

**MINUTES**  
**Eastern Connecticut Health and Medical Cooperative**  
**Board Meeting – August 22, 2019**  
**9:00 - 10:30 AM- Room 107**  
**LEARN, 44 Hatchetts Hill Road, Old Lyme, CT**

**Members Present:** Kate Ericson, Nat Brown, Julie Pendleton, Deb Martin, Sue Cunningham, Ian Neviaser, Holly McCalla, and Jan Perruccio

**Others present:** Mike Belden, Joanne Lund, Lee Czarnowski

***Meeting called to order at 9:07 AM***

**Standing Agenda Items:** Discussion and Possible Action

**1. Agenda:**

*Motion made by H. McCalla, seconded by J. Perruccio to add the following agenda items:*

*Under Old Business #3 Insurance Update regarding LEARN as Fiscal Agent*

*Under New Business add #7 ACES – email invitation to all Business Officials attend informational luncheon to join their Insurance Consortium.*

*Under New Business add #8 Information Brochure for ECHMC*

*Motion approved 9-0-0*

**2. Minutes:**

*Motion to approve the minutes of the June 20, 2019 meeting made by N. Brown and seconded by H. McCalla with modifications as discussed.*

*Motion approved 9-0-0*

**3. Financial Status Report**

J. Lund reviewed the revised LEARN financial reports through June 30, 2019. The net position through June 2019 is \$1,956,236.82 increased from \$630,000 reported last month. She also reviewed financial reports through July 31, 2019. The net position through July 31 is \$895,057.97. Joanne indicates the numbers are reflective using IBNR as of December 31, 2018, they are waiting for updated numbers.

*Motion to approve the financial report presented by J. Lund made by N. Brown and seconded by H. McCalla.*

*Motion approved 9-0-0*

**4. Updates from vendors**

Jan called T. Kowalchik who reported the claims comparison of FY 17/18 to 18/19. The July claims were high as they have been year-over-year. Medical claims are down 3.3% and pharmacy is down 5.4% from last year at this time. Tom confirms he is using the December 2018 IBNR figures but is confident he will have the updated IBNR for our next meeting. Tom will email updated IBNR and reports to committee.

Discussion of ACES consortium vs ECHMC consortium developed. T. Kowalchik will put together a side-by-side comparison of the two plans to review at our next meeting, September 19.

N. Brown reviewed the dashboard indicating that July is distorted due to a significant increase of 11 (total 71) in large claims and increase of 5 (total 18) at or above the stop loss. Consideration of possibly revising the reporting from pie-chart to graph, discussion followed. Also included in the dashboard was the comparison of claims graph for current year and prior year.

Discussion followed regarding the collection of monies due from Clinton BOE. An invoice, with letter, will be sent on a monthly basis as previously agreed for one year.

### **Old Business: Discussion and Possible Action**

1. **Bylaws:** have been posted on the LEARN website and each entity will post a link on their respective websites.
2. **Financial Reporting for Budgeting vs. Actual Figures:** Covered during financial reports discussion earlier, no further discussion/no action at this time.
3. **Insurance Update: LEARN Fiscal Agent**

Joanne followed up to Ian's inquiry regarding the insurance coverage – crime policy covers all employees, \$5k per employee, Jan signed the D and O but unsure of officer limits – will look into and report next month. Learn will continue to look at their financial position and come back to the Board with a recommendation to address deficits in the future for groups involved.

### **New Business: Discussion and Possible Action**

1. **Broker Fee:** Discussion to review fee. Amounts will be requested from Tom. Julie and Holly will look to CASBO for Broker RFP information.
2. **Fiscal Agent:** Fiscal agent fee is \$25k, discussion followed, will be reviewed further as we market our group. Holly suggests committee be formed to start process to put together ideas to market and what we may want in our RFP to include or exclude Broker Fees in medical, then Stop Loss, then Broker

*Motion to form committee to create an RFP for Broker Services made by J. Perruccio seconded by K. Ericson*

*Motion approved: 9-0-0*

Committee formed: Ian, Nat and Mike

3. **Review of Cigna Pharmacy and Accredo marketing materials:** no discussion, moved to next month
4. **Wellness update:** moved to next month
5. **Required State Reporting:** Each group will provide Nat with Summary of Benefits and Coverage for each plan design offered which will satisfy #1 of state's required

reporting. Julie will contact Tom to get Health Plan Renewal to send along to the State to satisfy #2 of request. All will be provided to State by October 1, 2019.

6. **ACES Collaborative:** Discussion of offerings comparative to ECHM. Tom to prepare side-by-side. Review market aggressively or to own region, continue to strategize. Jan and Ian will market to CAS at September 13 meeting.
7. **Informational Brochures:** Review what we would like to have included; Kate will prepare draft for next meeting.
8. **Agenda Setting:**
  - Discussion on going to bid for Carriers
  - Discussion on Broker Fee
  - Discussion on fee for Fiscal Agent
  - Review of Cigna Pharmacy and Accredo marketing materials
  - Wellness update

**Comments: Action Items –**

- Tom – side-by-side collaborative comparison
  - IBNR update
- Nat – Dashboard follow-up
- Deb – Meeting Dates
- Julie/Holly – CASBO Broker Fee Info for RFP
- Kate – Draft letter for State response, LEARN will submit full response to state
- Kate – Fact sheet to MSSA/SE

*Motion to adjourn by J. Perrucio and N. Brown at 10:45 A.M.*

Next Meeting –September 19, 2019 at 9:00 A.M.

Respectfully Submitted, Deborah Martin

