

Town of West Boylston IAC
Minutes of June 15, 2011:

Members

Marcia Cairns
Jack McCormick
Judy Van Hoven
Barbara Deschenes
Paula Menendez
Cande Kristoff (absent)
Mike Coveney (absent)
Pat Fanning

EBS Foran: Ken Lombardi
Town: Shirley Keddy & Leon Gaumond

May 2011 meeting minutes distributed and approved with corrections

Agenda distributed, discussion items concerned the updated claims which are higher over the last few months, preliminary and negotiated HPHC renewal looks much better at this time. The IAC was advised that continuous monitoring of the claims is important in order to anticipate next year's renewal action. It was noted that 10 large claims over \$50,000 negatively impacted the monthly claims trend.

There was also a discussion on the profit loss history since the group went with HPHC on July 2006 which shows that claims paid plus expenses and pooling charges minus large claims compared to premium now exceeds 100% which is favorable from a cost perspective but will also suggest a renewal action is likely to occur for Fy13.

Leon Gaumond discussed the three pending legislative proposals and its possible impact to the plan, the IAC, and ultimately the Town's benefit plan design philosophy. He indicated the potential change the IAC will undergo if any of the legislation is passed and that the IAC will likely provide guidance to the Select Board even if the Board decides to make changes under the proposed rules. Members indicated their concern that the legislation will allow higher cost shifting without any input but the general discussion was that the IAC may be taking on an even more important role accordingly.

The IAC set another meeting for July 20th at 3:30 to review updated legislative progress and then possibly start the annual senior renewal process for those plans renewing on January 1st.