

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

Steering Committee Meeting
Wednesday, May 27, 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 Wednesday, May 28, 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
Debra Blanchette-Watson	Town of Barnstable
Denise Coleman	Town of Falmouth
Susan Wallen	Nauset Regional School District
Erin Orcutt	Cape Cod Regional Technical High School
Beth Deck	Cape Cod Collaborative

Guests Present:

Rich Bienvenue, CPA	CCMHG Treasurer
Kathy Logue	Town West Tisbury
Deanna Desroches	CCMHG Wellness Consultant, Mainland
Triva Emery	CCMHG Wellness Consultant, Martha’s Vineyard
Bob Kademian, RPh	PBIRx
Jeff Beane	MyTelemedicine
Garbrielle Pitcher	Blue Cross Blue Shield of MA (BCBSMA)
Julie Scansaroli	Blue Cross Blue Shield of MA (BSBSMA)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
Fred Winer	Tufts Health Plan – Senior Products
Nina Conroy	Delta Dental Plan of Mass.
Carol Cormier	Gallagher Benefit Services, Inc. (GBS)
Karen Quinlivan	Gallagher Benefit Services, Inc. (GBS)

Skip Finnell, Steering Committee Chair, called the meeting to order at 9:10 a.m. He said that the meeting was being recorded and asked if there were any objections. There were none.

Mr. Finnell said that *all votes will be considered unanimous unless he hears an objection and gave instruction for objecting to a motion.*

Approval of April 29, 2020 meeting minutes:

Noreen Mavro-Flanders made a motion to accept the minutes of the April 29, 2020 meeting with the spelling correction for Meggan Eldridge’s name.

Motion

Beth Deck seconded the motion. The motion passed by unanimous vote.

Treasurer's Report:

Treasurer Rich Bienvenue, CPA said that he was a month ahead with reporting at the last meeting at which he presented the March 31st financials. He said there had been a \$2 million loss through March, \$1 million of which was due to investment losses. He said investments more than recovered through April. He said he has given the auditor, Bill Fraher information for the FY20 audit through April.

Investment Committee Report:

Deb Blanchette-Watson, Chair of the Investment Committee, said that there was nothing new to report.

Wellness program reports:

Deanna Desroches, wellness consultant for the Cape, updated the Committee on all the programs on her report. She said she is now working on the June Newsletter and on the FY21 budget.

Skip Finnell asked Carol Cormier to forward the proposed FY21 Cape wellness budget to the Steering Committee.

Ms. Desroches talked about the virtual health fair for employees held by Town of Yarmouth. She said she thought it went very well.

Noreen Mavro-Flanders introduced Triva Emery, the new wellness consultant for the Vineyard.

Triva Emery said that she is working on the proposed Vineyard wellness budget and that the Vineyard Wellness Committee will meet on May 29th.

Kathy Logue said the Vineyard Wellness Committee met a couple of weeks ago and determined that a significant threat to health at this time comes from isolation during the coronavirus pandemic. She said mental health will be the initial focus of the FY21 Vineyard wellness program.

GBS Reports:

Funding Rate Analysis through April 30, 2020 – Carol Cormier said that the expense-to-funding ratio on a paid claims basis for the health plans was 94.2% resulting in a \$7.13 million funding surplus. She said claims were low in April because of the cancelation of all elective procedures in response to needs to address the COVID-19 pandemic. She said the dental plan expense-to-funding ratio was 78.2% and that dental claims were way down in April because most dental offices were closed except for emergencies.

Reinsurance reports – Karen Quinlivan reviewed the reinsurance reports for the FY20 policy period. She said that 19 members had claims exceeding the \$300,000 reinsurance specific deductible with total claims of \$8,750,448 and claims above the deductible of \$3,050,448. She said that \$1,146,907 has been reimbursed to CCMHG with \$1,903,541 outstanding. She said 38 members had claims between \$150K and \$300K through April totaling \$7.8 million.

Ms. Quinlivan reviewed the reinsurance reports for the FY19 policy period. She reported that there were 20 members with claims exceeding the \$300K deductible and that they had total claims of \$8,515,787 and excess claims of \$2,611,162. She said CCMHG has been reimbursed \$2,582,108 and \$10,144 is due.

BCBSMA and Harvard Pilgrim proposed Level Monthly Deposits (LMDs) for FY21:

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Carol Cormier presented the current LMDs and what has been proposed for FY21. She said Harvard Pilgrim's LMD is currently at \$3,078,000 and proposes to go to \$3,249,000 for FY21, a 5.6% increase.

Erin Orcutt motioned to accept the proposed Harvard Pilgrim FY21 LMD of \$3,249,000.

Motion

Denise Coleman seconded the motion. The motion passed by unanimous vote.

Ms. Cormier said that BCBSMA proposes an LMD increase of 4.6% from \$7,478,700 to \$7,825,000.

Erin Orcutt motioned to approve the proposed BCBSMA FY21 LMD of \$7,825,000.

Motion

Denise Coleman seconded the motion. The motion passed by unanimous vote.

Issues related to COVID-19 pandemic:

Dental issue – Skip Finnell said this would be addressed under Agenda Item #11.

