ACES Insurance Collaborative
Meeting Minutes
March 29th, 2019 at 2:45 PM

**Attendance** - Directors present: Lisa Jones, Ansonia Board of Ed.; Tom Danehy, ACES; Tim Howes, ACES; Pam Mangini, North Haven Board of Ed. Also present were Chuck Petruccione and Sonia Kaminsky, Brown and Brown; Rob Janes, Anthem; and Deborah Carson, ACES.

1. **Executive Session:** Presentation by Albert Saavedra from Aetna.

2. **Minutes:** Motion was made by Tim Howes, seconded by Lisa Jones to approve the minutes of the February 22, 2019 meeting. The motion passed unanimously.

3. **Q & A on Monthly Reports and Renewals:** Chuck Petruccione reviewed the claims through February 2019. The results were as follows:
   
   a. ACES claims have been increasing as expected but are still 15% below budget. No stop loss hits. The projected renewal increase is 3.2% as of now.
   b. Ansonia claims have also been increasing and it is about 5% over budget. There have been stop loss reimbursements totaling about $170,000 over the last 5 months. The projected renewal increase is 11.9% as of now.
   c. North Haven BOE remains at about 15% under budget. There have been stop loss reimbursements totaling about $300,000 over the last 5 months. The projected renewal increase is 2.8% as of now.
   d. Town of North Haven is about 9% under budget. No stop loss hits. The projected renewal increase is 8.3% as of now.

4. **Discussion of Sharing Risk:** Petruccione distributed a document entitled “Pros & Cons of Combining Claims Experience for ACES Collaborative.” Overall it was felt that the cons outweighed the pros, primarily due to the loss of individual ASL protection.

5. **Invitation to East Haven:** Petruccione stated that he is working with East Haven on the cost/benefit of joining. He and Sonia Kaminsky, as well as Deborah Carson will attend their BOE meeting on Tuesday, April 9th.

6. **Prospective Members:** Kaminsky has been in talks with West Haven. Jones asked about Waterbury. Howes stated that he had called them and they needed more time.

7. **Audit:** Howes put out an RFP for a separate audit of the Collaborative.
8. Wellness Budget: Carson discussed the need for ACES to have a wellness budget to implement some of the ideas formed with the Wellness Committee. The goal would be to have a Collaborative Wellness Program in 2020, but to build it from what is working for the individual districts in the 19-20 plan year. Janes suggested working with Anthem on this as well.

9. Meeting Schedule: Next meeting date is Friday, April 26th at 10:00 AM.

10. Adjournment: Meeting was adjourned at 4:20 PM.