

**MINUTES**  
**Eastern Connecticut Health and Medical Cooperative**  
**Regular Board – December 21, 2017 from 2:00 - 3:30 pm**  
**LEARN, 44 Hatchedts Hill Road, Old Lyme, CT**

**Members Present:** Julie Pendleton, Jan Perruccio, , Deborah Martin, Mary Royce, Eileen Howley, Christine Goupil, Maryann O'Donnell, and Carolyn Dickey

**Others present:** Tom Kowalchik, Nat Brown, and Lynn Nenni

*Meeting called to order at 2:02 p.m.*

**STANDING AGENDA ITEMS:**

1. **AGENDA:** No adjustments.
2. **MINUTES:** Motion to approve the minutes of November 16, 2017 meeting made by Eileen Howley and seconded by Jan Perruccio. Motion approved 7-0-0
3. **FINANCIAL STATUS REPORT:**  
The November financial report was reviewed. The current net position as of November 30, 2017 is \$1,076,286.02. The change in net position since June 30, 2017 was \$367,141.77. Total current assets was reported as \$1,939,919.06 with the total liabilities of \$863,633.04.
4. **VENDOR UPDATE:** None

**OLD BUSINESS:**

**1. Update on Possible New Members**

Tom K. indicated that East Haddam is staying with their current vendor for now based on their renewal rates. Possible reasons for new member groups not joining and reasons for being interested were discussed. The group continues to explore the long view and the potential for new members, as additions to the group can assist us.

**2. Discussion of Bylaws**

The group discussed the idea of partial members vs. whole members and the timing of doing this now or waiting until we are healthier. Mary R. mentioned the idea of looking at language for partial buy-in from another group. If we move forward, we need to consider a variety of concepts, including a limit to the number of partial members, the number of votes each partial member would have, the way we would set rates for both prescription and medical, and any consideration for a buy-in and exit cost. It was stated that the board should recommend the premises of the concept and then ask counsel to assist with the articulation of the by-laws. One suggestion was to bullet out the areas for discussion, and perhaps tackle one of these at the next meeting so that we can define who and what we are about as we look to expand membership.

### **3. Feedback on ECHMC Brochure**

None

### **4. Wellness Update**

It was noted that very few people participated in the last challenge leading up to the holidays. The next challenge is a physical one and starts on January 15th. It is believed that we may see more enrollment for this new challenge.

## **NEW BUSINESS:**

### **1. USI Benefit Resource Center Information**

Tom K. passed out a brochure that included information about the Benefit Resource Center. There are 15 representatives that are ready to take questions from our employees. They have posters and cards that can be distributed so that people are aware of the service. A member can call and get a representative on the phone, to assist them, and they will own the issue for you. Tom will send this flyer electronically to us and we can send it out to our employees. The Center is open 8-6 on Monday - Friday.

### **2. Discussion of Renewal Rate Early Projection**

Tom has done the review of trend and all information, and is projecting 3.64% to the allocation rates. After reviewing all of the trend and experience information, he pointed out that the most conservative increase to utilize for initial budgeting purposes is 5.35%. It was noted that we will continue to monitor the trending and Tom will be looking at lowering the Stop Loss over the next couple of months.

### **3. Schedule A Review**

Tom K. explained that we should be receiving the information directly, and it gives information on fees and claims, etc.

### **4. January Agenda**

Move all standing agenda items forward except Schedule A review.  
Include: Ad Hoc premises re: partial members  
Discuss process and procedure for work related to new membership  
How do we best grow? Next meeting is 2 hours with one hour to the question.  
Feedback on ECHMC Brochure  
Wellness Update

### **5. Next Meeting – January 18, 2018 at 2:00 p.m.**

Motion to adjourn at 3:24 pm made by Mary Royce and seconded by Maryann O'Donnell.

**Motion Approved: 7-0-0**

Respectfully Submitted, Maryann O'Donnell