Carol Cormier said some employers may be furloughing employees and may want to continue to provide health benefits. She said the CCMHG should take a position on whether it would honor an employer's decision to keep an employee who was furloughed because of the state of emergency as benefit eligible.

Skip Finnell asked if the Steering Committee wanted to recommend this to the Board.

Bill Hickey said that Harvard Pilgrim has adopted all the state guidelines and requirements regarding member cost share (copays, deductibles, coinsurance) and furloughs. He said self-funded clients are either in or out and that all groups that he deals with are "in". He said HPHC considers CCMHG to be "in".

Carol Cormier said it would be difficult in a number of ways, including looking bad, for a municipal self-funded group not to go along with what the state is requiring.

Skip Finnell asked if CCMHG needs to take any actions.

Carol Cormier said she thought it would be a good idea for the Board to vote on this and added that she doesn't think any of the Board members will object.

Bill Hickey said that health plans are required to report to the State any clients that choose not to go along with the state orders pertaining to COVID-19.

Skip Finnell said this should go on the June 18th Board Agenda.

OptiMed Health Partners contract:

Carol Cormier said that OptiMed has identified a CCMHG member with high cost specialty pharmacy claims and believes it can provide the same or a better level of care at lower costs. She said she will be sending the proposed contract with OptiMed to the Steering Committee for review. She said it is the same contract signed by West Suburban Health Group (WSHG) and Minuteman Nashoba Health Group (MNHG), partners with CCMHG in the MMRA.

PBIRx report:

Bob Kademian, RPh reviewed the PBIRx report with data through April 23. The report presented Rx claims and utilization separately for BCBSMA and Harvard Pilgrim and also combined. Rx total plan costs increased about 25% from FY19 to FY20. Specialty medications represented 56.5% of total net costs from July 1, 2019 through April 23, 2020.

Bob Kademian talked about COVID-19 vaccines in Phase 1 and Phase 2 clinical trials. He referred to a promising vaccine candidate being developed by Moderna labs in Cambridge, MA. He said another promising drug is Noravac. Mr. Kademian said that the companies are into “risk manufacturing”, ramping up manufacturing early thus taking a chance that the drugs will get approved. Mr. Kademian said Remdesivir from Gilead Labs is being approved as a treatment for emergency use with COVID-19 cases in hospitals only.

MyTelemedicine report:

Jeff Beane said that informational/promotional mailers will go out to employees the first week in June. He said they are increasing mailers since they cannot get in front of people this year because of the COVID-19 restrictions. Mr. Beane said MyTelemedicine’s call wait time is under 30 minutes during this time of high telehealth utilization which, he said, is very good. He referred to the survey given to all MyTelemedicine users following their medical visit. He said the survey asks what would they have done if they had not had the telehealth option. He said many responded “nothing”. He said some members had health issues requiring medications so doing nothing would not have had good outcomes. He reported 30 consults in May and 18 prescriptions ordered and filled. He said that this year to date utilization is at 2.09%, double that of the previous year.

He said that MyTelemedicine could do an even better job at outreach if it had access to employee emails and/or phone numbers. He said he recognized that there is not much interest in providing those so he will continue to work through the Benefits Administrators.

Health and Dental plan reports with COVID-19 coverage updates:

Delta Dental Plan report –

Carol Cormier said she recently learned that Delta Dental is giving premium discounts to fully insured clients because of inability of members to receive dental services during the pandemic. She asked Nina Conroy to address this.

Nina Conroy said that Delta will refund 30% of the April and May premiums in June for fully insured accounts. She said Delta is also giving participating dentists payments to make up for some of their revenue lost because they had to close their offices during the state of emergency.

Ms. Cormier said that the CCMHG’s June invoices to participating employers have already gone out, and it is too late to implement anything like this for CCMHG during this fiscal year. She noted that the monthly dental funding rates have remained unchanged since FY18 and are not changing for FY21.

No action was taken.

BCBSMA report – Garbrielle Pitcher reviewed the COVID-19 report with data from January through April 2020. She said that there were eleven confirmed cases and the expenditures totaled \$7,755 through April.

Harvard Pilgrim report – Bill Hickey reviewed the COVID-19 report with 12 confirmed cases from early March to early May. He said there was an error on the pharmacy line of the report and said he would send a corrected version.

Tufts Health Plan Senior Products – Fred Winer said that the number of cases is quite low among active employees and that 44% of COVID deaths are in nursing homes where the patients are on Medicaid rather than Medicare.

Other Business:

Noreen Mavro-Flanders said that she sent the proposed Gallagher Business Associates Agreement (BAA) to Attorney Peloquin for review and received his comments this morning. She said no action is needed today.

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Carol Cormier said she forwarded Mr. Peloquin's suggestions to the Steering Committee and said she'd have the Gallagher attorney review the proposed changes.

There was no other business.

Deb Blanchette-Watson moved to adjourn the meeting.

Motion

Erin Orcutt seconded the motion. The motion passed by unanimous vote.

Chair Skip Finnell adjourned the meeting at 10:48 AM.

Prepared by Carol Cormier, MHA, LIA
Gallagher Benefit Services