes
Noreen Mavro-Flanders	Yes
Erin Orcutt	Yes
Debra Blanchette	Yes
Deborah Heemsoth	Abstain
Denise Coleman	Abstain
Susan Wallen	Abstain
Elise Zarcaro	Yes
Bob Whritenour	Yes

The motion passed by majority vote.

Auditor's Report on FY21 financial statements:

Tony Roselli, CPA reviewed the Trend Summary of Key Financial information for CCMHG for 2017 through FY2021. Mr. Roselli said overall, it was a good year. Cash and Investments has trended up over the 5-year period with a 41.38% increase in 2021. Claims Liabilities increased 19.93% in FY21. Net Assets increased 44.57% in 2021 and were at \$66.7 million. He said Participant Contributions are affected by rate increases and there was a decrease of .32% because of the rate hold. Health Claims, Claims Administration and Fixed Premiums Expense had a 4.38% increase. Other Operating Expenses were related to reinsurance. There was a 30.06% increase. Changes in Net Assets showed a \$10.1M increase. Investment Income increased by 4.59%. Small edits to the draft audit will be done shortly and a final will then be available in about 10 days.

Treasurer's report:

Treasurer Richard Bienvenue, CPA reviewed the financial reports of October 31, 2021 (unaudited figures). The earnings through October were \$1,257,512. He said the thing to keep an eye on will be the loss of \$13.5M for the month in December due to the premium holiday. The report at rate setting should have amounts through December. There will be an effort to update the formula for the IBNR calculation. The traditional formula seems to be overestimating IBNR, and it perhaps needs to be adjusted downward going forward.

Deb Blanchette asked if Mr. Bienvenue wanted the Investment Committee to meet in January to see if the \$3.4M investment should continue.

Mr. Bienvenue responded in the affirmative and a meeting could be set up.

GBS Reports:

Carol Cormier reviewed the FY22 Funding Rate Analysis (FRA) with data through October 2021. For the health plans, the 4-month Expense-to-Funding ratio was 93.1% and funding from the rates was \$3,443,197 above the major expenses on a paid claims basis. The Dental FRA showed an expense-to-funding ratio through October of 82.7% generating a dental funding surplus for the four months of \$358,371.

Karen Quinlivan reviewed the FY21 reinsurance reports based on claims paid through October, 2021. She said that there were 25 claimants with claims exceeding the \$300K specific deductible. Total claims for these members were \$11,834,789. Excess claims were \$4,334,789, of which \$3,388,469 has been reimbursed with \$946,320 still due to CCMHG. For the same period, there were 58 claimants who had claims between 50% and 100% of the \$300K specific deductible (50% Report). These claims totaled \$11,372,863.

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 \$575,352. Excess claims were \$175,352. There have been no reimbursements to date. For the same period, there were 4 claimants who had claims between 50% and 100% of the \$400K specific deductible (50% Report). These claims totaled \$987,833.

Wellness Program Reports:

Martha's Vineyard (MV) Wellness Report – Triva Emery, Vineyard wellness consultant, was unable to attend the meeting but her report was provided in the meeting packet for members to read.

Mainland Wellness Report – Deanna Desroches, Mainland wellness consultant, said the December edition of *Your Health Matters* newsletter is in progress. A Couch to 5K program is being planned for the spring in Barnstable and/or Harwich. The Winter Walking program at the Hyannis Youth and Community Center is going well with 3-9 members joining and 18 registered. The program will run through December 29th. There are currently 752 members registered on the wellness portal. There have been 126 health assessments completed. The annual Fruit and Veggie Challenge began with 43 members and 68% are on track to complete the challenge. Monthly Challenges and workshops include a November Gratitude Challenge and December Maintain Don't Gain. In January there will be a Financial Wellness workshop and February will be Yoga. There is a hybrid nutrition workshop: Cooking Lighter for the Holidays on December 15th. Pilot programs in development include weight training on Monday evenings and Saturday mornings beginning January 3rd for eight weeks. A New Year, New You program combining nutrition education, strength training and mindful movement will begin in early January for four weeks.

Update on RFP for Expert Medical Advice and Medical Bill Negotiation Services:

Carol Cormier reported that after the issue was raised that the program should have been put out to bid under Chapter 30B, legal counsel was consulted on whether Chapter 30B applies in this instance. The group was advised that with an abundance of caution, it would make sense to proceed with an RFP. The process has begun with an anticipated release in the January.

PBIRx report and proposals:

Bob Kademian, RPh from PBIRx provided reporting through the month of October. He said that the combined estimated per member per month costs including Rx rebates were \$125.18 last year and \$136.09 this year. The increase was 8.71%. Traditional drug costs were up 5.87% while specialty med costs were up 10.83%. Blue Cross Rx costs were up 8.88% net of rebates, and Harvard Pilgrim costs were up 9.63% versus last year. Specialty drugs as a percentage of cost was 62% this year. Through pharmacies there have been 6,811 COVID vaccines administered through October.

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Bob Kademian said that the Market Analysis is underway with the RFP sent out on 10/14/2021. Pricing requests were sent to BCBSMA, Harvard Pilgrim/ 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 said that recent Covid reports indicate the lowest number of cases in some time. Current confirmed case numbers stood at 29.

Harvard Pilgrim- Bill Hickey had nothing new to report. H said integration is ongoing with Tufts and Point 32 Health.

CanRx – Jim Riley said that savings through October were \$379,000 and are on track for \$500,000 in annual savings. There will be a postcard mailing that will be coming out after the first of the year explaining how to enroll and log on to the website with a detachable card and QR code to scan. An electronic enrollment form will also be available.

Delta Dental – Nina Conroy said that Delta Dental will be introducing Teledentistry in 2022 to address urgent care needs. There will be an app that can be downloaded to a smartphone, tablet or computer. More details to come.

Abacus- Patty Joyce said that December is National Diabetes Month. A pre-recorded webinar was created and she happily reported there have been the most views to date.

Other Business:

Beth Deck asked if the group could take a look at low cost affordability options for health plans offered through CCMHG. Her member unit has experienced government penalties for not having affordable options for some members. It was decided it would be a topic for discussion after rate setting.

The next Steering Committee meetings are scheduled for Tuesday January 25, 2022 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

Susan Wallen 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
Elise Zarcaro	Yes

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Bob Whritenour

Yes

The motion passed by unanimous vote.

Chair Skip Finnell adjourned the meeting at 10:14 AM.

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