

COMMITTEE REPORT

COMMITTEE: Ad-Hoc Health Insurance Committee
CHAIRPERSON: R.J. Winkelhake
DATE/TIME: September 27, 2018 @ 2:30 p.m.

PRESENT:

<input checked="" type="checkbox"/> R.J. Winkelhake	<input checked="" type="checkbox"/> Angie Kaiser	<input checked="" type="checkbox"/> Kathy Phillips
<input checked="" type="checkbox"/> Shannon Diehl	<input checked="" type="checkbox"/> Steve Keeffer	<input checked="" type="checkbox"/> Marcia Christ
<input checked="" type="checkbox"/> John Meyerhofer	<input checked="" type="checkbox"/> Tina Brandel	<input checked="" type="checkbox"/> Elizabeth Townsend
<input checked="" type="checkbox"/> Dan Reimer	<input type="checkbox"/> Bill Bingham	
<input type="checkbox"/> Randy Jobgen	<input checked="" type="checkbox"/> Diane Williams	
<input checked="" type="checkbox"/> Steve Allendorf (arr. 3:27 p.m.)	<input type="checkbox"/> Jim Goken	
	<input type="checkbox"/> Craig Ketelsen	

Others: Steve Kapparos of Tricor

1. **Call to Order** – R.J. Winkelhake called the meeting to order at 2:30 p.m.
2. **Roll Call** – Diane Williams asked for roll call – a quorum of current members was present.
3. **Approval of Minutes** – Steve Keeffer made a motion to approve the minutes of August 9, 2018. Angie Kaiser seconded and the motion passed.
4. **Citizen’s Comments** – None
5. **Unfinished Business** - None
6. **New Business**
 - a) Review, discussion and possible action on Voluntary Supplemental Insurance - Steve Kapparos (TRICOR Insurance)
 - i. United Healthcare Group Dental Insurance. Kapparos reported that there are no changes to the plan and no increase in the rates. Kaiser made a motion to approve the renewal of the United Healthcare Group Dental Insurance with no change in premium rates, Plan 2 rate of \$31.04/single and \$83.05/family without orthodontia and Plan 1 rate of \$39.56/single and \$114.71/family including orthodontia. John Meyerhofer seconded and the motion passed.
 - b) Review and discuss FY2019 Health Insurance Renewal with Medical Associates Group Health Insurance Plan. The committee reviewed and discussed the rates that were received from Blue Cross Blue Shield. They are different because they are quoted as a 4-tier plan and we have a 2-tier plan with Medical Associates. Some of the rates with BCBS are lower than MA and some, especially the high deductible plans, are higher. The committee discussed the reason that we don’t have a 4-tier plan with Medical Associates is because the cost would be a lot higher for those on the family plan and most of our families enrolled are full families (not plus-ones.)
 - i. Medical Associates Traditional Group Health Insurance Plan. Kaiser made a motion 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 FY2019 with a 9.8% premium increase; single premium of \$869.71/month and a family premium of \$2,130.83/month. Shannon Diehl seconded and the motion passed with Tina Brandel and Keeffer voting no.

- ii. Medical Associates High Deductible HSA Qualified Health Insurance Plans
 - 1) Non-embedded Plan. Kaiser made a motion to approve the renewal of Medical Associates \$2000 High Deductible HMO Insurance Plan SINGLE ONLY with a single premium of \$621.92/month. Elizabeth Townsend seconded and the motion passed with Brandel voting no.
 - 2) Embedded Plan. Kaiser made a motion to approve the renewal of Medical Associates \$2700/5400 Embedded High Deductible HMO Insurance Plan with a single premium of \$578.08/month and a family premium of \$1,416.32/month. Meyerhofer seconded and the motion passed with Brandel and Keeffer voting no.
- c) Review, discussion and possible action on FY2019 Employer HSA Contribution Amounts/Timing of Payments. The committee discussed various contribution levels and the consensus is that the highest contribution still results in savings for the County. And employees are not going to enroll in an HSA plan without a higher contribution by the County. It's a win/win for both the County and the employee with lower premium costs and any savings are still savings. Keeffer made a motion to approve that the County (employer) contributes \$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. Brandel seconded and the motion passed with Allendorf abstaining.
- d) Review, discussion and possible action on options to help control health care costs
 - i. Spousal Carve-outs and Surcharges. Kapparos reported that many companies and organizations are implementing these types of policies in order to reduce employer health insurance costs. They are either charging the employee or not allowing dependents on their coverage that are eligible for health insurance somewhere else, such as their own employer. The consensus of the committee is to take no action at this time.
 - ii. The committee discussed offering more options such as multiple providers and Kapparos said that is called a defined contribution plan. It was suggested that this topic be discussed at a future meeting.
- e) Discussion and possible action on the FY2019 Optional Health Insurance Incentive Program. Williams made a motion that the Optional Health Insurance Incentive Program be approved with no changes for FY2019. Kathy Phillips seconded and the motion passed.

7. Establish future meeting dates – The committee will meet again on Thursday, March 21, 2019 at 9:00 a.m.

8. Citizens' Comments – None

9. Adjourn – Meeting adjourned at 3:50 p.m. following a motion by Meyerhofer and seconded by Brandel.