

**From:** Melanie Becker <treasurer@chilmarkma.gov>  
**Sent:** Wednesday, May 30, 2018 1:38 PM  
**To:** Jim Malkin (jimmalkin@gmail.com); Warren Doty (warrenmdoty@gmail.com); billrossimv@gmail.com; Tim R. Carroll (townadministrator@chilmarkma.gov)  
**Subject:** FW: CCMHG - Oak Bluffs Opt Out program

Jim, Warren, Bill and Tim,

See below Carol Cormier's (CCMHG) email and Bob Whitenour email regarding health insurance Opt Out programs. When I attended the steering committee meeting last week the group took the position that they didn't have the ability to tell member town what to do about Opt Outs.

The Falmouth HR director told me that last year she was excited to offer it but did not get any interested employees, which is what Bob W. is saying as well.

But since Bob Whitenour is offering to limit it to only non-CCMHG health plan, that seems to be as good as it could get, if he would formalize that.

Melanie

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**From:** Carol Cormier [<mailto:ccormier@pbs-consult.com>]  
**Sent:** Wednesday, May 30, 2018 1:18 PM  
**To:** Bienvenue Richard C. P. A. ([RichBcpa@gmail.com](mailto:RichBcpa@gmail.com)); Blanchette, Debra; Buckner, Marie; 'Christopher Clark'; Deborah Heemsoth; Denise Coleman ([dcoleman@falmouthmass.us](mailto:dcoleman@falmouthmass.us)); Erin Orcutt; Kelly John ([jkelly@town.orleans.ma.us](mailto:jkelly@town.orleans.ma.us)); Mavro-Flanders, Noreen; Skip Finnell; Susan Wallen ([wallens@nausetschools.org](mailto:wallens@nausetschools.org))  
**Cc:** Melanie Becker; Karen Carpenter; Robert L. Whitenour ([rwhitenour@oakbluffsma.gov](mailto:rwhitenour@oakbluffsma.gov))  
**Subject:** FW: CCMHG - Oak Bluffs Opt Out program

CCMHG Steering Committee:

We talked about the Oak Bluffs Opt-Out program at last week's Steering Committee meeting. I'm forwarding the email below on this topic from Bob Whitenour, Oak Bluffs Town Manager.

Carol

**CAROL G. CORMIER, MHA, LIA**  
**VICE PRESIDENT**

  
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**From:** Robert Whitenour [<mailto:rwhitenour@oakbluffsma.gov>]  
**Sent:** Tuesday, May 29, 2018 12:29 PM

**To:** Carol Cormier <[ccormier@gbs-consult.com](mailto:ccormier@gbs-consult.com)>

**Subject:** RE: CCMHG - Oak Bluffs Opt Out program

Hi Carol,

So far we have a total of zero participants. I'm actually willing to change the stipend to include changes only to non-CCMHG health plans. I know of only a couple of folks who may be eligible to change to another CCMHG plan. Please let me know if you have any thoughts.

-Bob

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**From:** Carol Cormier <[ccormier@gbs-consult.com](mailto:ccormier@gbs-consult.com)>

**Sent:** Tuesday, May 22, 2018 2:53 PM

**To:** Robert Whritenour <[rwhritenour@oakbluffsma.gov](mailto:rwhritenour@oakbluffsma.gov)>

**Cc:** Karen Carpenter <[kcarpenter@gbs-consult.com](mailto:kcarpenter@gbs-consult.com)>

**Subject:** CCMHG - Oak Bluffs Opt Out program

Bob,

I'm aware of the concerns about the Town's recent Opt Out program, i.e. impact on other towns' health insurance expenses. Do you know how many Oak Bluffs employees have spouses employed by other CCMHG participating employers on the Vineyard? Or employed by Cape CCMHG employers?

Thanks.

Carol

**CAROL G. CORMIER, MHA, LIA**

**VICE PRESIDENT**

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