

# ACES Insurance Collaborative

## Meeting Minutes

**October 28th, 2019 at 3:00 PM**

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

1. Minutes: Motion was made by Pam Mangini, seconded by Ed Swinkoski to approve the minutes of the September 23, 2019 meeting. The motion passed unanimously.
2. Q & A on Monthly Reports: Chuck Petruccione reviewed the claims through September 30, 2019. The results were as follows:
  - a. ACES claims were 10% below budget, as expected at this point in the year. There was some stop loss activity in July and September.
  - b. Ansonia was at about 30% below budget, with some stop loss reimbursements already included. Petruccione pointed out that this shows the benefit of the collaborative, because Ansonia's previous high claims years did not impact them as much as they would have without being part of this larger group.
  - c. North Haven BOE was at about 24% under budget, with some large stop loss reimbursements activity.
  - d. Town of North Haven was about 37% under budget, as expected early in the plan year.
  - e. East Haven was not reviewed as more information is needed to set up the spreadsheets. Boisvert noted that the Town of East Haven approved a wire of \$4.95MM in reserves to the ASO account.
3. RFP for Year End Audit Update: Swinkoski stated that he had posted the RFP on the town and state websites, and sent it to some small local firms.
4. Prospective Members Update: Tom Danehy stated that CES had given approval for New Canaan to join since they do not have a health insurance collaborative in that region. Sonia Kaminsky distributed a list of other prospective members for review. Swinkoski plans to make contact with Branford, Waterbury and West Haven, and Kaminsky is in talks with the Town of East Haven.
5. Vote on Providing Comparisons without Bid to Various Groups: Lisa Jones motioned and Swinkoski seconded the motion to wait to include newcomers on a true bid rather than give an estimated quote ahead of the bidding process. The motion passed unanimously.
6. Kick-off Meeting to Invite New Prospects: Kaminsky explained that we would be sending out invitations to prospective members to join us for an informational gathering at a restaurant to be determined on Tuesday, 11/19 from 2:00 to 4:00 PM.

7. Wellness Plan Idea Sharing: Deborah Carson stated that she would like to start collaborating on wellness plan ideas in order to determine best practices and begin a collaborative wellness program. She explained that ACES is currently running a walking program, a weight loss challenge, and there was some discussion on what other members are doing.
8. Meeting Schedule: Next meeting will be on Tuesday, November 19<sup>th</sup> at 1:00 PM, prior to the Kick-Off meeting.
9. Adjournment: Meeting was adjourned at 4:00 PM.