

**MINUTES**  
**Eastern Connecticut Health and Medical Cooperative**  
**Board Meeting – October 24, 2019**  
**9:00 - 10:30 AM- Room 107**  
**LEARN, 44 Hatchetts Hill Road, Old Lyme, CT**

Attendance: Nat Brown, Kate Erikson, Julie Pendleton, Ian Naviaser, Jan Perruccio, Sue Cunningham, Joann Lund, Tom Kowalchik, Michael Belden, Chuck McCarthy

**Standing Agenda Items**

1. Amend agenda to table wellness until November
2. Approve minutes of September 26, 2019

**Motion:** To approve the minutes and amend the agenda as presented made by N. Brown seconded by K. Erickson

**Approved: 7-0-0**

**3. Financials – Joanne’s Report**

- a. One member’s most recent payment not received
- b. Discussion about report format – running as close to actuals as possible – rerun for receivables when payments come in
- c. Received Clinton payment of \$423,585.68
- d. Net position is 1.6 million without approximately \$ 300,000 from one member still to pay and Clinton’s July invoice of \$424,000. Still owe 42, 000 for August. After that there will still be a small amount owed for September.
- e. Discussion of reserve goal will take place on a monthly basis. This could be added to the monthly dashboard.
- f. Dashboard – Nat Brown reviewed dashboard. Reported that we are up 200,000 for month and 500,000 for year. Large claims have dropped to 45.5%. Increased the number of large claims by 2. YTD Income and Expense both are below projected income and expense. Claims in current year are dropping YOY. This figure is achieved by adding Clinton back in for adjusted comparison. This document also is less clear because of the one missing payment. An alternative report was also reviewed.

**4. Update from Vendors**

- a. Tom Kowalchik – CIGNA provided the large claims but did not report those who hit stop loss. Tom felt there were 1 or 2 but no new claims. Compare YOY for same period (July and Augusts) PEPM claims are down 1.2%. Total plan paid is 2.2%. Tom will email to all a report without Clinton BOE. Tom feels we are in good shape for the year.
- b. Tom will pull the census from CIGNA as well as plan designs and claims and will put a formal RFP for carriers together. We will review at November 21<sup>st</sup> meeting.

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This RFP and its progress will become a standing agenda item for the coming meetings. Should have ready to present in January for February interviews/presentations from finalist.

**OLD BUSINESS**

1. Tom Kowalchik -- Cigna Pharmacy and Accredo marketing materials -- - Accredo is a new in-house specialty drug division from CIGNA. This is less expensive than local pharmacy and allows for formula and dosage for each patient through communication with doctors. Rebates were discussed. They are different from discounts. Tom expressed the benefits of carving out the Rx in future contracts.  
Telehealth Connection – This service is available to all of us.
2. Broker RFQ – Nat, Julie, Holly and Ian identified a draft they wanted to use. They reviewed a template and modifying it to meet our needs. The pool may be impacted by the collaborative structure. The sub-committee will share the RFQ with us at the next meeting. We will use a meeting to interview finalists.
3. Fiscal Agent – Using the template used for counsel, we will create an RFQ for fiscal agent so that we can go out to bid for that. We will stagger the release of the RFQs.
4. Review of latest version of FAQ and discussion of presentation at BASIC. Julie and Holly will present the ECHM program at the next meeting of BASIC. Members will review and share final thoughts at November 21<sup>st</sup> meeting.

Next agenda items:

Agenda for next meeting will include: wellness update, RFQ for broker, RFP for carrier, RFQ for fiscal agent – all updates

Addition of reserve goal to monthly dashboard

Wellness

The meeting will be 30 minutes longer

**Motion** to adjourn made by J. Perruccio and seconded by N. Brown

**Approved: 7-0-0**