

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

Steering Committee Meeting
Wednesday, April 29, 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, April 29, 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	Town of Barnstable
Denise Coleman	Town of Falmouth
Susan Wallen	Nauset Regional School District
Bob Whritenour	Town of Oak Bluffs
Erin Orcutt	Cape Cod Regional Technical High School
Deb Heemsoth	Town of Dennis
Beth Deck	Cape Cod Collaborative

Guests Present:

Rich Bienvenue, CPA	CCMHG Treasurer
Deanna Desroches	CCMHG Wellness Consultant, Mainland
Patty Joyce	Abacus Health Solutions
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 9:00 a.m. He said that *all votes will be considered unanimous unless he hears an objection.*

Approval of February 26, 2020 meeting minutes:

Deb Blanchette made a motion to accept the minutes of the February 26, 2020 meeting.

Motion

Bob Whritenour seconded the motion. The motion passed by unanimous vote.

Treasurer’s Report:

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Treasurer Rich Bienvenue, CPA presented the financial reports through March 31, 2020 (unaudited figures). He said the report represented 3 months of transactions. He reported a \$2 million loss saying that more than half of the loss came from loss in investments. Mr. Bienvenue reported a Trust Fund Balance of \$34.6 million.

Deb Blanchette, Chair of the Investment Committee, said that she spoke with Barbara Howard at Rockland Trust yesterday and was told that as of yesterday there was a gain back of \$1.2 million.

Rich Bienvenue said that the claims have been steady and declining a bit.

Carol Cormier said that elective medical procedures have all been cancelled because of the situation with the coronavirus pandemic, so a decline in claims is expected until those procedures can be rescheduled. She said that also people are staying away from medical facilities to reduce chances of infection.

There was a discussion.

Deb Blanchette moved to accept the Treasurer's report of March 31, 2020.

Motion

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

Auditing Proposal from Bill Fraher, CPA:

Skip Finnell asked Rich Bienvenue, CCMHG Treasurer, to speak to the proposal from Bill Fraher.

Rich Bienvenue said that there was nothing out of the ordinary in the proposal. He said the current audit fee is \$14,500 and the proposed fees are \$15,000 for FY20, \$15,450 for FY21, and \$16,000 for FY22. He said Mr. Fraher is tough but fine to work with. He said Mr. Fraher puts in a lot of work on the MMRA.

Erin Orcutt moved to accept the 3-year audit proposal from Bill Fraher, CPA.

Motion

Deb Blanchette seconded the motion. The motion passed by unanimous vote.

Rate stabilization and Fund Balance Policy revisions:

Deb Blanchette said that she, Skip Finnell, Erin Orcutt, and Rich Bienvenue met to revise the Fund Balance Policy as instructed at the February 26th meeting. She said that the meeting with Rockland Trust had to be cancelled because of the coronavirus pandemic restrictions. Ms. Blanchette said the revised policy was distributed to the Committee prior to the meeting.

Noreen Mavro-Flanders said she thought the revisions were very well done.

Noreen Mavro-Flanders made a motion to recommend the proposed changes to the Fund Balance Policy to the Board.

Motion

Bob Whritenour seconded the motion. The motion passed by unanimous vote.

Investment Committee update:

Deb Blanchette referred to the report from Rockland Trust. She said that the report shows the allocation of the investments and shows that the portfolio is in compliance with the policy statement. She said the Return Seeking portfolio was down 5.09% for the Calendar Year but up 2.59% for the most recent 12 months. She said the last meeting with Rockland Trust was in January.

Rich Bienvenue, referring to page 3 of the report, said that some of the investments are out-performing the markets.

GBS Reports:

Funding Rate Analysis through March 31, 2020 – Carol Cormier said that the expense-to-funding ratio on a paid claims basis for the health plans was 96.8% resulting in a \$3.56 million funding surplus. She said the dental plan expense-to-funding ratio was 84.9%. She said that it's expected that claims could drop a bit for the remainder of the plan year as mentioned earlier in the meeting.

Jeff Beane from MyTelemedicine said that utilization was up and that in March 160 individuals activated their MyTelemedicine accounts. He said there is an increase in use of the service for Behavioral Health. He mentioned that MyTelemedicine will be making COVID-19 self-test kits available very soon and said the tool is based on the CDC guidelines.

