

COMMITTEE REPORT

COMMITTEE: Ad-Hoc Health Insurance Committee
CHAIRPERSON: Ron Smith
DATE/TIME: September 20, 2016 @ 9:00 a.m.

PRESENT:

<input checked="" type="checkbox"/> Ron Smith	<input type="checkbox"/> VACANT	<input type="checkbox"/> Jim Goken
<input type="checkbox"/> Jean Dimke	<input checked="" type="checkbox"/> Diane Williams	<input checked="" type="checkbox"/> Lori Stangl
<input checked="" type="checkbox"/> Angie Kaiser	<input checked="" type="checkbox"/> John Meyerhofer	<input type="checkbox"/> Craig Ketelsen
<input checked="" type="checkbox"/> Bill Bingham	<input checked="" type="checkbox"/> Kathy Phillips	<input checked="" type="checkbox"/> Steve Keeffer
<input checked="" type="checkbox"/> Dan Reimer	<input type="checkbox"/> Mike Moser	<input type="checkbox"/> Elizabeth Kane

Others: Steve Kapparos of Tricor and Josh Terrell of AFLAC

1. **Call to Order** – Ron Smith called the meeting to order at 9:07 a.m.
2. **Roll Call** – Ron Smith asked for roll call – a quorum of members was present.
3. **Approval of Minutes** – Bill Bingham made a motion to approve the minutes of September 9, 2015. Angie Kaiser seconded and the motion passed.
4. **Citizen's Comments** – None
5. **Unfinished Business** - None
6. **New Business**
 - a) Review and discuss FY2017 Health Insurance Renewal with Medical Associates Group Health Insurance Plan – Steve Kapparos (TRICOR Insurance). Dan Reimer began with reviewing the October 27, 2015 memo to county employees that outlined the work of the committee in 2015.
 - i. Medical Associates HMO Group Health Insurance Plan and Medical Associates HSA Qualified Health Insurance Plan. Kapparos reviewed the renewal rates. The premium increase for each plan is 8.8%. He reviewed the fact that because the county is considered a large group (50 or more employees) it is rated on claims and experience. It's possible in the future that as more employees enroll in the HSA plan it could receive a better rate for a better performing group. At this time they are reviewed as one group.
 - ii. FY2017 Employer HSA Contribution Amount/Timing of Payment. The committee reviewed and discussed the contribution amounts of \$700/individual and \$1400/family from last year. There were 52 employees enrolled in single HMO coverage, 36 with family HMO coverage, 5 with HSA family coverage and 11 opted out of insurance. The committee discussed the benefit and drawback of raising the level of HSA contributions and the effect on the budget if more people switch from either HMO coverage or buy-out to the HSA plan. The committee also discussed the timing of paying out the contributions and how it worked out this first year.

- b) Review and discuss BCBSIL group health insurance rates – Steve Kapparos. He reviewed comparable plans and found the traditional plan is approximately a 21% increase in premium and the HSA plan would be a 3.65% decrease in premium cost. There is another option through the Illinois Public Employer Pool but that has not been competitive in price yet. Consensus of the committee is that it is not an option at this time to change providers.
- c) Discussion and possible action regarding FY2017 Jo Daviess County group health insurance.
 - i. Diane Williams made a motion to recommend the County Board contribute \$800 for single and \$1500 for family into an HSA for enrollment in the Medical Associates HSA Qualified Health Plan. HSA contributions to be paid bi-annually with the January and July claims cycle. Kaiser seconded and the motion passed with Meyerhofer voting no.
 - ii. Kaiser made a motion to recommend the County Board renew the Medical Associates HMO group plan as presented with a single premium of \$753.83 and a family premium of \$1846.92. Williams seconded and the motion passed.
 - iii. Kaiser made a motion to recommend the County Board renew the Medical Associates High Deductible Plan as presented with a single premium of \$556.06 and a family premium of \$1362.37. Kathy Phillips seconded and the motion passed.
- d) Review, discussion and possible action on Voluntary Supplemental Insurance - Steve Kapparos, Josh Terrell (Aflac)
 - i. United Healthcare Group Dental Insurance. Kapparos reported stable rates with no increase or decrease. Changing providers could result in a small decrease in premiums. Kaiser made a motion to recommend the County Board renew the United Healthcare dental insurance at a rate of \$31.04/single and \$83.05/family for Plan 1 (without orthodontia) and a rate of \$39.56/single and \$114.71/family for Plan 2 (including orthodontia). Reimer seconded and the motion passed.
 - ii. Aflac Group Accident Advantage Plus Insurance. Jose Terrell distributed an enrollment overview showing about 60% of employees are participating with Aflac. The rates for FY2017 are also stable with no increase or decrease in premium cost. There have been some claims and Kaiser and Meyerhofer both shared experiences in working with Aflac. Lori Stangl made a motion to recommend the County Board renew the Aflac Group Accident insurance at the rates of \$4.92/single, \$7.37/employee and spouse, \$8.62/employee and dependent children and \$11.07/family. Steve Keeffer seconded and the motion passed.
 - iii. Aflac Group Critical Illness Advantage Insurance. Keeffer made a motion to recommend the County Board renew the Aflac Group Critical Illness Advantage at the rates presented based on age and insurance level. Stangl seconded and the motion passed.
- e) Discussion and possible action on Employee Open Enrollment meetings. The committee discussed the importance of information for the employees regarding the health insurance options. Kaiser made a motion to schedule open enrollment meetings on Wednesday, October 19 at 8:00 a.m. at the Highway Department, at 11:00 a.m. at the Health Department, and at 1:30 p.m. and 3:00 p.m. at the Courthouse. Meyerhofer seconded and the motion passed. Terrell and Kapparos will be present and it is hoped that the people who enrolled in the HSA plan are available to share how their experience has been for

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those that are considering switching to that plan. All the recommendations from this committee will be presented to the Finance, Tax & Budgets Committee at their next meeting on September 29 and their recommendations forwarded to the County Board at the October meeting.

7. Establish future meeting dates. – The next committee meeting will be Tuesday, January 10, 2017 at 9:00 a.m.

8. Citizens' Comments – None

9. Adjourn – Meeting adjourned at 11:22 a.m. following a motion by Meyerhofer and seconded by Bingham.

DRAFT