**HAMPSHIRE COUNTY GROUP INSURANCE TRUST**

**88 KING STREET**

**NORTHAMPTON, MA 01060**

**TO:** All Trust Member Units

**RE: Minutes of January 28, 2025**

Executive Committee Meeting

 Via Zoom Teleconference

**MEMBERS PRESENT**:

Rich Carmignani, Jr. Jessalyn Zaykoski Deb Kuhn

Emily Russo Michele Turner Shelley Poreda

Paula Harrison Joanne Misiaszek

**OTHERS PRESENT:**

Joseph Shea Cynthia Graves Jessica Hebert

Michele Komosa

**CALL TO ORDER**

In compliance with the Governor’s orders suspending certain provisions of the open meeting laws due to Covid-19, this meeting was held via Zoom telephone/video conference.

Chairman Rich Carmignani Jr, called the meeting to order at 9:00 a.m. with a quorum present.

**West County Senior Services District Addition to Trust**

The Towns of Ashfield, Shelburne and Buckland have shared Senior Services. They have requested that we carve them out of the respective Town’s and create a separate entity with the Trust called West County Senior Services. Since this district is made up of members from 3 existing units, it will not need to go through a probationary period.

Motion by Shelley Poreda, seconded by Paula Harrison to allow the West County Senior Services District into the HCGIT. A roll call vote was taken, all were in favor.

**2025 Rate Discussion and Recommendation**

Joe provided a premium analysis for CVS claims (minus rebates) as well as both HMO and PPO projected claims. Along with that, he provided some insight into what MIIA and Berkshire Trust would be recommending for their rate increases (both in double digits). Joe reiterated the obstacles we are facing with the GLP1’s doubling in usage and claims over the last year with no end in sight, the medical claims have also increased and the continued loss in reserves. Joe stated while we cannot make any benefits changes now for this year, we will need to evaluate making changes to the GLP1’s coverage in the future by carving them out or adding another tier of coverage for them. This was followed by much discussion from the EC including how to balance an increase to keep the Trust level without losing the remaining reserves.

A motion was made by Shelley Poreda, seconded by Deb Kuhn to increase our premiums by 18% for HMO and 20% for PPO. This was followed by a roll call vote with all in favor.

**OTHER LAST MINUTE ITEMS**

No other last-minute items were discussed.

**ADJOURNMENT**

Chairman Rich Carmignani, Jr. adjourned the meeting 9:30 a.m.

Respectfully submitted,

Jessica Hebert

**Meeting Schedule**

Insurance Advisory Committee – January 29, 2025, 10:00 a.m., via ZOOM

Executive Committee – February 2025, TBD

Executive Committee – March 19, 2025, 9:00 a.m., via ZOOM