

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

**Steering Committee Meeting**  
Tuesday, May 28, 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 Tuesday, May 28, 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  
Denise Coleman  
Marie Buckner

Dennis Yarmouth RSD  
County of Dukes County  
Town of Harwich  
Town of Falmouth  
Town of Sandwich

**Guests Present:**

Bob Whritenour  
Maggie Downey  
Kathy Logue  
Pam Bennett  
Deanna Desroches  
Gabrielle Pitcher  
Julie Scansaroli  
Bill Hickey  
Fred Winer  
Nina Conroy  
Carol Cormier

Town of Oak Bluffs  
Cape Light Compact  
Town of West Tisbury  
Town of Tisbury  
Mainland Wellness Consultant  
Blue Cross Blue Shield of MA (BCBSMA)  
Blue Cross Blue Shield of MA (BCBSMA)  
Harvard Pilgrim Health Care (HPHC)  
Tufts Health Plan  
Delta Dental Plan of Mass.  
Gallagher Benefits Services (GBS)

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

**Approval of minutes of the April 22, 2019 meeting:**

Chris Clark moved approval of the April 22, 2019 Steering Committee meeting minutes.

Motion
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Marie Buckner seconded the motion. The motion passed by unanimous vote.

**Treasurer’s Report:**

The Treasurer was unable to attend the meeting. There was no report presented.

**Wellness Program Budget Proposals for FY20:**

Martha’s Vineyard Wellness Budget Proposal -

Kathy Logue of the MV Wellness Committee distributed the budget history and the proposed budget for FY20. She said the Committee proposes a FY20 budget of \$55,001 compared to the FY19 budget of \$51,413.

She said current year expenditures are under budget because the most expensive program, the Fitness Challenge, is going on now. Ms. Logue said that the Fitness Challenge is expensive but only forty-some people participate, many of whom have done it in previous years. She said that the ten new programs are the result of the member survey and replace the Fitness Challenge. She said that there will be something new every month except for August.

Skip Finnell asked about the increases in salaries for consultant and assistant consultant.

Ms. Logue said that because there are a lot of new programs, the Committee expects it to be a labor intensive year.

Denise Coleman moved approval of the Martha's Vineyard proposed FY20 Wellness budget.

Motion
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Chris Clark seconded the motion. The motion passed by unanimous vote.

Skip Finnell said that he wanted to know why the current Martha's Vineyard Wellness Coordinator and Assistant Coordinator are leaving their positions at the end of June.

Ms. Logue said that Krystal Rose did a lot to build the programs. She said about eight months ago several benefits administrators criticized the Wellness Committee's work and questioned the amount spent on wellness programs. She said this resulted in the Committee doing a survey of the employees. She said that the survey results caused a change of direction in programming. Kathy Logue read the letter sent to the Wellness Committee by Krystal Rose and Magda Azzollini.

Kathy Logue said that the Committee will probably issue an RFP for a new Wellness Coordinator, someone with facilitator and administration experience as well as wellness program experience.

Noreen Mavro-Flanders suggested inviting Deanna Desroches and Maggie Downey to the next Vineyard Wellness Committee meeting in June.

Noreen Mavro-Flanders said that most municipal employees on the Vineyard are teachers. She said Tisbury, Oak Bluffs, and Edgartown are the largest town employers and it would be good to have input from them.

There was a discussion about the nature of wellness programs and that taking a financial approach to wellness is probably not in the best interest of good programming. The Committee discussed the need for a mission statement on wellness.

Bob Whritenour said that they shouldn't have an administrator as the Wellness Coordinator.

It was agreed that the Cape and the Vineyard wellness programs should have the same mission statement.

Skip Finnell said what is needed for successful wellness programs is creativity rather than focus on the dollars.

Skip Finnell said that the people from the Vineyard should take this issue back to the Vineyard to work it out, and CCMHG will help as needed.

Deanna Desroches and Maggie Downey agreed to meet with the Vineyard Wellness Committee at their next meeting.

Maggie Downey, Wellness Committee Chair for the mainland, gave a history of the programs and said that the BCBS “AHealthyMe” portal is the hub of the program. She said it is available to Harvard Pilgrim members as well as BCBS members. She said that there are three major program components: the AHealthyMe portal, monthly challenges, and the Newsletter. She said the challenges are built into the AHealthyMe portal and members earn points and points earn incentives. Ms. Downey said that Deanna Desroches, the Cape Wellness Coordinator/Consultant, administers the portal. She said everything feeds into the portal. She also noted that there are Facebook postings.

Noreen Mavro-Flanders said there is a disconnect on the Vineyard with AHealthyMe.

Kathy Logue said the Vineyard benefits administrators may not understand the structure behind the AHealthyMe portal.

Maggie Downey talked about the importance of encouraging employees to sign up for AHealthyMe.

Deanna Desroches said she gets composite data on the over 600 members participating in AHealthyMe.

Deanna Desroches reviewed the FY20 mainland budget proposal. She said she expects the entire FY19 budget will be used. She said the current budget amount of \$198,212.50 is being requested for FY20.

Noreen Mavro-Flanders moved to approve the FY20 Wellness Budget request for the mainland.

