

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

**Steering Committee Meeting**  
Wednesday, November 14, 2018 at 9:00 AM  
Sandwich Town Hall, Sandwich, MA

**MEETING MINUTES**

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, November 14, 2018 at 9:00 AM at Sandwich Town Hall, Sandwich, MA.

The following people attended:

**Steering Committee Members Present:**

Skip Finnell, Steering Committee Chair	Dennis-Yarmouth RSD
Noreen Mavro-Flanders	County of Dukes County
Christopher Clark	Town of Harwich
Denise Coleman	Town of Falmouth
Susan Wallen	Nauset RSD
Marie Buckner	Town of Sandwich

**Guests Present:**

Richard Bienvenue	CCMHG Treasurer
Deanna Desroches	CCMHG Wellness Consultant
Mary Duchesney	CCMHG Wellness Coordinator
Eric Diamond	Harwich Fire District
Peter Schofield	Gatehouse Media
Patrick Wendell	Gatehouse Media
Angela Bucar	Gatehouse Media
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
Garbrielle Pitcher	Blue Cross Blue Shield of MA (BCBS)
Mike Abbott	Blue Cross Blue Shield of MA (BCBS)
Fred Winer	Tufts Health Plan (THP)
Nina Conroy	Delta Dental of MA
Gary Fung	Delta Dental of MA
Kate Sharry	Group Benefits Strategies (GBS)
Carol Cormier	Group Benefits Strategies (GBS)
Karen Carpenter	Group Benefits Strategies (GBS)

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

**Approval of minutes of the October 24, 2018 meeting:**

Christopher Clark moved approval of the October 24th Steering Committee meeting minutes.

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

**Treasurer’s Report:**

Treasurer Rich Bienvenue, CPA reviewed the financial reports with data through September 2018 (unaudited figures). He said CCMHG is doing very well and that the July, August and September bank summaries are

included in his report. Mr. Bienvenue reported a total fund balance on September 30 of \$36.9 million which is \$15.4 million up from last year's balance and above the fund balance target. He said the health trust fund balance is \$32.97 million, up \$14.9 million since last year. He said the reports are pending the auditor's final adjustment of the reinsurance funding of the MMRA. Mr. Bienvenue said he is expecting a lowering of the IBNR after meeting with the auditor.

Skip Finnell asked if the auditor would be ready with the audit for the December meeting. He also asked Mr. Bienvenue to be prepared to make a recommendation to the Steering Committee of ways to use the fund balance surplus.

The Accounts Receivable report was discussed.

Chris Clark moved to accept the Treasurer's report.

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

**Wellness Committee Report:**

Mainland Wellness Report - Deanna Desroches, wellness consultant for the Mainland, reviewed the program updates. Ms. Desroches said she will be providing 2 staff members at the Biometric and Health Benefits Fairs in the spring. She said this will allow members to sign up on the wellness portal. Ms. Desroches said the web portal utilization is increasing, and there are now 498 members using it.

Ms. Desroches said the senior walking program ended on November 1<sup>st</sup> and said the Winter Walking Program will begin on January 8<sup>th</sup>. She said the incentive program postcards were mailed out and put on the website and Facebook in July.

Ms. Desroches reviewed the monthly challenges to include the Maintain Don't Gain, Nutrition and Stress Reduction workshop programs. She said the "Your Health Matters" November wellness issue will be released soon.

**GBS reports:**

Carol Cormier said the Committee reviewed the September GBS Funding Rate Analysis (FRA) reports earlier this month. She said the medical plan expense-to-funding ratio was 76.3% and the dental plan ratio was 90%. Ms. Cormier said BCBSMA is reviewing the LMD amount responding to CCMHG's request for a decrease.

Karen Carpenter reviewed the stop loss reports with data through October 31, 2018.

**Marketing CCMHG and its programs – Peter Schofield and Paul Provost, GateHouse Media:**

Kate Sharry said when speaking to Carol Cormier and Karen Carpenter about CCMHG's goal to market its programs and brand, she spoke to Peter Schofield at GateHouse Media. Ms. Sharry introduced Mr. Schofield.

Peter Schofield thanked the Steering Committee for the opportunity to speak about what GateHouse Media New England may be able to do for the CCMHG. He said the company is a local company with a national footprint. Mr. Schofield said they provide printing, digital and live solutions to all types of businesses to build their brand. He introduced Angela Bucar, Director of Digital Sales and Patrick Wendell, Digital Marketing Strategist.

Angela Bucar asked the Committee members what type of marketing they are looking for in addition to building the CCMHG brand.

