

## **MEMO**

To: Selectboard  
From: TA Lisa Wong, ATA/HR Chuck Romboletti, Treasurer/Collector Donna Whiteley  
Re: Municipal Health Insurance - Monthly Update (January 2026)  
Date: February 12, 2026

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### **Hampshire County Group Insurance Trust (HCGIT) Updates:**

- Interim management consultant for the HCGIT, the Hilb Group held a webinar for IAC member units on Monday, February 9, 2026 to provide education and Assist members in navigating the bargaining process for negotiating plan design changes if any should be voted, and provide Massachusetts market trends relevant to FY27 for municipalities. Presentations and recordings of this webinar can be found here:
  - [HILB Health Insurance Outlook Assessment 12-15-2025](#)
  - [HILB Webinar 2/9/2026: View Recording](#)
  - [HILB Webinar 2/9/2026: Slide Presentation](#)
  - [HILB Webinar 2/9/2026: Q & A](#)
- Upcoming Meetings: HCGIT Executive Committee meeting scheduled prior to next IAC meeting on 2/5. IAC meeting on 2/25 to vote on medical RFP results, review pharmacy marketing recommendations, and vote on FY27 rates and contribution exhibits.
- Past IAC Meeting (1/21/26): Preliminary FY27 increase estimated at ~16% with plan design changes (e.g., modest deductible and/or co-pay adjustments; would require union MOAs). Without design changes, projected increase could exceed 20%. Estimates include 1.3% impact from known departures from the trust and ~5% to rebuild reserves. Final numbers pending Rx RFP results.
- Market Check: The Town is working with a consultant to obtain updated quotes; awaiting refreshed claims data from HCGIT (expected by end of Feb). Consultant turnaround estimated at 3–4 weeks. Will also compare with MIIA. (MIIA recently announced an average 8.3% increase across members, ranging 2–14% based on claims experience.)
- Opt-Out Program: 8 participants; estimated annualized *net* savings of ~\$91,000.
- Communications: Health insurance news and updates section added to [HR website](#).

### **Western Massachusetts Health Insurance Survey – Initial Findings and Analysis**

The Town spearheaded a working group of municipal officials from across Western Massachusetts to explore budget pressures related to rising health insurance costs. The group developed and distributed a survey to municipalities and public organizations to gauge the impact of health insurance on their operating budgets. The survey was open for about 1 month and a summary of results were presented at a [Western Massachusetts Municipal Roundtable](#) discussion on 2/6/25. The presentation of survey results [can be found here](#).