

Wednesday, May 15, 2019: **CT-CHIP Board Meeting** held at the EASTCONN Central Office, 376 Hartford Turnpike (Route 6) Hampton, CT

CT-CHIP Board Members Present: Beverly Ciurylo, Mark Walter, Joyce Stille (Joyce's replacement Brooks Parker), Kristin Heckt, Patricia Buell, Lois Knapton, Melinda Smith, Robert Gentes, Maria Geryk, Mark Walter

Consultants/Brokers Present: Joe Spurgeon, Ashley Stefanski, Larisa Carr, Kate LaVoie, Lynn Gurnham, Todd Goodall. Ann Marie Milette, EASTCONN

Meeting called to order at 9:35 AM

1. Joe stated everyone's benefits have been loaded to the ID cards.
2. Please get plan changes into John ASAP – Friday, May 17, 2019 – Columbia and Bolton are done
3. CT-Chip Renewals: Only Thompson will have mature experience. Joe suggested that we look at the rate relativity in the fall. We might want to look at the second year and if we want to look at it differently. Kate Lavoie agreed that it may be too early and may want to look at some options. Kristin Heckt suggested that the brokers bring suggestions to consider by the group.

We will get one rate for the group and then look at the average rate increase across the board. We will look at a "not to exceed" number by mid-November. This would work if we have approximately the same enrollment. If a new member wants to join, the bylaws indicate the new group would submit experience by November and then the group would make a decision. If there is no tiering or bell curve in the next year

4. Logo, website, marketing and branding: This would begin next year and the group may want to make a sub-committee. The fee structure was discussed and should be determined by number of lives or communities involved. The

Motion: (Patti/Melinda) to use EASTCONN for marketing and that the fees are equally divided between the entities involved.

Motion passed unanimously.

The cost for EASTCONN was \$5845. EASTCONN will invoice the nine entities \$650.

An email will be sent this week to schedule a marketing meeting in September.

5. Moving Forward: establishing a standing date has been a challenge. The third Wednesday of the month was suggested:

June 6
September 18
October 16
November 20
December 4
January 15
February 19

March 18

April 22
May 20 ANNUAL MEETING
June TBD

Meeting: 9:30-11:30

How big do we want to be? We may not know for sure yet. We should consider a minimum or maximum threshold.

Joe suggested that we would only want to consider 50 or more lives in the plan. If a group drops below 50 might consider 50 eligible lives. They could still petition the group. When looking at groups they could consider loss ratio for two (or three) year's claims experience. Larisa has a checklist and will share.

Something to think about. Large groups can impact or drive the entire pool's experience. We will want to review experience.

If a Town and School are currently rated together, then we would look at them together. If the BOE was not part of this group, the Town would not be allowed in because the town's usually are too small independently while the BOEs are not. The Brokers will propose language for the group's consideration regarding group size.

6. Adjournment: 10:25 (Patti/Melinda)

Next meeting:

June 6th:

Cigna Wellness and Client Service Representative will be present

Review suggested language for group expansion

EAP Discussion and materials

Implementation Update

Life Insurance Rate Quotes

Self-funded dental insurance discussion

Respectfully submitted,

Ann Marie Milette
Administrative Assistant - EASTCONN