Hampshire County Group Insurance Trust

88 King Street, Northampton, MA 01060

INSURANCE ADVISORY COMMITTEE MEETING MINUTES

TO: All Trust Member Units

RE: Minutes of June 24, 2026 Insurance Advisory Committee Meeting Held Remotely via Microsoft Teams

MEMBERS PRESENT		GUESTS PRESENT
Cathy Levreault	Patti Rutkowski	Bridget Armentrout
Joanne Cleveland	Rachel Emerson	Chris Bean
Sarah Reynolds	Tammy Wendolowski	Danielle Chaplick
Rachel Emerson	Virginia Gabert	Gloria Congram
Paula Harrison	Sharon Ashleigh	Heidi Fountain
Sean McDonald	Eileen Seymour	John Garrish
Allan Kidston	Jessalyn Zaykoski	Marianna Gil
Sarah Kimball	Michele Turner	Cynthia Graves
Rich Carmignani, Jr.	Kristen Cormier	Michele Komosa
Emily Russo	Andrea Crete	Rebekah Macutkiewicz
Bryan Smith	Jake Voelker	Melissa Matarazzo
Jan Ameen	Angelina Bragdon	Amber Robidoux
Liz Bouchard	Heather Rock	Dawn Scaparotti
Ashley Manley	Donna Whiteley	Susan Shillue
Shelley Poreda	Kari Scytkowski	
Stacy Stewart	Barbara Miller	
Allan Kidston	Carolyn Manley	
Mary Houle	Jennifer Day	
Jennifer Sanders-James	Sharon Strzegowski	

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 10:05 a.m. with a quorum present of 72.78% of the weighted vote.

MEETING MINUTES

MOTION: On a motion by Emily Russo, seconded by Stacy Stewart, the minutes of the May 27, 2026 Insurance Advisory Committee meeting were approved as presented.

Result: **Approved by unanimous consent.**

FINANCIAL REPORT

The Chair reviewed the packet financials with an ending monthly balance of approximately $4.5 million, a net loss for May of approximately $1.8 million, accounts receivable of approximately $1.9 million (since collected), total assets of approximately $11.4 million, and a warrant of bills paid totaling approximately $9.6 million. Current cash is approximately $3.5 to $3.6 million, with a CVS quarterly rebate pending. She explained that the June-to-July transition can be challenging because most units cannot remit payment until on or shortly after July 1 and because BCBS draws its payments at the beginning of the month, but expressed confidence that cash flow remained in a positive position.

EXECUTIVE COMMITTEE VACANCY

The Chair noted that the Executive Committee, which is to consist of nine members, currently has eight, and invited nominations from the floor to fill the vacancy for the term running through the October elections. No nominations were offered.

TREASURER UPDATE

Vice Chair Emily Russo reported that the subcommittee had completed interviews and identified a strong candidate for the treasurer position, that a formal offer had been extended that week, and that the selected candidate was expected to begin in July and was proceeding through onboarding.

STAFFING UPDATE

The Chair provided a staffing update, noting that part-time staff had assisted the office over the prior six months following the departure of an insurance account representative and that there would be a brief overlap as the new treasurer comes aboard. Following an operations review, the Wellness Initiative Director role held by Michele Komosa is being restructured into a combined position incorporating insurance account responsibilities. The office is expected to consist of three staff: the Insurance Administrator (currently Cindy), Michele Komosa’s new role, and the part-time treasurer. The Chair thanked Karen and Deb for their continued assistance.

AUDIT UPDATE

The FY25 audit is in progress. The auditing firm has completed its on-site visit and continues to test and request information, with a draft anticipated in advance of the September Insurance Advisory Committee meeting.

MEETING SCHEDULE

Monthly meetings will continue, held the second Wednesday of each month at 10:00 a.m. (November moves to a Thursday for Veterans Day), with Executive Committee meetings before and after each IAC meeting. The Hilb Group is now distributing the meeting invitations through Microsoft Teams, with the meeting packet attached.

FY2026 OPEN ENROLLMENT DEBRIEF

Cindy Graves reported the net results of open enrollment. On a net basis, 21 subscribers moved from the PPO to the HMO, spouse and dependent changes netted to 11 cancellations, and plan additions and cancellations netted to 33 plan cancellations.