Carol Cormier said after speaking with the Benefits Administrators about what would help them to spread the word about the programs, they agreed a brochure describing all of the benefit programs on one piece would be beneficial. Ms. Cormier said CCMHG is not recognized by many of its members as the provider of their health insurance. She said the health plans and dental plan are helping by adding the CCMHG logo to the member ID cards for July 1, 2019. Ms. Cormier said CCMHG also offers stand-alone programs, i.e. not embedded in the health plans, including wellness programs, telemedicine, CanaRx, and a diabetes rewards program. But, she said many members are unaware of the entity that is providing the programs..

Angela Bucar said the issue is more internal than external. She said they can look at different types of formats and publications.

Chris Clark said another issue is that some employees do not have work email addresses. He suggested an infomercial of some type to promote recognition of the CCMHG and its programs.

Eric Diamond said employees like him is who the group is trying to reach. Mr. Diamond said he was tasked by his union with attending the Steering Committee meetings and to bring back the information to his peers. He said the Benefits Administrators do a great job, but some have more than one job responsibility as it is without promoting wellness. Mr. Diamond said CCMHG does a great job and offers good programs, but a lot of employees do not know about them.

It was agreed to have another meeting with GateHouse Media to dive deeper into the groups needs, followed up by a plan of action and price proposal.

The Committee thanked GateHouse Media representatives for coming, and they left the meeting.

**Dental Plan RFQ:**

Skip Finnell asked Susan Wallen to brief the Committee on the meeting she, Chris Clark, and Carol Cormier had following the review of the BCBS and Delta Dental RFP responses to the Dental RFQ.

Susan Wallen said it was determined at the last meeting to review the BCBSMA and Delta Dental responses in further detail since the other plans did not have preferred provider pricing contracts for non-PPO arrangements. She said they looked at the disruption report provided by BCBS and reviewed by Carol Cormier and found that over 600 members' dentists nationwide were not in the BCBS network.

Carol Cormier said they also reviewed the top 10 utilized dental services and the pricing of the services. She said BCBS and Delta Dental plans out-priced the other proposals received. She said Delta Dental offers an enhanced passive PPO plan with negotiated provider costs as does BCBSMA.

Chris Clark said a 10% disruption rate is too much and said he did not favor moving from Delta Dental. He said Ms. Cormier did an outstanding job of breaking out all of the data and information from the proposals.

Gary Fung explained what a passive PPO plan is. He said 95% of all dentists participate in the PPO Plus and Premier plans. He said the individual savings to members is 10% to 15% on the Premier plan and would be 25% to 27% savings with the PPO Plus product. Mr. Fung said they haven't received the DOI's approval for the new provider pricing yet, but hope to receive it next week. He said when that is approved, the group can expect to see an additional 10% savings. Mr. Fung said Delta Dental's administrative fees are not the lowest, but they have lower overall dental spend and savings.

Carol Cormier said the Delta Dental proposal also includes a savings guarantee.

Skip Finnell said the Delta terms are good for a 3-year period.

Chris Clark said he was ready to move to recommend Delta but said it is probably best to table the vote until the December 19<sup>th</sup> meeting, after receiving the DOI's decision.

The Committee agreed with Mr. Clark.

Carol Cormier said that she strongly urged CCMHG to adopt the Delta passive PPO. She also said that GBS suggests a positive dental open enrollment for FY20 partly due to the expansion of eligibility, i.e.increasing the dependent age for eligibility to age 26.

Susan Wallen said that she thinks it is very important to have a full positive open enrollment for July 2019.

**Dependent Eligibility Audit:**

Carol Cormier said the HMS contract has been reviewed by CCMHG's legal counsel, and HMS has accepted the recommended changes. Ms. Cormier said she and Karen Carpenter had a preliminary conference call meeting with HMS and another phone meeting is set up to go over the project details. She said HMS has agreed to provide access to each of the employers to the audit information to see the progress of their own members in fulfilling the audit requirements. Ms. Cormier said the requested data fields have been sent to BCBS and HPHC and said the goal is to send the first letters out to the affected subscribers in December. Ms. Cormier said the CCMHG return address will show on the mailing envelopes HMS will use.

Ms. Cormier said it is important that employers let their employees know that the audit is going to take place. She said she will prepare communications for the employers to use.

**Prescription Drug Carveout:**

Carol Cormier said the PBIRx contracts have been signed with the carriers, and the BCBS claims data has been sent to PBIRx.

Bill Hickey said the HPHC data is scheduled to be released tomorrow. He said they are waiting for the non-disclosure agreement to be signed.

**Other Business:**

Marie Buckner said the Town of Sandwich has decided to leave the CCMHG effective July 1, 2019. She said the town will send a withdrawal letter to CCMHG by December 1<sup>st</sup>.

There was a discussion.

There was no other business.

Chris Clark moved to adjourn the meeting.

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

Steering Committee Chair Skip Finnell adjourned the meeting at 11:20 AM.