

COMMITTEE REPORT

COMMITTEE: Ad-Hoc Health Insurance Committee
CHAIRPERSON: Scott Toot
DATE/TIME: September 25, 2020 at 1:00 p.m.

PRESENT:

<input checked="" type="checkbox"/> Scott Toot	<input type="checkbox"/> Steve Allendorf	<input checked="" type="checkbox"/> Diane Williams
<input checked="" type="checkbox"/> Shannon Diehl	<input checked="" type="checkbox"/> Angie Kaiser	<input type="checkbox"/> Craig Ketelsen
<input checked="" type="checkbox"/> John Meyerhofer	<input checked="" type="checkbox"/> Steve Keeffer	<input checked="" type="checkbox"/> Kathy Phillips
<input checked="" type="checkbox"/> Dan Reimer	<input checked="" type="checkbox"/> Tina Brandel	<input checked="" type="checkbox"/> Marcia Christ
<input type="checkbox"/> John Korth	<input checked="" type="checkbox"/> John Lang	<input checked="" type="checkbox"/> Sandra Schleicher

Others: Steve Kapparos of Tricor

- 1. Call to order** – Scott Toot called the meeting to order at 10:01 a.m.
- 2. Roll call** – Dan Reimer asked for roll call – a quorum of current members was present.
- 3. Approval of minutes** – John Meyerhofer made a motion to approve the committee minutes of September 30, 2019. Marcia Christ seconded and the motion passed with a roll call vote of 12 ayes and 0 nays.
- 4. Citizens' comments** – None
- 5. Unfinished business** – None
- 6. New business**
 - a) Review and discuss FY2021 Health Insurance Renewal with Medical Associates Group Health Insurance Plan. Steve Kapparos of TRICOR Insurance reported that Medical Associates has given the County a 2.9% decrease in premiums for all our insurance plans for FY2021. The only significant change made was for the high deductible embedded plan. There is a federal mandate for that plan which increased the deductibles from \$2700 (single) to \$2800 and from \$5400 (family) to \$5600. Reimer discussed the projected budget deficits and reported that the 2.9% decrease in premium was used in calculating the proposed budgets for FY2021.
 - i. Medical Associates Traditional Group Health Insurance Plan. Shannon Diehl made a motion for recommendation to approve the renewal of Medical Associates Traditional HMO Insurance Plan \$25/\$50 co-pay, \$15/\$30 RX card, \$3,000/\$6,000 OPM for FY2021 with a 2.9% premium decrease; single premium of \$878.95/month and a family premium of \$2,153.46/month. Lang seconded and the motion passed with a roll call vote of 12 ayes and 0 nays.
 - ii. Medical Associates High Deductible HSA Qualified Health Insurance Plans
 1. Embedded Plan. Diehl made a motion for recommendation to

approve the renewal of Medical Associates \$2800/5600 Embedded High Deductible HMO Insurance Plan with a single premium of \$584.21/month and a family premium of \$1,431.35/month. Christ seconded and the motion passed with a roll call vote of 12 ayes and 0 nays.

2. Non-embedded Plan. Diehl made a motion for recommendation to approve the renewal of Medical Associates \$2000 High Deductible HMO Insurance Plan SINGLE ONLY with a single premium of \$628.55/month. Kathy Phillips seconded and the motion passed with a roll call vote of 12 ayes and 0 nays.

- b) Review, discussion and possible action on FY2021 Employer HSA Contribution Amounts/Timing of Payments. Meyerhofer made a motion to recommend County (employer) contribution amounts of \$1,500 for single coverage and \$2,200 for family coverage to employees' HSA for those enrolled in the qualifying high deductible health plans with said contributions to be made biannually in the January and July claims cycles as established. Diane Williams seconded. Angie Kaiser made a motion to amend the amounts to \$1,600 for single coverage and \$2,300 for family coverage. Tina Brandel seconded and the amendment passed with a roll call vote of 12 ayes and 0 nays. The motion as amended passed with a roll call vote of 12 ayes and 0 nays.
- c) Discussion and possible action on the FY2021 Alternative Insurance Assistance Program. Brandel made a motion to recommend approval of the Alternative Insurance Assistance Program with a \$1,700 allowance. Meyerhofer seconded and the motion passed with a roll call vote of 11 ayes and 0 nays.
- d) Review, discussion and possible action on Voluntary Supplemental Insurance United Healthcare Group Dental Insurance. Kapparos reported that the premiums for this insurance decreased 5% with no changes to the coverage levels. Diehl made a motion for recommendation to approve the renewal of the United Healthcare Group Dental Insurance with a 5% decrease in premium rates, Plan 2 rate of \$29.49/single and \$78.90/family without orthodontia and Plan 1 rate of \$37.57/single and \$108.97/family including orthodontia. Williams seconded and the motion passed with a roll call vote of 11 ayes and 0 nays.
- e) Aflac Group Accident Advantage Plus Insurance. Diehl reported that there were no premium increases from Aflac for their insurance products. She made a motion to recommend approval of the renewal of the Aflac Group Accident insurance with no change in premium rates of \$4.92/single, \$7.37/employee and spouse, \$8.62/employee and dependent children, and \$11.07/family. Brandel seconded and the motion passed with a roll call vote of 11 ayes and 0 nays.
- f) Aflac Group Critical Illness Advantage Insurance. Christ made a motion to recommend approving the renewal of the Aflac Group Critical Illness

These minutes are not the official record until final approval at the next board or committee meeting and all minutes may be changed until officially approved.

Advantage insurance with no change in premium rates based on age and insurance level. Phillips seconded and the motion passed with a roll call vote of 11 ayes and 0 nays.

- 7. Committee member comments/concerns** – none
- 8. Establish future meeting date** – to be determined
- 9. Citizens' comments** – none
- 10. Adjourn** – Diehl made a motion to adjourn at 10:46 a.m. Phillips seconded and the motion passed with a roll call vote of 12 ayes and 0 nays.

DRAFT