HVHD®
Housatonic Valley Health District

**77 Main Street North, Suite 205**
**Southbury, CT 06488**
**BOARD OF DIRECTORS MEETING**
**Finance Sub-Committee**
**Special Meeting**
**Monday, 05/11/2025, 1:00 PM**

**Voting Members in Attendance**
John Michaels (Southbury) (Finance Sub-Committee Chair)
Deb Fuller (Woodbury)
Mike Crespan (New Milford)

**Non-Voting Members in Attendance**
Amy Bethge, MPH, Director of Health
Art Mulligan (McKellan Group)

## MEETING MINUTES

**Discussion:**

The meeting reviewed health insurance renewal options, cost drivers, and budget impacts, with an ultimate decision made to remain in the state Partnership plan and set employee payroll deductions at 15%, as aligned with health districts throughout the state that are also on the partnership plan.

Participants opened by noting systemic cost pressures from for-profit healthcare incentives and municipal budget constraints. The renewal analysis showed a projected premium increase initially estimated at roughly $34,000 but effectively reduced to about $22,000 under current budgeted assumptions. Anthem was reviewed as an alternative to the Connecticut Partnership plan; Anthem's small-group age-banding and modest premium reductions were outweighed by higher employee out-of-pocket exposure under a high-deductible design.

A high-deductible/HRA approach was modeled in detail: a maximum exposure differential with historical HRA experience suggesting the district would pay roughly 30–35% of that exposure as claims materialize; third-party administration fees were included and prescription debit cards were proposed for point-of-sale coding.

Participants compared contribution models, noting peer districts and prior town expectations. Final budget and employee-impact numbers presented were a reduced renewal increase and revised estimated weekly payroll deduction. Ongoing constraints include continued inflation.

***John Michaels made a motion to remain in the partnership plan and increase employee deduction to 15%.***
***Second: Deb Fuller***
***All in Favor***
***Motion Carries***

**Meeting Adjournment – 1:46pm**

*Motion to adjourn: John Michaels*
*Second: Deb Fuller*
*All in Favor*
*Motion Carries*

Minutes recorded by:

Jennifer Luis