

ACES Insurance Collaborative

Meeting Minutes

January 18th, 2019 at 10:00 AM

Attendance - Directors present: Ed Swinkoski, Town of North Haven; Lisa Jones, Ansonia Board of Ed.; Frank Connolly, North Haven Board of Ed.; Tom Danehy, ACES; Tim Howes, ACES. Also present were Richard Huot and Michele DeLucia, East Haven Board of Ed; Chuck Petruccione and Sonia Kaminsky from Brown and Brown; Kate Klarman and Rob Janes from Anthem; and Deborah Carson from ACES.

1. Minutes: Motion was made by Ed Swinkoski, seconded by Frank Connolly to approve the minutes of the November 20, 2018 meeting. The motion passed unanimously.
2. Claims: Chuck Petruccione stated that claims were still under budget for all members but likely to increase toward the end of the plan year. The results through December 2018 were as follows:
 - a. ACES is about 18% below budget. No stop loss hits.
 - b. Ansonia is about 1% below budget. There have been stop loss reimbursements totaling about \$94,000 over the last 3 months.
 - c. North Haven BOE is about 18% under budget. There have been stop loss reimbursements totaling about \$121,000 over the last 3 months.
 - d. Town of North Haven is about 14% under budget. No stop loss hits.

3. Renewal Projections:

	<u>Excluding E. Haven</u>	<u>Including E. Haven</u>
ACES	3.6%	4.4%
Ansonia	10.9%	11.7%
North Haven BOE	3.6%	4.4%
Town of North Haven	7.7%	8.2%

Petruccione stated that because E. Haven had more large claimants and stop loss hits, the Collaborative may consider a one-time cost to make the existing members whole in order for E. Haven to join. E. Haven should still see significant overall savings. Petruccione also handed out a pharmacy analysis for ACES showing potential savings under a new contract. He added that even though E. Haven does not add an immediate benefit to the Collaborative, having a larger group to negotiate such contracts may provide greater savings. Sonia Kaminsky asked the Anthem representatives if it would be possible to try and get true Collaborative renewal rates, but they said it would be very difficult with so many current plans and potential new members.

Richard Huot stated that he would like to have the E. Haven claims analysis presented at the next meeting.

4. Monthly Billing: Deborah Carson stated that invoicing and payments are up to date.
5. Late fee: Tim Howes motioned to waive the late fee assessed in 2018 when Ansonia BOE had a legal issue and payments were delayed. Connolly seconded, and the motion passed unanimously.
6. Meeting Schedule: Next meeting date is Friday, February 22nd at 10:00 AM.
7. Adjournment: Meeting was adjourned at 11:20 AM.