

## **Insurance Committee Meeting April 21, 2005**

The meeting was called to order at 5:36 PM by Chairperson Polly Moon.

Committee members present were Michael Fortunato, Paul Meade, Chris Lyons, and Sey Adil. Also present were Chris Monroe from RC Knox, Rae Ann Palmer, Assistant to the Town Manager.

### **Public Comments:**

Pamela Salvatore was present representing her firm, Colonial Insurance Company she asked about workers compensation claims, specifically, what day of the week they occur. She asked if anyone checked that, as many claims are filed on Monday for something that happened on the weekend. Discussion ensued about aggressive case management.

It was noted that Greg Bedula should be asked to do a run and check.

Ms. Salvatore informed the group that she has ideas on how to help reduce/protect for workers compensation. She further noted that she has resources to bring to the group, i.e., long term disability insurance that would help with returning employees to work sooner. She would like to sit down with the person responsible for employee benefits.

Chairperson Moon read Greg Bedula's report regarding travel and accident coverage for International Travel and estimated Workers Compensation Premium.

[The minutes from March 17, 2005](#) were presented for approval. Michael Fortunato made a motion to accept the minutes, seconded by Chris Lyons, all voted in the affirmative.

Chris Monroe presented his report. He noted that the March claims exceeded the estimate; there is no adverse impact from the CTCare employee that transitioned to this plan.

Sy Adil raised a question about whether employees and retirees could be moved to BC/BS from CT Care. Discussion ensued about CT Care employees regarding the differences between CT Care plan and BC/Bs plan and the feasibility of all current employees and retirees transitioning to BC/BS. Cost savings and benefit to the Town were questioned. It was agreed that the Labor Attorney would need to be consulted.

Michael Fortunato questioned why rates are increasing by 9% while the number of enrolled employees remained essentially unchanged. Chris Monroe responded that it is the Blue Cross application of trend. He added that the numbers may be conservative. Discussion ensued about tight budgets and the possibility of reducing the amount budgeted for next fiscal year. Mr. Monroe stated that the Town has not done a good job of budgeting for claim fluctuation and does not have an adequate reserve. Budgeted amounts and reserve amounts were discussed. Chris Monroe will get recommendations from Blue Cross regarding reserves and a report on large claims.

The rates will remain the same for liability but the exposure is questionable.

What is the process for workers compensation claims? Can someone from CIRMA come to a meeting?

Sey Adil motioned for adjournment at 6:38PM. The motion was seconded by Michael Fortunato and passed unanimously.