

 **Source Reference:** 2026-03-15_Ron_Hoga

 **Original File:**

20260315113331RonHoganrhogan@CITYOFMALDENORG_CharlesARanaghan_cranaghan@CITYOFM

From: Ron Hogan
To: "Charles A. Ranaghan"
Date: Sun, 15 Mar 2026 15:33:31 +0000
Subject: Fw: Health Ins

Do we have a firm handle on this yet? It's really about the schools and funding....Toni is pushing for more and one argument is that the FY26 NSS will be off because of the positive variance in insurance, but it feels to me like that's going to get spent making everything whole?

Ronald B. Hogan
Chief Strategy and Innovation Officer
7 Jackson Street Malden, MA 02148
rhogan@cityofmalden.org
(617) 548-9256

From: Susan Shillue <sshillue@hilbgroup.com>
Sent: Sunday, March 15, 2026 10:43 AM
To: Ron Hogan <rhogan@CITYOFMALDEN.ORG>
Subject: RE: Health Ins

Ron Are you able to check with Chuck to see the actual balance in the trust? Im not sure you fund the Trust in the manner shown on my cash flow report.

I am projecting the IBNR could be as high as \$3 million.

Susan Shillue | Managing Director

51 Mill Street, Unit 9, Hanover MA 02339

Direct: 781-837-7311 | Cell: 617-733-6236 | Fax: 781-837-7319

sshillue@hilbgroup.com | hilbgroup.com

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From: Ron Hogan <rhogan@CITYOFMALDEN.ORG>

Sent: Thursday, March 12, 2026 7:45 AM

To: Susan Shillue <sshillue@hilbgroup.com>

Cc: Mertz, Toni <tmertz@maldenps.org>

Subject: Re: Health Ins

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Thanks Sue. Is your guess that the \$1.8 will at the end of the day be mostly eaten up by covering the IBNR....ie that it's needed to cover that given the lean balance in the trust?

Ronald B. Hogan

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From: Susan Shillue <sshillue@hilbgroup.com>

Sent: Wednesday, March 11, 2026 4:36 PM

To: Ron Hogan <rhogan@CITYOFMALDEN.ORG>

Cc: Mertz, Toni <tmertz@maldenps.org>

Subject: RE: Health Ins

Yes it is close to flat over FY 26 budget. For the first 8 months of this fiscal year rates are exceeding costs by approximately \$1.8 million. This will help with paying the IBNR after June 30.

Yes the mitigation is a one-year cost.

Susan Shillue | Managing Director

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From: Ron Hogan <rhogan@CITYOFMALDEN.ORG>

Sent: Wednesday, March 11, 2026 11:33 AM

To: Susan Shillue <sshillue@hilbgroup.com>

Cc: Mertz, Toni <tmertz@maldenps.org>

Subject: Re: Health Ins

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HI Sue, yes, HR would be best for that.

So to make sure we are on the same page, this is close to 'flat' YOY to what we had for a budget number last year. Are we trending over or under last years budget right now?

The mitigation fund cost is basically an added one year cost is that fair to say?

TY!

Ronald B. Hogan
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From: Susan Shillue <sshillue@hilbgroup.com>
Sent: Wednesday, March 11, 2026 11:15 AM
To: Ron Hogan <rhogan@CITYOFMALDEN.ORG>
Cc: Mertz, Toni <tmertz@maldenps.org>
Subject: RE: Health Ins

Hi Ron Please see attached. I need updated enrollments by % contribution. Should I get that from HR?

Once I have that I can also calculate the cost of the mitigation fund.

In the meantime, let me know if you have any questions.