Motion
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Chris Clark seconded the motion. The motion passed by unanimous vote.

### **Guide to Wellness and other programs:**

Skip Finnell said that an ad hoc committee was formed to address the need for program information for employees and retirees. He said that the committee developed a statement of mission and a timeline for the project. He read from his meeting notes. He said that it was agreed that the CCMHG website needs to be more user-friendly for employees and retirees, not just for benefits administrators. He said that the employee information needs to be more in the forefront. He said it was also discussed that the Vineyard needs a “sub-page” on the site.

There was a discussion. It was decided that the website upgrade would be put off until after the Wellness Guide has been completed, probably around September.

Skip said that the timeline had indicated distribution of the Guide in September.

Denise Coleman said that the term “Wellness Guide” is misleading, and she suggested “Benefits Guide”.

The Committee agreed with Ms. Coleman.

Deanna Desroches said the Guide will be updated annually.

Skip Finnell said the publication will be moved back to late September.

### **GBS Reports:**

*Funding Rate Analysis (FRA)* - Carol Cormier reviewed the FRA with data through April. She said the expense-to-funding ratio was 87.3% for health plans and 90.5% for dental plans. She said that there is a \$17.37 million funding surplus (paid claims basis) for health plans, \$2.5 million of which is from reinsurance reimbursements from the FY18 reinsurance policy period.

*Reinsurance reports* - Ms. Cormier reviewed the FY19 reinsurance reports. She said that 11 claimants had claims totaling \$4,397,577. She said that \$1,097,577 of that amount were claims that exceeded the reinsurance policy deductible of \$300,000. Ms. Cormier said that there have been no reimbursements to date but that the reimbursements should come in soon since all of the required documentation has now been submitted. She said that 52 members had claims that fell between \$150K and \$300K totalling \$10.46 million.

Carol Cormier said that the FY18 policy period reinsurance reimbursements were \$3,629,857 and that the CCMHG actually owes the MMRA reinsurance pool \$12,450 for an overpayment.

**Health Plan Proposed Level Monthly Deposits:**

Chair, Skip Finnell, tabled this item until the next meeting since there may have been an error in numbers presented.

**Joint Purchase Agreement Review:**

Skip Finnell said that he would like to have more time to review the suggested changes. The other Steering Committee members agreed. Mr. Finnell tabled the item until the next meeting.

**MMRA meeting and FY20 reinsurance rates:**

Skip Finnell said that the MMRA Board meets tomorrow, May 29 and that he and Noreen Mavro-Flanders will attend.

Carol Cormier said that she has not seen the FY20 proposed rates but is hopeful that the increase will be significantly smaller than the increase last year.

**HSAQs and possible access to CanaRx for members for preventive medications:**

Carol Cormier said she has been working with the people at CanaRx to develop carrier-specific medication lists for HSAQ members. She said only medications on the carriers' preventive med lists – or a subset thereof – will be available to HSAQ members through CanaRx. She said that these drugs are subject to co-pays and not to the deductibles. Ms. Cormier said that she expects that the lists will be available soon.

**Conflict of interest issue:**

Carol Cormier said that Atty. Leo Peloquin said that he and Atty. Antoine Fares have spoken with lawyers from the Ethics Commission on this issue. He said that they have made the Mass. Municipal Association aware of it and are hoping to schedule a joint meeting with the Commission. She said that Atty. Peloquin prefers not to offer a written opinion until after this meeting and discussion have occurred.

**Health Plan Reports:**

*BCBSMA* - Garbrielle Pitcher introduced Julie Scandaroli and said she will be the new BCBSMA Account Representative for CCMHG.

*Harvard Pilgrim* – Bill Hickey said he had nothing new to report.

*Delta Dental* – Nina Conroy said that enrollments were going well and that ID cards will be mailed out mid-June, prior to the effective date of July 1<sup>st</sup>.

**Other Business:**

Noreen Mavro-Flanders said that BCBSMA sent enrollment files for Town of Sandwich members to MIIA with whom the town will be affiliated effective July 1, 2019. She said that for the Medex plan BCBS, in error, sent the entire CCMHG Medex enrollment file to MIIA. She said that the recipient of the file at MIIA immediately realized it was the full file and destroyed the file. Ms. Mavro-Flanders said that she, Skip Finnell, and Kate Sharry and Karen Caprtenter from GBS discussed this on the phone with representatives of BCBS and decided that BCBS did not need to send all Medex members a letter about this. She said that Garbrielle Pitcher sent a letter to Kate Sharry describing what had happened.

The next meetings were scheduled as follows:

Steering Committee meeting – June 26 at 9 AM at Sand Hill Community Center, Sandwich, MA  
Steering Committee meeting – July 24 at 9 AM at COMM Fire District, Centerville, MA  
Board meeting – July 24 at 10 AM at COMM Fire District, Centerville, MA.

Skip Finnell offered two locations for Steering Committee meetings after July 24<sup>th</sup> - D-Y RSD Administration Building and Cape Light Compact facility, both in South Yarmouth.

Christopher Clark moved to adjourn the meeting.

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

Chair, Skip Finnell,, adjourned the meeting at 11:24 AM.

Prepared by Carol G. Cormier, MHA, LIA  
Gallagher Benefits Services