Hampshire County Group Insurance Trust

88 King Street, Northampton, MA 01060

INSURANCE ADVISORY COMMITTEE MEETING MINUTES

TO: All Trust Member Units

RE: Minutes of September 9, 2026 Insurance Advisory Committee Meeting Held Remotely via Microsoft Teams

MEMBERS PRESENT		GUESTS PRESENT
Shelley Poreda — *Chair*	Cara Leach	Danielle Chaplick
Emily Russo — *Vice Chair*	Cathy Levreault	Gloria Congram
Jan Ameen	Andrew Levine	Salem Derby
Sharon Ashleigh	Sean MacDonald	Tara Fafard
Ron Aponte	Carolyn Manley	Heidi Fountain
Mary Billion	Paul McLatchy III	John Garrish
Angelina Bragdon	Emily Pollard	Marianna Gil
Kristen Cormier	Sarah Reynolds	Cindy Graves
Lisa Courchaine	Jennifer Sanders-James	Linda Gross
Tina Cote	Kari Scytkowski	Michele Komosa
Jennifer Day	Eileen Seymour	Mary Leroux
Rachel Emerson	Stacy Stewart	Angela Medeiros
Virginia Gabert	Sharon Strzegowski	Nicole Miner
Paula Harrison	Michele Turner	Amber Robidoux
Allan Kidston	Jake Voelker	Chuck Romboletti
Sarah Kimball	Donna Whiteley	Dawn Scaparotti
	Jessalyn Zaykoski	Marc Shapiro
		Sue Shillue
		Shaun Suhoski

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 10:03 a.m. with 35 member units present, representing 81.66% of the weighted vote. A quorum was present.

MEETING MINUTES

MOTION: On a motion by Andrew Levine, seconded by Jessalyn Zaykoski, the minutes of the June 24, 2026 Insurance Advisory Committee meeting were approved as presented.

Result: Approved by unanimous consent.

FY26 RECAP

Danielle Chaplick of the Hilb Group presented the FY26 recap. She reviewed work completed since January, including the market evaluation and renewal of Blue Cross Blue Shield administration, pharmacy strategy work with PBIRx that moved the Trust to Employers Health for stronger contract and rebate terms while maintaining the formulary, and the move of stop loss coverage to Blue Cross Blue Shield for lower administrative costs and improved claims reimbursement time. Looking ahead, the Hilb Group will continue annual pharmacy evaluation and focus on data analytics, high-cost claimants, point solutions, healthcare management, and operational efficiencies, including the benefits administration system procurement.

At June 30, the Trust had approximately $7 million in cash, a balanced budget, and an estimated aggregate surplus of approximately $500,000. The FY27 budget projects approximately $1 million in additional surplus based on conservative revenue and claims assumptions intended to continue stabilizing and rebuilding Trust reserves. The group discussed that a more definitive longer-term reserve target will be evaluated during the FY28 underwriting process, and that the final FY26 result remains subject to completion of the audit.

FINANCIAL STATEMENT / WARRANT APPROVAL

The Chair reviewed the new QuickBooks-based financial reporting for July, which now presents revenues and expenditures against budget and provides transaction-level detail. July premium revenue was slightly below budget due to enrollment changes. The salary variance was primarily attributable to July having three payrolls rather than two and is expected to normalize over the year. The Trust earned approximately $9,500 in interest income during July. The July warrant totaled approximately $8.7 million. The packet also included bank transaction detail, the OPEB account balance, and accounts receivable as of August 1.

EXECUTIVE COMMITTEE “AT LARGE” MEMBER VACANCY

The Chair reminded members that the Executive Committee continues to have one at-large vacancy, which may be filled on an interim basis through the October annual election. All Executive Committee seats will be subject to election in October. Members interested in the vacancy or in running for an Executive Committee seat were asked to contact Cindy Graves or Shelley Poreda and be prepared to provide a brief statement introducing themselves and their background.

AUDIT FY25 UPDATE

The Chair reported that the FY25 audit is complete and a draft has been provided. The draft will also be reviewed by the Hilb Group, with a summary to be presented at the October IAC meeting. The FY26 audit is also underway, with the auditors collecting information and preparing for additional work with the Trust office. Completion of FY26 will bring the Trust substantially current on its annual audits.

7/1/26 MEMBER UNIT WITHDRAWAL UPDATES

The Chair and the Hilb Group reviewed the packet summary for the 12 member units that withdrew effective July 1, 2026, including each unit’s deposit, runout claims paid to date, invoices, and remaining balance. The withdrawing units had approximately $1.7 million in deposits in total. After the first month of runout claims, approximately $746,594 in deposits

remained. Five of the 12 units had already exceeded their deposits and were being invoiced for amounts due to the Trust.

The group discussed the 18-month claims runout period. BCBS generally adjudicates claims within approximately 20 to 60 days, so the majority of runout activity is expected in the first quarter, although smaller claims will continue through the full runout period. Because the Trust operates as one pooled risk arrangement, claim projections were not developed at the individual withdrawing-unit level. The Trust's underwriting includes an IBNR factor for claims incurred but not yet reported, and applicable stop loss reimbursements will be credited in the withdrawing-unit reconciliation once received. The Trust office and the Hilb Group will continue invoicing and communicating with withdrawing units as balances develop.

DATA REQUEST POLICY

Marianna Gil presented the Data Request Policy. She explained that the Trust is a single pooled risk arrangement and that BCBS and CVS do not maintain claims reporting by individual member unit. A unit-specific request therefore requires the Trust office to build a current and historical census and the carriers to create custom medical and pharmacy extracts. To establish consistent expectations and manage administrative and carrier capacity, the policy permits one utilization data request per member unit per fiscal year. Requests must come directly from the member unit to the Trust Administrator, identify the requested data elements and time period, and allow at least four to six weeks for completion. Any carrier charge for reporting outside normal parameters may be passed through to the requesting unit. Data will be de-identified or aggregated when appropriate, with privacy officers involved when necessary.

Several members expressed concern that limiting requests could appear punitive or make it more difficult for units to evaluate coverage alternatives or explain the value of remaining with the Trust. The Executive Committee, Hilb Group, and BCBS representatives explained that the policy is intended to align with common joint-purchasing practices and with carrier capacity, not to restrict reasonable due diligence. Members were also reminded that the policy includes an exception process allowing the Executive Committee to authorize an additional request when a unit has a valid and reasonable need.

> **MOTION:** On a motion by Michele Turner, seconded by Andrew Levine, to accept and adopt the Data Request Policy as presented.
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> **Result: A roll call vote was taken with 58.90% in favor, 10.94% opposed, and 11.63% abstentions. Motion carried.**

BENADMIN SYSTEM

Danielle provided an update on the benefits administration system procurement. The Executive Committee and Hilb Group have completed the RFP specifications, with the goal of reducing paper processes and improving enrollment communication and data sharing between member units and the Trust office. The RFP was expected to be posted publicly within several days. If at least three responsive bids are received, the top three will be presented to the Executive Committee, followed by a recommendation to the IAC based on price and the quality of the responses. The target is potential adoption of a system in early 2027.

OTHER BUSINESS

The Chair again encouraged interested members to contact Cindy Graves regarding the Executive Committee vacancy and the October annual election.

ADJOURNMENT

There being no further business, on a motion by Andrew Levine, seconded by Jessalyn Zaykoski, the meeting was adjourned at 11:16 a.m.

Prepared By:

Marianna Gil, Hilb Group