Hampshire County Group Insurance Trust

88 King Street, Northampton, MA 01060

EXECUTIVE COMMITTEE MEETING MINUTES

TO: All Trust Member Units

RE: Minutes of October 21, 2026 Executive Committee Meeting Held Remotely via Microsoft Teams

MEMBERS PRESENT	GUESTS PRESENT
Shelley Poreda — *Chair*	Danielle Chaplick
Emily Russo — *Vice Chair*	Kevin Feeley
Joanne Cleveland	Marianna Gil
Paula Harrison	Cindy Graves
Andrew Levine	Michele Komosa
Paul McLatchy III	Susan Shillue
Stacy Stewart	

CALL TO ORDER

Certain meetings normally held at the Municipal Offices are being held remotely, with adequate, alternative means of public access and, where required, public participation provided, in accordance with House Bill Number 62 of the 194th General Court, which extended the Governor's March 12, 2020 Order Suspending Certain Provisions of the Open Meeting Law, M.G.L. c. 30A, § 20, until June 30, 2027.

Chair Shelley Poreda called the meeting to order at 10:04 a.m. with a quorum present.

EXECUTIVE SESSION

> **MOTION:** On a motion by Emily Russo, seconded by Andrew Levine, the Committee voted to enter executive session pursuant to M.G.L. c. 30A, § 21(a)(2), to conduct strategy sessions in preparation for negotiations with nonunion personnel or to conduct collective bargaining sessions or contract negotiations with nonunion personnel, and to return to open session.
>
> **Result: Roll call — Ayes: J. Cleveland, P. Harrison, A. Levine, P. McLatchy, E. Russo, S. Stewart, S. Poreda. Motion carried unanimously.**

The Committee entered executive session at 10:06 a.m.

> **MOTION:** On a motion by Paul McLatchy, seconded by Stacy Stewart, the Committee voted to leave executive session and return to open session.
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> **Result: Roll call — Ayes: J. Cleveland, P. Harrison, A. Levine, P. McLatchy, E. Russo, S. Stewart, S. Poreda. Motion carried unanimously.**

The Committee returned to open session at 10:18 a.m.

FY27 ANNUAL REPORT REVIEW

Danielle Chaplick reviewed the draft FY27 annual report. The report summarizes the year of recovery, explains the Trust's self-insured structure and compares it to MIIA, the GIC, and Massachusetts Strategic Health Group, and highlights the FY27 renewal actions, including network review, stop loss procurement, the Medicare procurement and favorable renewal, and plan design changes that moved the plans closer to benchmark. New sections cover reserve rebuilding, Medicare retiree history, expanded medical and Medicare market trends, the FY28 outlook, and a more detailed HCGIT-to-GIC plan and rate comparison.

In discussion, Paula Harrison observed that GIC rates do not reflect true cost because state funds cover its deficits. Danielle noted the GIC cannot retain surpluses but is not immune to market pressures. Andrew Levine suggested highlighting that HCGIT members govern plan design through the IAC, whereas GIC units automatically adopt GIC plan changes. Marianna Gil added that the GIC is procuring its PBM for FY28 and medical for FY29, that plan design changes can occur in any year, and that the FY27 plan design change proposals that did not pass are likely to return. She also confirmed the GIC ended GLP-1 coverage for weight management effective July 1, except for members with specific comorbidities. Asked about FY28 rates, Danielle noted claims have been stable but the recommendation must also support reserve rebuilding and rising trend.

Members also discussed the reception of this year's plan design changes. Joanne Cleveland and Stacy Stewart reported few complaints, while Cindy Graves noted a few ongoing questions and concerns about out-of-pocket costs, and Paula cited higher costs for recurring services such as physical therapy. Stacy noted the out-of-state rider caused some initial confusion with Blue Cross Blue Shield. The Committee agreed that member education has been valuable, and Danielle will note those efforts in the report.

OTHER BUSINESS

Cindy reported no new data requests from member units. At the Chair's invitation, EC members shared their units' plans. Members discussed the difficulty of projecting GIC plan migration, and Emily shared that an anonymous employee survey showed most respondents favoring higher-cost plans rather than Health New England.

Cindy will distribute the Medex open enrollment materials today.

ADJOURNMENT

There being no further business, on a motion by Emily Russo, seconded by Stacy Stewart, the meeting was adjourned by unanimous consent at 11:00 a.m.

Prepared By:

Marianna Gil, Hilb Group