

MINUTES
Eastern Connecticut Health and Medical Cooperative
Board Meeting – September 19, 2019
9:00 - 10:30 AM- Room 107
LEARN, 44 Hatchedts Hill Road, Old Lyme, CT

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

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

Meeting called to order at 9:03 AM

Standing Agenda Items: Discussion and Possible Action

1. Agenda:

2. Minutes:

Motion made by H. McCalla to approve the minutes of the August 22, 2019, seconded by N. Brown with modifications as discussed.

Motion approved 7-0-0

3. Financial Status Report

J. Lund reviewed the revised LEARN financial reports with the actual IBNR of \$621k through June 30, 2019. The net position through August 31, 2019 is \$1,416,618 increased from \$1,028,766.97 reported last month. Tom added there was a large reimbursement of stop-loss in June \$1.1 million recovery. Tom indicated that Anthem made payments of Clinton BOE Dental claims for July and August. He will request they retract those payments and assure that members are showing their current dental cards for coverage. The estimate is \$12,000.

Nat reviewed dashboard with a revised look removing run-out of Clinton BOE to get “real numbers.” The pie chart has been replaced by a stacked bar chart. Nat is open to suggestions on what the committee would like to see reflected; he will present a couple options next month to assess.

4. Updates from vendors

Tom Kowalchik introduced Lynn Iannuzzi-DiBene (USI, Account Manager, Employee Benefits) who will be working closely with Tom on our account. Tom did not distribute reports this month. Cigna reports still have some of Clinton BOE large claims reflected. The claims are incurred in 12-months, paid in 18-months; therefore, payments are expected through December which will result in reimbursements.

Discussion continued regarding collaborative compared to ACES and E-Chip. Tom continues to review benefits of ECHMC especially in regard to claims. He will provide the side-by-side comparison of groups at the next meeting for review.

Tom reminded group to distribute Medicare Credible Coverage letter to those in group that qualify based on age but continue to work and currently waive benefits. Tom will ask Cigna to prepare lists of members 64+ years of age.

Old Business: Discussion and Possible Action

1. **Financial Reporting for Budgeting vs. Actual Figures:** Covered during financial reports discussion earlier, no further discussion/no action at this time.
2. **Discussion on Broker Fee:** Ian suggested regular practice of bidding out on regular schedule, possibly every 5 years. Discussion to work on RFP, Ian will lead – Holly, Julie and Nat will assist in preparation of draft for next meeting, October 24.
3. **Discussion on Fee of Fiscal Agent:** tabled to next meeting
4. **Review Of Cigna Pharmacy and Accredo marketing materials:** Nat will work with Tom to report at next meeting
5. **Wellness:** Committee is looking for ideas from Tom and Lynn. We are looking to incentivize employees to complete age-related testing in an effort to identify, diagnose and treat early. Lynn to prepare and present ideas at next meeting. Mark (Cigna), Tom and Lynn will work with LEARN to prepare reports for those who meet requirements and options to incentivize others. Nat indicated he has a Demo this week regarding this topic. Discussion of possible Wellness Day in each district.

New Business: Discussion and Possible Action

1. **Informational Brochure:** Kate presented a draft of the brochure, discussion followed with suggestions for additions and changes. She will prepare with modifications to our next meeting. The draft FAQ is being prepared and should be available to present at the next meeting as well.
Ian and Jan presented at the Superintendent's meeting, seemed to be well received and some took a copy of the brochure. Some members will reach out to districts that may have an interest.
2. **Agenda Setting:**
 - Discussion ongoing to bid for Carriers
 - Discussion on Broker Fee
 - Discussion on fee for Fiscal Agent
 - Review of Cigna Pharmacy and Accredo marketing materials
 - Wellness update

Action Items –

- Tom – side-by-side collaborative comparison
- Lynn – Wellness options
- Nat – Dashboard follow-up
- Ian- Broker RFP
- Kate – Informational Brochure and FAQ sheet

Motion to adjourn by K. Ericson and N. Brown at 10:27 A.M.

Motion approved: 7-0-0

Next Meeting –October 24, 2019 at 9:00 A.M.

Respectfully Submitted,
Deborah Martin

