MINUTES

Eastern Connecticut Health and Medical Cooperative
August 27, 2026
2:00 - 3:30 p.m.
LEARN/TEAMS

Present: Mike Belden, Kate Ericson, John Hall, Ian Neviaser, Dan Moleti, Karen Asetta, Valerie Belles, Pam Listori, Jeanine Rose, Kristina Martineau, Patricia Sullivan-Kowalski, and Chris Drezek

Online: Holly McCalla

Other: Tom Kowalchik, Lynn Iannuzzi-DiBene, Joseph Spurgeon (Virtual), Joanne Lund, Steven May, and Chuck Petruccione

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

Standing Agenda Items - Discussion and Action

1. **Amend Meeting Agenda**
   Motion made by Valerie Belles and seconded Mike Belden to move agenda item #6, AWARE pilot update, to the first item. Motion carried.

2. **Updates from Vendors/Anthem Update**
   - AWARE pilot update: AWARE is an online and app-based platform that provides virtual physical therapy and care.
     - HSA compliant, voluntary program for members, pilot would begin in October and run through January with unlimited visits during pilot at no cost to members. After the pilot, there is a cost attached per member.
     - Will add to September agenda for possible action

3. **Acceptance of June 25, 2026 meeting minutes**
   Motion made by Mike Belden and seconded by Kate Ericson Motion carried.

4. **Financial Status Report**
   Joanne Lund presented the monthly Financial Status Report as follows
   The June revised net position was ($2,103,870). IBNR return of $116,000 was posted to member claims. There was a $207,000 stop loss charge from April that was paid in August and then charged back in June. One small charge was posted back in June.

   The July net position of $940,093 includes two July payments and the (2,103,870) June net position. July revenue includes the $156,000 extra payment by North Stonington. Nine large claims with none over $150,000. July only net position of ($2,457,103) is due to higher claims.

5. **Marketing**

No update

6. **Communication**
   Steve May requested ECHMC information that will be passed over to USI to handle.

7. **Reserve Fund Policy**
   Will be added to September as a top agenda item.

8. **Updates from Vendors/Anthem Continued**
   Lynn Ianuzzi-DeBene informed members that the Credible Coverage letters should go out the first week of September.

   Tom Kawalchik hand-out, *Estimate of Claims and Fees Incurred but Not Reported as of June 30, 2026*. The item will be added to the September agenda.

9. **Vote on Potential new members**
   No update

Old Business

1. No update

New Business

1. **Update from subcommittee on newly tiered plan**
   The subcommittee had a meeting. The plan is to report out to the full group at the September meeting.

2. **Discussion and possible action on revised by-laws**
   Motion made by Kate Ericson and seconded by Vallerie Belles.
   Discussion: Section 9.1.3 - Special Assessments, Karen Asetta asked when the special assessment would be determined and if the membership can develop a more visible forecasting or notice period? Ian Neviaser explained the by-law gives the membership the power to have a special assessment and the date portion is a regulation. Section 9.2.1A - Annual Payment Schedule. Karen Asetta stated that the membership needs to be more proactive and not reactive.

   Motion carried 11-1 (favored vs. non-favored).

3. **Agenda setting for the September 24, 2026 meeting**
   - **AWARE Pilot**
   - **IBNR**
   - **Reserve Fund Policy**
   - **Subcommittee update**

Motion to adjourn at 2:58 p.m. made by Kate Ericson and seconded by Valerie Belles.