Skip Finnell asked Jeff Beane to send information about the COVID-19 test kits to Carol Cormier when available.

Reinsurance reports with data through March 31, 2020 - Karen Quinlivan reviewed the reinsurance reports. She said that on the FY20 report there were 17 members exceeding the stop loss deductible of \$300,000 with total claims of \$7,575,898 and excess claims of \$2,475,898. She said \$309,234 has been reimbursed to date leaving \$2,175,664 outstanding. She said that total claims for members who had claims between \$150K and \$300K were \$6.93 million.

Ms. Quinlivan reviewed the FY19 reinsurance report saying that there were 20 members with claims exceeding the \$300,000 deductible with total claims of \$8,515,788 and excess claims of \$2,611,162. She said \$2,582,109 has been reimbursed to date with \$10,144 still due to the Group. She said that total claims for members who had claims between \$150K and \$300K were \$14.98 million.

GBS proposed contracts –

Business Associate Agreement (BAA) – Noreen Mavro-Flanders said that this document is still with legal counsel for review.

Proposed GBS 3-year consulting and central benefits administration contract – Carol Cormier said that the contract is the same as the current contract except that the proposed fees represent about 2% increases per year. She said the contract effective dates are July 1, 2020 – June 30, 2022.

Noreen Mavro-Flanders asked Ms. Cormier to include a summary page with all the fees on the same page.

Noreen Mavro-Flanders moved to recommend the proposed 3-year agreement with GBS to the Board at its next meeting.

Motion

Bob Whritenour seconded the motion. The motion passed by unanimous vote.

Dental plan issue - Carol Cormier said that the issue has been raised by an employee that they are continuing to pay their dental plan premiums while they are not able to get dental care because of the COVID-19 pandemic restrictions. She asked Nina Conroy how Delta Dental was handling this for fully insured clients.

Nina Conroy said that Delta was not giving any premium holidays and that once the COVID-19 restrictions are relaxed the utilization for dental will probably go way up. She said Delta is looking into the best and safest way to resume dental services.

Skip Finnell said he would like to place this item on the next meeting agenda.

COVID-19 coverage:

Carol Cormier said that some weeks ago the health plans announced that they would waive copays and other member cost share for COVID-19 related diagnosis and care throughout the State of Emergency for their insured clients as required by Mass.. She said that CCMHG had to let BCBSMA and HPHC know if they would go along with member cost-share waivers and that was confirmed with the health plans that CCMHG would opt in. She said now a vote of ratification is not needed because the waivers apply to all, not just to fully insured clients. She added that now all telehealth visits with in-network plan providers are required to be covered without copays.

Coverage for employees furloughed because of the COVID-19 pandemic:

The Committee members indicated that their governmental units had not furloughed employees at this point but some were looking into it.

Skip Finnell asked if this item could wait until the next meeting. The Committee members agreed that it could wait.

Skip Finnell said this item will be on the next Steering Committee meeting Agenda.

Wellness Program report:

Deanna Desroches, Wellness Consultant for the Cape, said that the wellness programs were being affected by the COVID-19 restrictions and said she has had to cancel some events. She said she will issue a June Newsletter. She said that Town of Yarmouth is doing a ZOOM virtual health fair and a ZOOM Couch to 5K event. Ms. Desroches said that 606 people have joined the CCMHG wellness portal. She reported that the theme for the month of March challenge was the Happiness Challenge which, under the circumstances, petered out. She said the Fitness Challenge is going well and that Pilates has been rescheduled to June. Ms. Desroches said she is working on the budget for next year.

Bob Whritenour reported on the status of wellness activities on Martha's Vineyard. He said that the Wellness Committee has stabilized and is mission-focused now. He said he sent the names of the proposed committee members to Skip Finnell. He said that they sent a second RFQ out for a Wellness Consultant and it was more successful than the first. Mr. Whritenour said they went through two rounds of interviews and selected a candidate, Triva Emery, for the position.

Noreen Mavro-Flanders said that in the interview process the Wellness Committee found several other candidates that they liked very much, and they encouraged Ms. Emery to work with and involve these other people in the programs to the extent possible. She said the proposed contract with Ms. Emery had been previously distributed.

Bob Whritenour moved to approve the Martha's Vineyard Wellness Consultant's contract between CCMHG and Triva Emery.

