

MINUTES
Eastern Connecticut Health and Medical Cooperative
May 21, 2026
2:00 – 3:30 PM

The meeting was held at LEARN

Members present: Kate Ericson, Mike Belden, Kristina Martineau, Karen Asetta, Pam Listorti, Holly McCalla, Troy Hopkins, John Hall, Kathy Trammel, Patti Sullivan-Kowalski, Chris Drezek, Ian Neviaser, Dan Moleti, and Christine Bourne

Members present (via TEAMS): none

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

Meeting called to order at 2:00 p.m.

Standing Agenda Items-discussion and action:

1. Acceptance of April 30, 2026 meeting minutes

Karen A. noted error in New Business- Discussion item for 13th Payment should be for 2025-2026

Motion to approve the April 30, 2026 minutes as amended made by Kate E SECONDED by Troy H.

2. Financial Status Report

Joanne L. reported the financial position. The financial report includes the extra payment that was paid in July 2025. Net position for April 2026 is \$1.5 million down \$466,000 due to higher claims for the month. Stop loss receipts of \$1.27 million were posted to each members' net position. Large claims at 126 up from 111 in March 2026 and claims over \$150,000 are at 32 up from 26. 16 of the large claims are between \$100,000 and \$149,000.

3. Marketing

No updates

4. Communication / Prospective New Member Information

No updates

5. Reserve Fund Policy

No updates

6. Updates from Vendors/Anthem Update

Tom K. reviewed anticipated costs for June 2026 and available cash on hand as of April 30, 2026 and estimated May costs. 13th payment is not anticipated for 2025-2026.

Discussion of weekly remote meetings to update on weekly draws- every Wednesday will be Scheduled as a remote Special Meeting until the regular monthly meeting in June to discuss weekly financial position.

7. Vote on potential new members

No updates

Old Business:

1. Discussion of Common Rate Plan and Tiered Plan

Ian N. presented and described the Common Rate Plan and Tiered Plan options and the potential impact moving forward if the group decided to make changes for 2027-2028 and beyond. Pros and cons presented.

Hybrid plan briefly explained.

2. Possible action on Common Plan, Tiered Plan

Motion made by Troy H for the ECHMC to adopt a Tiered Plan starting Fiscal Year 2027-2028 SECONDED by Kathy T. Discussion. Motion modified to define the terms of the Tiered Plan no later September 2026 to be presented by a subcommittee who works on those details before September.

Aye-12

Nay -2 (Ian N. and Holly M.)

Abstentions- 0

MOTION carried.

3. Discussion and possible action on bylaw changes

No action taken

New Business:

1. Discussion and possible action on FY 25-26 payments (#13)

No action taken

2. Agenda setting for June 25, 2026 meeting

Motion to adjourn at 3:38 p.m. made by Kate E. and SECONDED by Chris D.

