

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

Steering Committee Meeting
Wednesday, March 27, 2019 at 9:00 AM
Sand Hill Community Center, Sandwich, MA

MEETING MINUTES

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, March 27, 2019 at 9:00 AM at Sand Hill Community Center, Sandwich, MA.

The following people attended:

Steering Committee Members Present:

Skip Finnell, Committee Chair
Noreen Mavro-Flanders, Board Chair
Christopher Clark
Debra Blanchette
Susan Wallen
Erin Orcutt
Marie Buckner
Denise Coleman

Dennis Yarmouth RSD
County of Dukes County
Town of Harwich
Town of Barnstable
Nauset RSD
Cape Cod Reg. Technical High School
Town of Sandwich
Town of Falmouth

Guests Present:

Richard Bienvenue, CPA
Bill Farmer
Deanna Desroches
David Sirowich
Bob Kademian, RPh
Bill Hickey
Fred Winer
Bill Rowbottom
Carol Cormier
Karen Carpenter

CCMHG Treasurer
Barnstable County Retirement Association
Mainland Wellness Consultant
PBIRx
PBIRx
Harvard Pilgrim Health Care (HPHC)
Tufts Health Plan – Senior Products
Blue Cross Blue Shield of MA (BCBSMA)
Gallagher Benefits Services (GBS)
Gallagher Benefits Services (GBS)

Steering Committee Chair, Skip Finnell, called the meeting to order at 9:05 AM.

Approval of minutes of the February 27, 2019 meeting:

Noreen Mavro-Flanders moved approval of the February 27, 2019 Steering Committee meeting minutes.

Motion

Chris Clark seconded the motion. The motion passed by majority vote with Denise Coleman abstaining.

Treasurer’s report:

Treasurer, Rich Bienvenue, CPA, reviewed the financial reports through January 2019 (unaudited figures). He said that Total Equity increased \$22.3 million since January 2018. He noted the upcoming distribution of about \$6.8 million in RDS money to the CCMHG employers. He said he expects to get the checks out over the weekend and will record it on the February financials.

Chris Clark motioned to accept the Treasurer's report through January 31, 2019.

Motion

Noreen Mavro-Flanders seconded the motion. The motion passed by unanimous vote.

PBIRx update:

David Sirowich, PBIRx, introduced Bob Kademian, a registered Pharmacist, and said that Bob will be working with CCMHG on a day-to-day basis going forward. Mr. Sirowich said that PBIRx is working with the carriers to gather information, work on contracts, and reconcile last year's data.

Barnstable County Retirement Association request for CCMHG direct membership:

Bill Farmer, Interim Retirement Association Director, said that the Association's employees have been getting their coverage from CCMHG through Barnstable County, but would like to be a direct and full-fledged CCMHG participating employer. He reviewed the handout showing the numbers of participating employees.

Carol Cormier noted that Cape Light Compact similarly separated its participation from the County last year and was approved as a direct participating employer.

Noreen Mavro-Flanders motioned to recommend that the Board accept Barnstable County Retirement Association as a full participating employer.

Motion

Christopher Clark seconded the motion. The motion passed by unanimous vote.

GBS Reports:

Carol Cormier reviewed the Summary page of the Funding Rate Analysis with data through February 2019. She said all health plans are adequately funded and that the expense-to-funding ratio on a paid claims basis was 83.1%. She said the dental plan expense-to-funding ratio was 87.2% through February.

Karen Carpenter reviewed the reinsurance reports with data through February 2019. She said that there were five claimants on the FY19 report with claims exceeding the \$300K specific deductible. She said the excess claims amount is \$352,380 and there have been no reimbursements to CCMHG for this policy year as yet. She said that there are 21 claimants on the FY18 policy report with claims exceeding the \$300K specific deductible. She said the CCMHG has been reimbursed \$3.6 million, and there is an outstanding reimbursement due of \$184,823.

Wellness Program reports:

Deanna Desroches, Wellness Consultant for the Cape, reviewed her Wellness Program Report showing the status of eight categories of programs plus newsletters to members. She said she is working on development of programs for FY20.

Noreen Mavro-Flanders said that the Vineyard Wellness Report/Newsletter was in the meeting packet. She said that there is a focus on ticks and preventing tick bites since this is going to be a prolific year for ticks.