Motion

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

Skip Finnell said he has two lists of Wellness Committee candidates. He said that for the Vineyard they are Noreen-Mavro Flanders, Bob Whritenour, Kathy Logue, Ann Metcalf, Beth Kaeka, and Lauren Thomas.

Bob Whritenour moved the appointment of the six Martha's Vineyard Wellness Committee candidates named by Mr. Finnell.

Motion

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

Bob Whritenour motioned to appoint the following for the Cape Wellness Committee: Maggie Downey, Laura Scroggins, Laurie Barr, Kristin Nickerson, and Meggan Eldredge.

Motion

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

PBRix Report:

Bob Kademian, RPh, reviewed the pharmacy reports for the period July 1, 2019 – March 23, 2020 which broke down Rx costs by month by category. He reviewed the graph of Net Costs showing that Speciality medications represented the majority of pharmacy costs in each of the last nine months even with a one-week billing lag in March 2020 for BCBS Rx claims. He said the total drug spend for the nine months was \$17 million for BCBS and HPHC combined. Mr. Kademian compared Total Net Costs with last year's amounts. He noted that the CCMHG would be getting \$2.8 million in Rx rebates from BCBS which has not happened previously. He said that the rebate money was formerly taken into account in the cost of drugs at point of service. Mr. Kademian said that the CCMHG's share of the Harvard Pilgrim rebates were up from 70% to 90% based on last year's Pharmacy RFP. He said composite Rx costs were up \$550,000 from last year and noted that the current year does not include Town of Sandwich data.

Skip Finnell asked if there was a change in Rx utilization in the last month.

Bob Kademian said the costs were down a bit for March and that the costs could be down more in April. He noted that the refill rules have been loosened because of the coronavirus restrictions. He said that they are still waiting for more March claims data from BCBS.

Health and Dental Plan reports:

Garbrielle Pitcher, BCBSMA, recommended that people go to the BCBSMA website for information on COVID-19. She said BCBSMA will send out new ID cards for the Network Blue Saver plan.

Bill Hickey, Harvard Pilgrim, said that he is also promoting use of the HPHC website for COVID-19 information. He said HPHC is enhancing its online wellness information and experiences. He referred to the Living Well Workplace Tool Kit through which employers can download or digitally share flyers, emails and videos with employees to assist them. He said employees who join Living Well Everyday can experience webinars, meditation sessions, and more online. Mr. Hickey said HPHC is available to help employers with open enrollment support.

Mr. Hickey said that following the State rules, the health plans offer COVID-19 services with waived copays and that members can get telehealth services with any network provider without paying a copay.

Fred Winer, Tufts Health Plan Senior products, said that the older population is highly affected by COVID-19. He said nursing home residents typically get services paid through Medicaid more than through Medicare. He noted that Tufts pays all the Tufts Medicare Advantage plan claims associated with COVID-19 for seniors.

Nina Conroy, Delta Dental, said she will have information once the dental offices start opening up. She said that Delta also has a website for COVID-19.

Other Business:

Patty Joyce, Abacus Health Solutions for the Good Health Gateways Diabetes Care Rewards Program, said diabetics can be seriously affected by the coronavirus and need to continue their recommended diabetes care, including the 5 guidelines of care that are the cornerstone of the program. She said unfortunately some of those elements of care can't take place right now because of the COVID-19 restrictions and so Abacus is offering participants extensions on deadlines for receiving services. She referred to a Behavioral Questionnaire encouraging members to commit to taking care of themselves. She referred to the Good Health Gateways Diabetes Care Rewards Facebook page messaging. She said Abacus is still operational and providing materials to employers.

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Susan Wallen said she has been staying in touch with people, especially retirees turning 65. She said there is a slowdown in operations at Medicare and that the retirees do not want to go into the Medicare offices being fearful of picking up an illness.

Skip Finnell set the next Steering Committee meeting for May 27 at 9:00 AM. He said it will probably be a virtual meeting. The next Board meeting was set for June 18th at 10AM, location/venue to be determined.

There was no other business.

Noreen Mavro-Flanders moved to adjourn the meeting.

Motion

Susan Wallen seconded the motion. The motion passed by unanimous vote.

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

*Minutes prepared by Carol Cormier
Gallagher Benefit Services, Inc.*