

**MINUTES**  
**Eastern Connecticut Health and Medical Cooperative**  
**Board Meeting – January 25, 2024**  
**2:00 - 3:30 pm**

**Members Present (in-person):** Jeff Wihbey, Kate Ericson, Mike Belden, Ian Neviaser, Holly McCalla, Pamela Listorti, Jan Perruccio, Kristina Martineau, William Merrill, Troy Hopkins.

**Members Present (via zoom):** None

**Others present (in-person):** Thomas Kowalchik (USI), Lynn Iannuzzi-DiBene (USI), Joanne Lund (LEARN).

**Others present (via zoom):** Salvatore Menzo, Superintendent Goodwin Schools and David Daye, Director of Magnet School System Operations.

*Meeting called to order at 1:58 PM*

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

**1. Approve minutes of December 14, 2023:**

*Motion to approve December 14, 2023, meeting minutes made by Mike B., seconded by Jan P.*

*Discussion: Please add Jan P. to members present for December meeting minutes. Approved Unanimously.*

**2. Financial Status Report**

a. December net position of \$4.62M decreased \$158K for the month due to excess claims over revenues. Large claims and prescription drugs are significant factors for this increase. YTD claims over revenues = \$869K. See financial reports for further details.

b. Large claims (over \$50K = 47 vs large claims last year of 10) as of the end of December. The ECHMC number of employees has grown from 742 last year to 1,167 this year due to the addition of Town of Westbrook, Westbrook Board of Education and RSD # 17.

**3. Marketing – new members:**

a. Ian N. stated he received a request from Norwich Board of Education and Town. Norwich is currently self-insured. The Portland Public School district has also expressed an interest in the ECHMC. The Highville Charter School has submitted their census to Tom for review. The Highville Charter School is a potential group of less than 100 members, so they would not have claims experience to analyze. Tom will provide a review for the group at next month's meeting.

b. The deadline to request an interest in becoming a member of the ECHMC for 7/1/24 is March 1, 2024.

**4. Update from Vendors/Anthem Update**

a. Tom K. provided a summary of the claims and stated that most of the claim exposure has been driven by large claimants.

b. Tom is continuing to work on the prescription drug plan options. A presentation is scheduled for February.

c. Tom discussed the preliminary rate discussions and emphasized these results are one month in arrears. After reviewing all the data in detail, preliminary results show a

projected percentage increase based on a rolling twelve-month cycle of approximately 6 %. Each member of the ECHMC can use this preliminary rate to assist with their own budget for the FY 24-25.

- d. Lynn mentioned that a brief survey needs to be completed by each member stating the prescription drug coverages are credible. Lynn will send the forms to each member to complete.
- e. Life Insurance Coverage – Tom mentioned that all groups should submit their latest census data (if they have not already) with life insurance contractual obligation amounts for each group. Tom is in communication with providers of Life Insurance Benefits and will provide an update to the members at the next meeting of cost options.

**5. Old Business:**

*a. No Old Business*

**6. New Business**

**a. Bylaw subcommittee to address potential rate adjustments for members.**

The subcommittee members met and discussed a variety of options to address this request including the following: Length of time a member would need to be in the consortium to request a rate adjustment, how a rate adjustment would be calculated, what impact would this have on existing members, what if any other factors such as total group reserve/net position would have on decisions, frequency of request, alternative ways to potentially spread the cost of the rate change impact over multiple years and plan design change opportunities were all areas of discussion.

The subcommittee plans to meet prior to the next meeting to update the full membership on potential options.

**New Items for February 2024 Meeting agenda**

Allocation Rate discussion  
Reserve Goal – Net Position  
Wellness Update  
Presentation for RX Drug Prescriptions

*Motion to adjourn meeting made by Holly M. seconded by Jan P., all in favor. Meeting adjourned at 2:46pm. Unanimously approved.*

Next Meeting – February 22, 2024, at 2:00 PM.  
Zoom information will be provided in a calendar invite if needed.

Respectfully Submitted,  
Mike Belden

