Present: Marge Ackerman, Kristen Frady, Vida Goldstein, Ireta Metchik, John McCahan, Prather Palmer, Shirley Small-Rougeau. From the Personal Finance Group: Peter Mitsakos, Diane Sullivan and Susan Wagner.

Absent: Mignonne Murray, Teresa Young

The meeting was called to order at 8:30 am.

1. The minutes of December 12 were accepted as written.

2.a. **Personal Finance Group** – future plans

The members of the Personal Finance Group (PFG) were welcomed. A discussion followed that reviewed the history and the significant contributions of the PFG. Since Phyllis Ritvo had led the PFG and represented it on the CCC, we discussed possible options for the continuation of the PFG. Since we were not able to identify a person to take over the leadership of the group at this point, we agreed to include the remaining members of the group within the Community Connections Committee. The Personal Finance Group discussion will continue as part of the regular CCC agenda and will, for the time being, be scheduled as the first item on the agenda.

2.b. **Health Care and Insurance Hazards**

John recapped the recommendations of the subgroup that had discussed this topic: a three part series of presentations.

1. Health care system entry – how first responders and emergency department staffs work. Presenters: Fire chief (David Soar) and an ED director.

2. Discharge from the health care system (hospital) – common problems encountered in transfer home from the hospital. Presenter: Springwell nurse with home care experience.

3. Potential insurance coverage problems including out-of-network costs, brand name drug costs, financial significance of “observation” status, value of long term insurance, and home care services that may or may not be covered including nursing care, PT, OT, personal health care, homemaking services. Presenters: Michelle Gucciardi and someone knowledgeable about insurance issues.

An insurance knowledgeable person to join Michelle was discussed. John had contacted Sean Murphy at the Globe who did not have a recommendation. Shirley noted that the Massachusetts Division of Insurance was also not a source.

Dates for the presentations were also considered in April and May. In order to schedule them during daylight hours but include people who may still be working, a 4:00 pm start time was selected. John and Kristin will work out a set of dates that looks optimal.

Items 2.c. **Meeting the Needs of Younger Generation Caretakers** and 2.d. **End of Life Issues** were passed over in the interests of time.

3.a. **Future Programming**

As part of the discussion of health care and insurance hazards, Ireta noted problems encountered by claimants of pension plan benefits as a possible topic for future programming.

**The next meeting was set for Wednesday February 12, 2020 at 8:30 am**

The committee adjourned at 9:40 am.

Submitted by John McCahan