FY2027 STOP LOSS PROCUREMENT

Marianna Gil and Chris Bean presented the FY2027 stop loss marketing conducted in conjunction with AmWins. They started with an educational overview of stop-loss fundamentals covering the Trust's specific coverage (currently a $400,000 deductible on a 12/24 basis), why aggregate coverage is not recommended for a group of this size, and lasers (the incumbent carries four, representing approximately $1.77 million of liability above the specific deductible). Of thirteen carriers approached plus Blue Cross Blue Shield, firm quotes were received only from the incumbent, Ullico, and from Blue Cross Blue Shield.

At the $400,000 specific level, the Blue Cross Blue Shield proposal applied no lasers and no carve-out fees for a total annual cost of approximately $2.3 million (a 34.2% decrease from current), compared with the incumbent's approximately $2.5 million. A stress test of higher deductibles showed no advantage, so the $400,000 specific was retained. Additional advantages include elimination of approximately $1.77 million of known laser exposure, approximately $51,000 in fee relief, faster reimbursement of stop loss credits, and a 50% renewal cap.

On the recommendation of the Hilb Group, as supported by the Executive Committee, and on a motion by Barbara Miller (South Hadley Fire District #2), seconded by Paula Harrison (Colrain), a roll-call vote was taken with 67.34% in favor, 0.00% opposed, and 0.00% abstentions. The motion to award the FY2027 stop-loss program to Blue Cross Blue Shield at the $400,000 specific deductible carried.

MEETING MINUTES

> **MOTION:** On a motion by Barbara Miller, seconded by Paula Harrison, to award the FY2027 stop loss to Blue Cross Blue Shield at the $400,000 specific deductible.
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> **Result: A roll call vote was taken with 67.34% in favor, 0.00% opposed, and 0.00% abstentions. Motion carried.**

FY2027 BUDGET

The Chair and the Hilb Group reviewed the FY2027 budget. Income was updated for the twelve departing units and net annual enrollment changes, including quarterly pharmacy rebates. On expenses, prior discretionary bonuses are now rolled into base salary with a 2% cost-of-living adjustment, a separate administrator stipend is reviewed quarterly and not rolled into base, the treasurer is a new position, and total wages are down approximately $206,000. Placeholders were added for newly identified workers' compensation and liability coverage, as a lapsed policy requires entering a public risk pool. Other lines include the Hilb Group fee, audits, a legal placeholder, and IT and billing software. Chris reviewed the health insurance claim, settlement, pharmaceutical, Medicare prescription drug, and reinsurance lines, updated for actual July enrollments and the Blue Cross Blue Shield stop loss arrangement.

In response to questions from Dawn Scaparotti on fiduciary responsibility and the metrics members should monitor, the Hilb Group emphasized group wide claims pooling, member education, and monitoring of cost drivers such as cancer, musculoskeletal, and behavioral health; Heidi Fountain noted that the BCBS level monthly funding may be revisited after several months of post-July experience.

> **MOTION:** On a motion by Barbara Miller, seconded by Tammy Wendolowski, to approve the FY2027 budget of $105,775,326
>
> **Result: A roll call vote was taken with 68.34% in favor, 0.00% opposed, and 0.00% abstentions. Motion carried.**

POLICY ADOPTION

Marianna presented three policies developed with the Executive Committee, each effective July 1, 2026 and expected to resolve the substantial majority of historical appeal requests:

- **Mandatory Medicare** — memorializes mandatory Medicare under M.G.L. c. 32B, § 18A — strongly encourages enrollment before age 65 but allows compliance within CMS initial and special enrollment periods without an appeal in unique circumstances.
- **Dependent Required Documentation** — restates existing requirements except newborns are now allowed up to 60 days to submit a birth certificate and/or Social Security number (the enrollment form and hospital certificate remain due within 30 days).
- **Appeal Request** — establishes a three-level process: the Insurance Administrator, then the Hilb Group, then an Executive Committee subcommittee for final determination.

> **MOTION:** On a motion by Jan Ameen, seconded by Barbara Miller, to approve the Mandatory Medicare Policy, the Dependent Required Documentation Policy, and the Appeal Request Policy as presented
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> **Result: A roll call vote was taken with 68.27% in favor, 0.00% opposed, and 0.00% abstentions. Motion carried.**

OTHER BUSINESS

The Chair reminded the Committee that the Executive Committee will next meet on July 22 and that the next Insurance Advisory Committee meeting will be held on September 9, 2026

ADJOURNMENT

There being no further business, on a motion by Stacy Stewart, seconded by Shelley Poreda, the meeting was adjourned by unanimous consent at 11:47 a.m.

Prepared By:

Marianna Gil, Hilb Group