

# ACES Insurance Collaborative

## Meeting Minutes

**May 26, 2020 at 9:30 AM**

Attendance (Via conference call) - Directors present: Tom Danehy, ACES; Tim Howes, ACES; Lynn Boisvert, East Haven Board of Ed; Pam Mangini, North Haven Board of Ed; and Jo-Anne Cegan, Ansonia Board of Ed. Also present were Chuck Petruccione and Sonia Kaminsky, Brown & Brown; Scott Millea, Anthem; Deborah Carson and Maura Roche, ACES.

1. Minutes: Motion was made by Tim Howes, seconded by Pam Mangini to approve the minutes of April 27, 2020 meeting. The motion passed unanimously. Jo-Anne Cegan abstained due to her absence at the meeting.
2. Q & A on Monthly Reports – COVID 19 Potential Impacts: Chuck Petruccione sent out April claims reports, indicating that all groups saw a decline in claims during the month of April due to the pandemic, which resulted in a halt on preventive care and elective surgery. Claims for ACES were not as low as expected and there was stop loss activity. Petruccione also stated that due to the decline in claims, reserves should build up and sustain members for a potential spike in claims next year. Scott Millea is working on reports to create trend models. Sonia Kaminsky discussed how it could be beneficial in the future to use wellness funds to support COVID-19 testing for staff members returning to work.
3. Growth Strategy for Next Year – Kaminsky explained it is currently difficult to predict next year, due to doctors not knowing how COVID-19 will affect the future. Kaminsky also brought up that by offering different stop loss coverage levels, other districts may find it more appealing to join the collaborative. Deb Carson mentioned that this is an opportunity for fully funded groups to switch to self-funded with little to no risk if premiums see a big increase.
4. Open Enrollment Process for Collaborative members: Carson inquired how open enrollment was going for other group members and stated that she has been using the Office 365, TEAMS feature to host meetings, assist, and answer all employee questions before the May 31<sup>st</sup> deadline. Mangini from North Haven Board of Ed. discussed how it has been difficult for her to connect and assist staff members. Carson and Petruccione offered to help in any way they can to assist in the open enrollment process.
5. Meeting Schedule: Next Meeting will be on Monday, June 22<sup>nd</sup> from 9:30 AM to 10:30 AM via TEAMS on Office 365.
6. Adjournment: Meeting was adjourned at 10:30 AM.