

ACES Insurance Collaborative
Meeting Minutes
February 22nd, 2019 at 10:00 AM

Attendance - Directors present: Lisa Jones, Ansonia Board of Ed.; Tom Danehy, ACES; Tim Howes, ACES. Also present were Lynn Boisvert, East Haven Board of Ed; Chuck Petruccione and Sonia Kaminsky, Brown and Brown; Carol Merlone, Ansonia Board of Ed.; Mary Glassman, CREC; Vincent Masciana, Cheshire Public Schools; and Deborah Carson, ACES.

1. Minutes: Motion was made by Tim Howes, seconded by Lisa Jones to approve the minutes of the January 18, 2019 meeting. The motion passed unanimously.
2. Wellness Initiatives/On-Site Care: Sonia Kaminsky gave a presentation regarding the benefits of an on-site health center. The process would involve outfitting a private space in one or more of our current buildings and using a vendor, such as CareHere, to provide physicians/nurses, property/liability insurance, electronic record keeping and a call center. The services offered could start out as basic preventive screenings and walk-in care, and could expand to a range of wellness services as well as occupational health. It could also start with a couple of days per week, and expand to 5-6 days per week. The claims would be paid by either ACES or the employee as appropriate, and would not go through insurance. For the next meeting, Kaminsky will analyze the potential savings for ACES and employees based on current utilization data.
3. Q & A on Monthly Reports: Chuck Petruccione reviewed the claims through January 2019. The results were as follows:
 - a. ACES remains at about 18% below budget. No stop loss hits.
 - b. Ansonia is about 1% over budget, including the recent HSA funding in January. There have been stop loss reimbursements totaling about \$134,000 over the last 4 months.
 - c. North Haven BOE remains at about 18% under budget. There have been stop loss reimbursements totaling about \$206,000 over the last 4 months.
 - d. Town of North Haven is about 13% under budget. No stop loss hits.
4. Invite East Haven: The Collaborative is interested in officially inviting East Haven to join, however further analysis is needed to calculate the terms of the invitation.
5. Prospective Members: Kaminsky discussed some interest from West Haven. Vincent Masciana and Mary Glassman distributed a packet and presented information about CT Prime, a municipal stop loss insurance company, which began on 7/1/16 as a cooperative for self-insured towns

and school districts. Kaminsky concluded that ACES would see about bids for stop loss insurance from CT Prime, along with Tokio Marine and Berkshire Hathaway.

6. Audit: Tim Howes discussed his intent to put an audit of the Collaborative out to bid.
7. Administrative Fees: Tom Danehy stated that he would like to maintain the current \$7.00 per subscriber per month administrative fee for the next fiscal year.
8. Meeting Schedule: Next meeting date is Friday, March 29th at 10:00 AM.
9. Adjournment: Meeting was adjourned at 11:25 AM.