

**MINUTES**  
**Eastern Connecticut Health and Medical Cooperative**  
**November 20, 2025**  
**2:00-3:30 PM**

**The meeting was held at LEARN.**

**Members present:** Kate Ericson, Mike Belden, John Hall, Kristina Martineau, Ian Neviasser, Dan Moleti, Holly, McCalla, Paul Smith, Kathy Trammel, Christine Bourne, Valerie Belles, Karen Asetta, Pam Listorti, and John Hall.

Joined at 2:14 p.m.: Christine Bourne and Valerie Belles

**Members present (via Teams):** n/a

**Others present:** Joseph Spurgeon, Joanne Lund and Tom Kowalchik

**Meeting called to order at 2:07 p.m.**

**Standing Agenda Items-discussion and action:**

**1. Acceptance of the November 20, 2025 meeting minutes**

Motion to approve November 20, 2025 meeting minutes made by Kathy T., seconded by Valerie B. Motion approved.

**2. Financial Status Report**

Joanne L. presented the October 2025 financial activity. The net position for October 2025 is \$3.27 million, which includes an extra monthly payment. Dashboard from financial status report shows net position of \$241,000, which is the position without factoring in extra monthly payment. \$589,000 in Rx rebates posted and reflected in October update. Revenues greater than expenses by \$717,000. Stop loss receipts were \$298,000.

Large claims at 34 (up 7); Large claims at/or above \$150K Stop Loss at 10 (up 4).

**3. Marketing**

No updates.

**4. Communication**

Communication received from Region 17 with questions regarding forecasting.

**5. Reserve Fund Policy**

No updates. Mike B. explained the policy.

## 6. Updates from Vendors/Anthem Update

### -Initial Rate Discussion for 2026-2027

Based on claims experience from October ` , 2024 through September 30, 2025, the projected rate increase for 2026-2027 is 11.4%. This does not include additional excess funds to build reserve. Rebates are also not factored into this rate projection. Discussion included a recommended budget placeholder ranging from 13-15%. Discussion also included the status of the extra monthly payment for the remainder of the year. No change at this time of process related to paying one month in advance. No decision made regarding June 2026 payment as a 13th payment for 2025-2026.

### Vote on potential new members

No updates.

### Old Business:

1. None

### New Business:

1. Subcommittee report on Long Term Sustainability and Rate Setting Practices

Discussion regarding options reviewed at subcommittee meeting, which included the following 13th payment; Higher rates for all (buffer % built into projection); Rate increase as only projected need to pay bills; Rate increase calculated w/ bell curve for members based on claims experience; different rates by plan design; reset of plan designs; and a universal plan design for new members.

Sucomitee has much work to do and is still discussing all possible options. The committee will meet on December 18 at 12:30 p.m. Tom K. will provide additional information to inform continued discussion about options.

2. Agenda setting for December 18, 2025

-Subcommittee report on Long Term Sustainability and Rate Setting Practices  
-Initial Rate Setting Update

Motion made by Kate E. to adjourn, seconded by Valerie B. Motion approved unanimously.  
Meeting adjourned at 3:11 pm.

Respectfully submitted,  
Kristina Martineau

