

CT-CHIP Meeting Minutes
February 28, 2019
Meeting began at 11:08 AM

Present: Andrea Estelle, Ashley Stefanski, Beverly Ciurylo, Patricia Buell, Chuck Petruccione, Dawn DeMatteo, Joe Spurgeon, Katelyn LaVoie, Kimberly Quigley, Kristin Heckt, Lois Knapton, Maria Geryk, Robert Gentes, Joyce Stille

Lynn Gurnham and Larisa Carr participated by phone

Handouts were reviewed

1. The CT-CHIP Administrator fee was reviewed. The fee for brokers may be modified by the towns.
2. Members who have passed moving to CT-CHIP:
 - Bolton passed for the BOE and Town
 - Thompson BOE passed and Town follows the plan, but will approve soon
 - Canterbury BOE passed only
 - Columbia BOE and Town has passed
 - Brooklyn BOE has passed and Town will be voting soon
 - Union unknown BOE and Town

Thompson and Brooklyn will send an email once it is passed. There was a discussion regarding who needs to approve this. It may need to be the "legislative body" which it could be a Town Meeting.

3. Joe S has had a conversation with Tom, from CEA.
 - There are some requests regarding transition of care, this is being reviewed by Cigna. A request has also been made regarding benefit wallet fees. Joe provided information about fees not being incurred by employees. Joe is writing up a handout for Columbia and for their employees regarding the use of Cigna bank.
 - The group discussed the cost associated with HSA Bank. Additional information from Cigna regarding the rate and what that entails will be gathered and shared.
4. Joe was reviewing the rates and changes. See attached documents.
 - There is 1.33% margin. The group discussed if we should pay the new rate that was quoted or if we hold the 1.33% increase. There are options to consider such as requesting CT-CHIP to hold any excess premiums collected to offset future rates. If the dental is transitioned to Cigna there would be an additional reduction to the medical rates by 1%.
5. Fees: for CT-CHIP and LRI are not factored into the rates. These numbers are based on head count monthly, payable through EASTCONN. Fees for brokers gets paid through the Cigna premiums that were quoted.
 - These exhibits are on two documents dated January 30, 2019
6. Joe and Larisa would prefer that the fees not be taken from the premium costs.

Motion (Joyce/Lois): To deposit a rate margin into CT-CHIP's account and each town is charged from that account per employee for CT Chip and LRI

Discussion: suggestion to modify the rate to include the \$139,697.55
Suggestion was made to cover the fees and incidentals
This margin is only one year and if we
Could suggest fees plus a percentage
Fees may include legal fees and consulting and administration fees

Vote: motion passed 6/7

Motion (Lois/Joyce): The base rate margin to be defined as the consulting, and administrative fees plus 15% of those fees.

Discussion The idea of 15% may be too low and might want to consider 25%

The minimum might cover incidentals

Any town could contribute additional funds based on their costs

Claim fluctuation margin rate: this could be considered in the future

The group discussed a minimum of 15% of the margin

If a town pays more than 15% it would be credited to that Town for future costs

Vote: Motion carried unanimously

Motion (Joyce/Mark): A member can contribute an amount of the base margin on a year to year basis to be used to offset the member's future costs as determined by the member

Discussion The discussion would be about what the funds could be used for

Amended the motion (Joyce/Mark)

Vote: Motion carried unanimously

7. Rates for this group are \$10,705,853.73. The only change would be based on the HSA Bank: \$1.85/pp/month or if the HSA is not included \$3.00/pp/per month.

If any group uses HSA Bank, the rate would be \$1.85. This is built into the rate. If a member does not use the HSA Bank their rate would be reduced by \$1.85 pp/pm.

Motion (Mark/Joyce) Motion to accept the contract for services for the administrator for \$25,000/year and the Collaborative Health insurance Consultant of \$26,000/year as presented

Vote Motion carried unanimously

8. Union's rates went up and the Superintendent does not believe that he can be part of the group. The group discussed if we were able to offset Union's rates by blending. The group discussed what the impact would be to the active groups. The group discussed tiered pooling. The group discussed that the 3% reduction to rates would reduce their costs and possibly making this more affordable. The group indicated that they would cover the fees for Union for one year to assist them to be part of the group.

9. Dental: each group has dental numbers. There are two dentists that have many members and Cigna was asked if they would agree to pay the billed rate. Cigna indicated that to cover the dentists not in the group would be increase the dental by 1%. This may be cost effective in order to receive a 1% reduction to the medical. Cigna has said we can decide group by group to participate or not. It does not matter if you are self-funded or fully funded.

10. Vision Riders: Canterbury and Columbia have vision riders. Cigna is looking into this plan and may be able to offer one plan to cover the current plans being offered.

11. EAP is part of the rate that has been quoted. This is something that most districts do not currently have. If any group is currently paying for this, they need to cancel it when moving to Cigna as they may continue to be charged.

12. By-laws were reviewed by an attorney. Changes were made and reflect that this is an inter-agency agreement.

The following changes were made:

a. The PA 10-174 is what is driving this group. There are other state statutes that permit this group to make decisions. In section 1.2.1 you could remove the example

b. Article 5.5 if a proxy vote is permitted, a letter needs to write a letter indicating if the member has to vote or allow the proxy. Change to: Any director my vote by proxy with timely written communication to the chairperson

c. Exhibit C: the group discussed attendance at meetings.

Remove c, add /proxy (after d) at Board meetings

A and D: /proxy at Board Meetings

D: alternate member/proxy

d) Article X:

1.2 Change to: one member or two members from the same community

2 Winding up is a legal term used. This term will remain the same. No change.

e) Page 5: no change regarding terms

f) Section 4-1 (page 3)

The goal was to have no penalty if a group left after three years.

*****Move the Thereafter to the end of the sentence

The group agrees that any new member is committed for 3 years

If a group leaves during the three years there is a fee the 2% and 3%

Post three years there is no fee if it meets the timeline: no penalty if notified before 11/1, the Board and redefine the date if the membership changes post three years if notified.

Next meeting: 3/20 10:30-12:30

Suggested Agenda Items:

Dental

Union

Bylaws

1:47 PM meeting adjourned (Lois/Patti)