

MINUTES
Eastern Connecticut Health and Medical Cooperative
Board Meeting – November 21, 2019
9:00 – 11:00 AM- Room 107
LEARN, 44 Hatchedts Hill Road, Old Lyme, CT

Members Present: Kate Ericson, Nat Brown, Julie Pendleton, Deb Martin, Ian Neviasser, Holly McCalla

Others present: Mike Belden, Joanne Lund, Lynn Iannuzzi-DiBene, Thomas Kowalchik,

Meeting called to order at 9:07 AM

Standing Agenda Items: Discussion and Possible Action

1. Agenda: *Review and modify as needed*

- a. *No vote/action will be taken during this meeting. Meeting was posted to calendar; however, agenda was not.*

2. Minutes:

Minutes were reviewed and modified. No action taken.

3. Financial Status Report

- a. Net position is \$1.2 million – down slightly from last month.
b. Receivables: \$61,000 – Clinton BOE, medical only has been billed. Dental will be invoiced once detail is received.
c. Claims are up \$600k
d. Reviewed support for all claims incurred.
e. Balance sheets discussed.
f. Dashboard – Nat Brown reviewed dashboard. The percentage of large claims are up 45%, 6 new for a total of 18 (over \$50k). New graph shows progress toward reserve goal.

4. Update from Vendors:

- a. Tom indicated more members tracking toward \$150k stop/loss. Year-over-year July through September 2018 to 2019 PEPM is looking good, comparatively flat.
b. Tom will have projections for next meeting with built-in reserve. He will email within the week to discuss at next meeting.
c. EAP option to change was offered. An issue arose last spring when a member was unable to reach a counselor. Tom will research further to resolve for service going forward. The Hartford offers EAP as a free addition to the life insurance.

Old Business

1. Discussion and Possible Action on Marketing for Stop Loss, Health Insurance, Dental and RX Carriers:

- a. Action on this item was moved to Special meeting being held on Tuesday, November 26 at 1 p.m.

2. Discussion and Possible Action on Group Reserve Funds:

Item moved to December meeting.

3. Wellness Update:

- a. Reviewed Health Management Report sharing that there is much more to be done with each member of the group and offered options to pursue. Each school should have a Wellness Committee.
- b. Currently there is \$60,000 in wellness funds available which would help to bring a Portal in place to help with tracking of HRA (Health Risk Assessment) requirements.

4. Informational Brochure and FAQ:

- a. Kate and Tom reviewed the FAQ Sheet of the ECHMC, discussion followed. Revisions of side-by-side comparison of ECHMC vs Other Collaborations will be made and presented at next meeting.
- b. Carriers will be reviewed annually for best match and coverage. Disruptions will be reviewed as well. All aspects of program are to be reviewed annually for competitive assessment. Formal bids will be performed on a regular basis.

5. Discussion of RFQ for Broker: Ian

- a. Draft was emailed, looking for feedback. Will be sent out in Spring 2020.
- b. There is no current contract with USI – not direct with ECHMC. It was established as a vote as Agent of Record, not contractual.

6. Discussion on RFQ for Fiscal Agent: Ian

- a. Has not been started yet, still gathering information.
- b. Ian, Holly and Julie will work to prepare the RFP – scope of work will come from LEARN.

New Business

Agenda Set: wellness, update, RFQ for Broker, RFQ Fiscal Agent – all updates.

Motion to adjourn by K. Ericson and D. Martin 10:54 A.M.

Motion approved: 6-0-0

Next Regular Meeting –December 22, 2019 at 9:00 A.M.

Respectfully Submitted,
Deborah Martin



