

ACES Insurance Collaborative

Meeting Minutes

March 29th, 2019 at 2:45 PM

Attendance - Directors present: Lisa Jones, Ansonia Board of Ed.; Tom Danehy, ACES; Tim Howes, ACES; Pam Mangini, North Haven Board of Ed. Also present were Chuck Petruccione and Sonia Kaminsky, Brown and Brown; Rob Janes, Anthem; and Deborah Carson, ACES.

1. Executive Session: Presentation by Albert Saavedra from Aetna.
2. Minutes: Motion was made by Tim Howes, seconded by Lisa Jones to approve the minutes of the February 22, 2019 meeting. The motion passed unanimously.
3. Q & A on Monthly Reports and Renewals: Chuck Petruccione reviewed the claims through February 2019. The results were as follows:
 - a. ACES claims have been increasing as expected but are still 15% below budget. No stop loss hits. The projected renewal increase is 3.2% as of now.
 - b. Ansonia claims have also been increasing and it is about 5% over budget. There have been stop loss reimbursements totaling about \$170,000 over the last 5 months. The projected renewal increase is 11.9% as of now.
 - c. North Haven BOE remains at about 15% under budget. There have been stop loss reimbursements totaling about \$300,000 over the last 5 months. The projected renewal increase is 2.8% as of now.
 - d. Town of North Haven is about 9% under budget. No stop loss hits. The projected renewal increase is 8.3% as of now.
4. Discussion of Sharing Risk: Petruccione distributed a document entitled "Pros & Cons of Combining Claims Experience for ACES Collaborative." Overall it was felt that the cons outweighed the pros, primarily due to the loss of individual ASL protection.
5. Invitation to East Haven: Petruccione stated that he is working with East Haven on the cost/benefit of joining. He and Sonia Kaminsky, as well as Deborah Carson will attend their BOE meeting on Tuesday, April 9th.
6. Prospective Members: Kaminsky has been in talks with West Haven. Jones asked about Waterbury. Howes stated that he had called them and they needed more time.
7. Audit: Howes put out an RFP for a separate audit of the Collaborative.

8. Wellness Budget: Carson discussed the need for ACES to have a wellness budget to implement some of the ideas formed with the Wellness Committee. The goal would be to have a Collaborative Wellness Program in 2020, but to build it from what is working for the individual districts in the 19-20 plan year. Janes suggested working with Anthem on this as well.
9. Meeting Schedule: Next meeting date is Friday, April 26th at 10:00 AM.
10. Adjournment: Meeting was adjourned at 4:20 PM.