Raising Awareness of CCMHG-sponsored programs:

Carol Cormier said it had been agreed that one way of raising awareness of the CCMHG was to put the words "Cape Cod Municipal Health Group" on the health and dental plan ID cards. She said there were samples of the new health plan ID cards that incorporate the CCMHG name in the meeting packets. She said these cards, if approved, will go out starting in the new policy year, effective July 1, 2019.

By consensus, the Committee approved the new card designs.

Bill Hickey, HPHC, asked if the Committee wanted new HPHC cards sent 7/1/19 and then re-issued with HPHC's change in Pharmacy Benefit Manager effective 1/1/2020.

Noreen Mavro-Flanders suggested issuing the new HPHC cards for July 1 only for new enrollment transactions and then issuing all new cards for Jan. 1, 2020.

The Committee agreed with Ms. Mavro-Flanders suggestion for HPHC.

It was agreed that BCBSMA and Delta Dental will issue all new cards for July 1, 2019.

Skip Finnell said that Carol Cormier had provided copies of the Berkshire Health Group's draft Wellness Benefits Guide. He said that this is an example of what the wellness coordinators could do for CCMHG. He proposed a small ad hoc Committee that includes the Wellness Coordinators and Chairs of the Board and Steering Committee. He said the ad hoc committee would be charged with creating a Wellness brochure or booklet designed for CCMHG. He asked if there were any volunteers.

Susan Wallen volunteered to participate in the ad hoc committee.

The date of the meeting was set for April 9th at 10 AM. Deanna Desroches agreed to contact Maggie Downey to see if the Cape Light Compact facility would be available for the meeting.

Noreen Mavro-Flanders suggested adding information for retirees to the booklet.

CanaRx update:

Carol Cormier said she sent the Committee a copy of CanaRx's attorney's letter to the FDA explaining point by point how the FDA had completely misinterpreted the nature of CanaRx's business. She said that CanaRx will make some changes to the Rx formularies by eliminating drugs subject to the FDA's Risk Evaluation and Mitigation Strategies (REMS).

Dependent Eligibility Audit update:

Carol Cormier said that some employees have been reluctant to upload documents to the HMS secure website and so have used the mails which tends to drag the process out. She said the final day of the audit is April 8.

Susan Wallen said that the ability for benefits administrators to log on to see the status for each employee enabled her to contact specific employees and urge them to follow through in providing documentation of eligibility.

It was agreed that GBS would send the Board and authorized Benefits Administrators a reminder of the final date of the audit and remind them of the way disenrollments will be handled for those not submitting complete documentation. She said that GBS will terminate the dependents for whom documentation is incomplete. She said that the employees will then have 60 days from the date of termination to submit the documentation to the Benefits Administrators who would then submit the paperwork to GBS to re-enroll the dependents.

Health Plan reports:

Delta Dental – Susan Wallen said she received the letter from Ruth Lynch at GBS regarding the need to do a full enrollment to add 19-26 year old dependents to the dental plan. There was a discussion.

BCBSMA – Bill Rowbottom said the health fairs start tomorrow.

Harvard Pilgrim – Bill Hickey said that he sent each governmental unit the materials for the health fairs and open enrollment.

Tufts Health Plan – Fred Winer said that there was a consensus in Washington to work on prescription drug pricing reforms.

Bob Kademian, PBIRx, said that there is a group of very large employers that is going to get someone to manufacture prescription drugs for them and cut out the current generic manufacturers. He noted that generic costs have been increasing.

Carol Cormier said the generic costs have been increasing since the big pharmaceutical companies have bought up the generic manufacturing companies. She said that Amazon also is pursuing a cost-saving pharmacy initiative.

Other Business:

Carol Cormier said that as requested representatives of A. J. Gallagher will attend the April 24th Steering Committee meeting at 11 AM.

Skip Finnell said that there will be Steering Committee meetings on May 28th and June 26th at 9 AM at the Sand Hill Center in Sandwich.

Mr. Finnell asked Carol Cormier to issue an email announcing that there will be a Steering Committee vacancy effective July 1, 2019.

Noreen Mavro-Flanders said that there will be an election of officers and Steering Committee at the April 24th Board meeting since this was not put on the October or January Board meeting agendas.

There was no other business.

Chris Clark motioned to adjourn the meeting.

Motion

Noreen Mavro-Flanders seconded the motion. The motion passed by unanimous vote.

Skip Finnell adjourned the meeting at 11:03 AM.

*Prepared by Carol Cormier
Gallagher Benefits Services*

