

Board of Education Minutes
October 24, 2012

A work session of the Board of Education was held on Wednesday, October 24, 2012 at 7:00 p.m. in the Wheeler Gymnasium Band Room. Present were Mr. Testa, Mr. McCord, Mr. Mendolia, Mr. Hundt, Dr. Robert, Mr. Mathwich, and Mrs. Dame. Also present were Mr. Nero, Mr. McCarthy, Mrs. Costa, Mrs. Wilkison, Mr. Sandford, and Mr. Apicelli. Chairman Testa called the work session to order at 7:10 p.m.

1. Introduction of Candidates for Board Vacancy – Mr. Testa gave a brief introduction. Mr. Nero spoke and said Christine Wagner dropped out as a candidate and elaborated. Mr. Testa introduced Mr. Damien Robert. He gave some background information on himself and explained why he would be a good candidate for the Board. Board members had comment and questions. Bob Carlson introduced himself. He gave some background information on himself. He explained why he decided to be a candidate for the Board of Education. Alex Karpinski introduced himself and gave some background information on himself. He explained his philosophy. Board members had comment. Mr. Testa thanked the candidates for coming. He had further comment. Mr. Nero had comment. Board members had further comment.

The Board took a brief recess.

The Board came back into session at 8:00 p.m.

2. Presentation on Health Insurance Consortium – Mr. Nero explained that we sent off our claim data a number of weeks ago. He introduced Nate Brown of LEARN and Tom Kowalchik of USI. Attorney Brown gave his background information. He gave information on what a consortium is. He explained the model they looked at and said that Waterford, LEARN/Old Saybrook, East Lyme and Clinton are already on board to go forward. He had further explanation. He gave the philosophy of a co-op. Attorney Brown started the presentation by reviewing some of the questions that are most frequently asked. He spoke of claims and costs, allocations of annual assessments and administrative costs, and payments assessed to participants. Questions were asked and answered. Mr. Kowalchik answered questions and had explanation. They spoke of the savings and gave an example. Attorney Brown and Mr. Kowalchik had further explanation and answered questions from the Board. Reserves were talked about as well as rate charges. Attorney Brown explained the health plan design and explained everyone comes in with their own health plans and he elaborated. Attorney Brown and Mr. Kowalchik explained how similar the plans are throughout the region. Network match was discussed. They spoke of who will run the cooperative's board. Questions were asked and answered. They addressed prevention of abusing the cooperative system. They also spoke of scenarios if participants start to leave the cooperative. They gave examples of cost savings comparisons. They spoke of wellness programs and the outcomes. The timeline was reviewed. Further questions were asked and answered. Questions were asked about seats on the board. There was discussion of savings. Attorney Brown and Mr. Kowalchik said there will be some form of savings in the fixed costs but at this

point it's hard to say what the rest of the savings would be. There was further comment. Mr. Nero had further comment.

On a motion by Dr. Robert, seconded by Mr. Mathwich, the Board voted unanimously to adjourn the work session at 9:12 p.m.

Respectfully submitted,

Roberta T. McCarthy, Secretary to
The Board of Education