Thanks~

Susan Shillue | Managing Director

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From: Ron Hogan <rhogan@CITYOFMALDEN.ORG>
Sent: Wednesday, March 11, 2026 9:41 AM
To: Susan Shillue <sshillue@hilbgroup.com>
Cc: Mertz, Toni <tmertz@maldenps.org>
Subject: Re: Health Ins

This message originated from outside your organization

Hi Sue, following up on this. TY

Ronald B. Hogan
Chief Strategy and Innovation Officer
7 Jackson Street Malden, MA 02148
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From: Susan Shillue <sshillue@hilbgroup.com>
Sent: Monday, March 9, 2026 11:55 AM
To: Ron Hogan <rhogan@CITYOFMALDEN.ORG>
Cc: Mertz, Toni <tmertz@maldenps.org>
Subject: RE: Health Ins

Hi Ron I am about to board a plane. Assuming I can connect to wifi I will send you a budget number, otherwise I will get it to you tomorrow morning.

I will send you the meeting minutes and rates from last Thursdays meeting. Just keep in mind that they dont include the .25% municipal administration fee.

If you're around in the next 10 minutes, feel free to call my cell phone.

Sue

Susan Shillue | Managing Director

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From: Ron Hogan <rhogan@CITYOFMALDEN.ORG>

Sent: Sunday, March 8, 2026 9:48 AM

To: Susan Shillue <sshillue@hilbgroup.com>

Cc: Mertz, Toni <tmertz@maldenps.org>

Subject: Re: Health Ins

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Hi Sue,

Following up on this. If I can get some additional guidance first thing Monday it would help with a meeting I have with City Council Tuesday.

Thanks Again.

Ronald B. Hogan

Chief Strategy and Innovation Officer

7 Jackson Street Malden, MA 02148

rhogan@cityofmalden.org

(617) 548-9256

From: Ron Hogan <rhogan@CITYOFMALDEN.ORG>

Sent: Tuesday, March 3, 2026 8:27 PM

To: Susan Shillue <sshillue@hilbgroup.com>

Cc: Mertz, Toni <tmertz@maldenps.org>

Subject: Re: Health Ins

Thanks Sue thats just fine we can wait a couple days and no worries.
I know its a busy time of year for everybody.

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From: Susan Shillue <sshillue@hilbgroup.com>

Sent: Tuesday, March 3, 2026 8:24:25 PM

To: Ron Hogan <rhogan@CITYOFMALDEN.ORG>

Cc: Mertz, Toni <tmertz@maldenps.org>

Subject: RE: Health Ins

Hi Eon Huge apologies for the delayed response.

The GIC is voting on their rates this Thursday. If you can wait until then, I will be able to give you a very accurate cost projection for FY 27.

Does that timing work? Thanks. Sue

Susan Shillue | Managing Director

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From: Ron Hogan <rhogan@CITYOFMALDEN.ORG>

Sent: Tuesday, March 3, 2026 5:05 PM

To: Susan Shillue <sshillue@hilbgroup.com>

Cc: Mertz, Toni <tmertz@maldenps.org>

Subject: Re: Health Ins

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Hi Sue,

Just following up here if you can, much appreciated.

Best

Ronald B. Hogan
Chief Strategy and Innovation Officer
7 Jackson Street Malden, MA 02148
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From: Ron Hogan

Sent: Thursday, February 26, 2026 4:38 PM

To: Susan Shillue <sshillue@hilbgroup.com>

Cc: Mertz, Toni <tmertz@maldenps.org>

Subject: Health Ins

Hi Sue,

Hope all is well!

Every year Toni and I have to go through and awful exercise to apportion anticipated health care costs for the next year. It's a bit of a guessing game as you might imagine. I have two questions that will help us:

1.) For FY26, we budgeted a 17% increase. Is our YTD experience telling us anything about whether or not that feels too low, too high, or just right? It becomes the basis for FY27 so just checking in.

2.) You had provided us with several worksheets on possible GIC outcomes. I've attached that here. Is the 'middle' sheet (2 of 3 in this file) still the version you would use to base estimates on? I realize this is ALL a moving target so I know in a way it's a tough question but I have to go off of something.

Appreciate your thoughts.

Thanks

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