

ACES Insurance Collaborative

Meeting Minutes

May 29th, 2018 at 1:00 PM

Attendance - Directors present: Lisa Jones, Ansonia Board; Tina Tanguay, North Haven Board of Ed.; Tom Danehy, ACES. Also present were Matt Bowker and Robert Janes from Anthem; Chuck Petruccione and Sonia Kaminsky from Brown and Brown; and Deborah Carson from ACES.

1. Minutes: Motion was made by Tina Tanguay, seconded by Lisa Jones to approve the minutes of the April 27, 2018 meeting. The motion passed unanimously.
2. Update on New Members: West Haven has shown interest but their review board slows the process. East Haven was interested but the Town must be notified by January 1st of changes. Discussion took place on improving the Collaborative's method of sharing information to interested parties.
3. Claims:
 - a. ACES is 1.4% over budget through April, having had a large loss due to prescription claims in March. The member related to the loss is now off the plan.
 - b. Ansonia is running at 1.7% over their fixed budget. There was an individual stop loss hit in March as well.
 - c. North Haven Town and BOE are about 3% over budget and there have been 2 large losses.

As a side note, Chuck Petruccione pointed out that pharmacy costs were a driving factor in the abovementioned large losses. LEARN and ECHIP currently have their prescription plans separate from their medical plans, and therefore are not subject to the stop loss limits.

4. New Claims System Training: Sonia Kaminsky and Katie Klarman have set up training for the Collaborative members on June 6th. With the new system, all administrative and claim expenses will be online which should improve reporting capabilities.
5. Wellness and ACO Model: Matt Bowker reviewed the tiered pricing model relating to hospitals. Klarman will let us know when the evaluation of Tier 1 and 2 hospitals is complete so that the plan may be used in bargaining.
6. ACES Webpage: Petruccione suggested adding "Self-Funding 101" for groups just moving from a fully insured plan. Kaminsky suggested requiring a password to get into the webpage so that we may have a conversation with interested parties. Jones suggested a link to the Collaborative webpage from each Town's webpage. Bowker had the following suggestions for the next plan year:

- a. Pooled stop loss arrangement
 - b. Built-in wellness funds for each group as part of the renewal pricing
 - c. PBM specialized pricing for prescriptions
7. Monthly Billing: Debbie Carson stated that all invoicing and payments were up to date, however new rates were needed to bill Ansonia ahead for July. Kaminsky had just received them and would pass them along.
8. Meeting Schedule: Next meeting will be Friday, June 22nd at 2:00 PM.
9. Adjournment: Motion to adjourn was made by Tom Danehy, seconded by Tina Tanguay. Meeting adjourned at 2:30 PM.

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