

**MINUTES**  
**Eastern Connecticut Health and Medical Cooperative**  
**Board Meeting – February 27, 2025**  
**2:00 - 3:30 p.m.**

**The meeting was held at LEARN.**

**Members present:** Kate Ericson, Mike Belden, Kathy Trammell, Pam Listorti, Holly McCalla, Ian Neviasher, John Hall, Christopher Drezek, Cindy Hughson, Kristina Martineau, Alison Pierce, Dan Moleti

**Members present (via Teams/Zoom):** Valerie Belles, Jeff Wihbey

**Others present:** Joseph Spurgeon, Tom Kowalchik, Lynn Iannuzzi-DiBene, Joanne Lund

**Others present (via telephone):** None

Meeting called to order at 2:01 p.m.

**Standing Agenda Items:** Discussion and Possible Action

**1) Approve minutes of January 23, 2025:**

Motion to approve Jan. 23, 2025, meeting minutes made by Kristina M. seconded by Kathy Trammell. Discussion: Pls add Mike Belden and Cindy Hughson to the Members present for the Jan. 23, 2025, meeting.

Motion Approved Unanimously.

**2) Financial Status Update**

Joanne L. presented the January 2025 financial activity.

January 31, 2025, net position is \$1.93 million, which is an increase of \$226,688 for the month. Total claims for the month were \$2,594k versus revenue of \$2,821k. Large claims increased from 54 to 71 and claims over \$150k increased from 15 to 17.

**3) Marketing – new members:**

The Waterford BOE emailed the ECHMC Chairperson and expressed interest in learning more about the ECHMC. A meeting was scheduled but had to be canceled. A meeting will be rescheduled soon. Joseph Spurgeon is the current broker for Waterford and he will reach out to Joe Mancini at Waterford BOE.

New Fairfield (BOE and Town) also expressed an interest in the ECHMC. A meeting was held with Kate E., Mike B. and Tom K. to answer various questions the New Fairfield group had concerning the ECHMC.

The ECHMC Chairman and Vice Chairman will plan to host the ECHMC booth and attend the Connecticut Association of School Business Officials (CASBO) Vendor Day April 24<sup>th</sup> at the Aqua Turf.

Portland has also expressed interest in the ECHMC.

A motion was made by Ian N. requesting Tom K. have additional discussions with Portland regarding their claim data. Kristina M. seconded the motion. The motion was approved unanimously.

#### 4) **Communication**

- a) No Communication received.

#### 5) **Reserve Fund:**

- a) Per the Reserve Fund Policy, the ECHMC will have a standing agenda item each month to discuss this balance.

#### 6) **Update from Vendors/Anthem Update**

Tom K. discussed an analysis spreadsheet he shared for a renewal rate recommendation based on claim data this year. Based on current claim data, an 8% renewal rate would provide approximately \$2,800K to the reserve fund. The group discussed a potential rate increase “placeholder”. A more in-depth discussion prior to setting a renewal rate will occur in the next two months. Currently 10% (plus or minus) is a starting point for further discussion on the renewal rate.

#### 7) **Vote on potential new members**

None

#### **Old Business:**

##### **1. The Hartford Life Insurance Plan:**

Tom K. provided the group an update on the ongoing discussions with The Hartford regarding a renewal rate. Due to some census data reconciliations, the new renewal rates have not been determined, although The Hartford has requested this information from the underwriting group at The Hartford. LEARN and Old Saybrook have provided The Hartford with the necessary census changes. A meeting was held with Old Saybrook, LEARN and USI to discuss having The Hartford continue providing the group Term Life Insurance and AD & D coverage.

Mike B. made a motion to have The Hartford continue to provide this coverage for the ECHMC member groups. Holly M. seconded the motion. Discussion concerning whether The Hartford is going to lower the rates was asked. At this time, The Hartford has stated that their underwriting group is analyzing this census data and will provide the ECHMC an update when available.

Motion was approved unanimously, with 2 abstentions.

##### **2. Quote for HEP**

Lynn mentioned that she will have a quote for HEP at the next meeting.

#### **New Business:**

##### **1) April 2025 Meeting date**

Ian N. made a motion to have the April 2025 ECHMC meeting moved to April 30<sup>th</sup> from 9.00 am – 10.30 pm. Mike B seconded the motion. Discussion: The meeting date change will also be made on the LEARN website.

##### **2) FY 25-26 proposed meeting schedule**

Motion was made by Pam L. and seconded by Kristina M to approve the ECHMC meeting schedule for FY 2025-2026 as agreed upon.

The motion was passed unanimously.

##### **3) Agenda setting for the March 27, 2025, meeting**

- a) HEP Plan discussion and cost review
- b) Renewal rate discussion

A Motion to adjourn the meeting was made by Alison P. and seconded by Pam L. Motion was approved unanimously at 3:01 pm.

Next Meeting – March 27, 2025, at 2:00 PM.

Zoom/TEAMS information will be provided in a calendar invite if needed.

Respectfully Submitted,

Mike Belden

