



INSURANCE POOL JOINT POWERS MEETING

June 24, 2026

SWWC Service Cooperative – Marshall, MN

Minutes

BOARD PRESENT: Matt Coleman - Chair, Marshall
Jody Bauer, Vice Chair, Tracy
Carla Olson, Treasurer, KMS
Ben Bothun, Lac qui Parle County
Becky Foster, Westbrook/Walnut Grove
Becky Paluch, Ivanhoe
Nicole Swanson, Tracy

BOARD ABSENT: Amanda Lecy, Clerk, Yellow Medicine East
Emily Coequyt, Minneota

STAFF PRESENT: Cliff Carmody, Executive Director
Bobbie Carmody, Administrative Assistant
Kari Bailey, Director of Human Resources
Doug Deragisch, Director of Risk Management
Tegan Gillund, Director of Finance

ITEM 1: **CALL TO ORDER**

Chair Coleman called the meeting to order at 7:10 pm at SWWC Service Cooperative – Marshall, MN.

ITEM 2: **AGENDA APPROVAL**

Motion by Nicole Swanson, seconded by Ben Bothun, to approve the agenda as presented. Motion passed unanimously.

ITEM 3: **MINUTE APPROVAL – 12/17/25**

Motion by Becky Foster, seconded by Becky Paluch, to approve the minutes from the December 17, 2025, meeting. Motion passed unanimously.

ITEM 4: **INSURANCE RESERVE TARGETS**

Cliff Carmody provided an insurance fund balance analysis and plan which included information on program funds, administrative fee, MHC going from region to state, MHC health plan reserve analysis, legal review on reserves above the minimum, SWWC analysis and application. A recommendation will be brought forth to the Board in July for consideration on re-purposing reserve dollars from the insurance program through a transfer to the general fund.

ITEM 5: **JULY 1, 2026 INSURANCE POOL RENEWAL**

Doug Deragisch provided a presentation on the July 1, 2026 Insurance Pool Renewal which included a mid-year pool renewal update, January 1 Pool Renewal Update, total number of groups, Mid-year and January 2027 renewal summary, and RSR balance.

ITEM 6: JOINT POWERS AGREEMENT

Motion by Becky Paluch, seconded by Jody Bauer, to approve the following Joint Powers Agreement for membership in the SWWC Service Cooperative's Group Employee Benefits and Other Financial and Risk Management Services Pool effective July 1, 2026.

- Glencoe/Silver Lake Public Schools

Motion passed unanimously.

ITEM 7: MHC/SWWC UPDATES

MHC/SWWC updates were provided on RTS, SESC, and SWWC partnership for sales and account management with Lakes Country expressing an interest in joining, potential Employee Group Insurance Pool (EGIP), and medical spending account total managed assets.

ITEM 8: OTHER/ADJOURNMENT

Chair Coleman adjourned the meeting at 8:05 pm.