

## ACES Insurance Collaborative

### Meeting Minutes

Monday, October 17, 2022 at 9:30 AM

#### Attendance:

**Directors Present:** T. Danehy, ACES; T. Howes, ACES; H. Wardlow, North Haven Board of Ed.; R. Monico, Town of North Haven; R. Belden, Ansonia Board of Ed.; B. Greenleaf, Ellington Board of Ed.

**Others Present:** C. Petruccione and S. Kaminsky, Brown & Brown; D. Carson, ACES; J. Bryan, East Haven Board of Ed.

1. Approval of minutes from September 19<sup>th</sup>, 2022 meeting
  - a. R. Belden motioned, T. Howes seconded, and the minutes were approved unanimously.
2. Q&A Monthly Reports:
  - a. C. Petruccione reviewed the reports for each entity through September. The three months of data continue to look as expected and under budget for ACES and East Haven. Ansonia, Ellington and North Haven all had a spike in claims in August, likely due to billing delays, and then a decrease in September. The Town of North Haven needs to update their budgeted claims expense for this plan year.
3. Bid Details
  - a. C. Petruccione shared a document outlining items to potentially include in the RFP for the next bid for 7/1/23-6/30/26. He reviewed the concepts with the board, such as having a series of rate structures according to the number of members, having different individual stop less levels to choose from rather than one for the whole group, optional aggregate stop loss for larger groups, and new collaborative member/eligibility requirements.
4. Prospecting New Towns and Boards
  - a. S. Kaminsky suggested that the directors split up potential new collaborative members and make phone calls. A larger group will help mitigate stop loss renewal increases. Stratford and Wolcott are in discussions currently.
5. New/Old Business:
  - a. C. Petruccione suggested an update from ACES on the utilization of the new Employee Assistance Program (EAP) at the next meeting. It is more robust than the Anthem EAP that comes with the life insurance and can be paid for with wellness funds. R. Belden stated that Ansonia is very interested and would like more info on this.
  - b. S. Kaminsky reminded the board that Medicare creditable coverage notices are due to be distributed to all employees and retirees on the medical insurance.
  - c. T. Danehy mentioned that he is working on CSEA negotiations and would like any ideas for what to offer. C. Petruccione suggested they talk after the meeting.
6. Adjournment: The meeting was adjourned at 10:00 AM.