

MINUTES

Eastern Connecticut Health and Medical Cooperative

September 24, 2026

2:00 - 3:30 p.m.

DRAFT

LEARN/TEAMS

Present: John Hall, Ian Neviaser, Holly McCalla, Dan Moleti, Karen Asetta, Valerie Belles, Jeanine Rose, Kristina Martineau, Patricia Sullivan-Kowalski, and Chris Drezek

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

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

Standing Agenda Items - Discussion and Action

1. Acceptance of August 27, 2026 meeting minutes

Motion made by Chris Drezek and seconded by Patricia Sullivan-Kowalski. No discussion. Motion carried.

2. Financial Status Report

Joanne Lund presented the monthly Financial Status Report as follows

The August net position is \$62,000 which includes the early payment. We are down \$878,000 for the month. The month included five (5) weeks of claims.

Large claims went from 9 to 23 with none exceeding \$150,000 for July/August.

Without the early payment our net position is (\$3,182,000), down \$725,000 for the month.

3. Marketing

No update

4. Communication

Tom Kowalchick informed the group that AON has purchased USI.

Montville verbally requested information on potentially joining the ECHMC.

Guilford reached out about options regarding a potential change.

Region 18 requested information about the tiered plan and expressed concern there may be bylaw conflicts which would require modifications.

Region 17 sent a request for a forecast of cost position for the remainder of the fiscal year with every revenue and expense summarized by month and claims analysis every week in order to potentially prepare for a special assessment. Ian Neviasser requested a 3-5 year comparison.

5. Reserve Fund Policy

Page 18 of the bylaws, Reserve Fund Policy. The group was asked to look at the bylaws regularly. Each meeting, the group will review the bylaws in chunks.

“Shortfall” section: The group will seek legal feedback on the interpretation of the bylaw because the language is unclear. The bylaws will be revisited next meeting and the topic will remain a standing agenda item.

Chris Drezek suggested the group start the movement to replenish the reserve as soon as possible. Holly McCalla requested input from Tom Kowalchick.

Tom said a forecast will inform the group as to how to determine the percentage to add to the reserve.

6. Updates from Vendors/Anthem Update

Lynn Iannuzzi-DeBene reminded the group that everyone should have their Credible Coverage Notices and the notices should be posted.

7. Vote on Potential new members

No update

Old Business

1. AWARE discussion and possible action.

AWARE will be of no cost during the trial period. The group has requested standard communication be sent out to all members. Ian Nevaizer made a motion that per contract, according to the terms, that each district will inform employees via email that they will be getting an email from AWARE. The motion was seconded by Valerie Belles. The motion was carried unanimously.

2. Update from subcommittee on newly approved tiered plan.

Kristina Martineau and Valerie Belles briefed the group. The subcommittee gave a summary of the structure. The subcommittee wanted the structure to be as clear as possible (the calculations), how are we determining the tiered structure, and it should not be seen as punitive if a district falls into the upper tier.

A handout was distributed. The tiered plan has nothing to do with building the reserve. Purpose and key terms. How is the tiered placement determined? What are the rate guard rails and what is the timeline?

Every year would be reimagined which will give the district months to develop their budgets to present to the public. The rates will be adjusted every year.

Kristina Martineau suggested USI run through a pilot to compile data to display what the subcommittee has proposed.

Joe Spurgeon discussed the baseline issue and that all districts pay the average right now, even those that are overperforming pay the average. The reserve is a separate issue but all districts adopt the same percentage contribution.

3. Review and possible action on the newly approved tiered plan.
No action

New Business

1. IBNR historical review of claims runout

Tom Kowalchick presented data from the previous year, July 1 - December 31. \$1,318,195 was the amount that came in. The claims paid trended down from July to December. Tom will send the report so it may be distributed to members.

2. Agenda setting for the October 22, 2026 meeting

- Cash position forecasting in comparison to the prior year - week after week
- By-laws review
- By-law “Shortfall” language review
- Monthly billing and invoicing discussion
- Initial 27-28 rate discussion

Motion to adjourn at 3:29 p.m. made by Valerie Belles and seconded by Holly McCalla.