

COMMITTEE REPORT

COMMITTEE: Ad-Hoc Health Insurance Committee
CHAIRPERSON: Scott Toot
DATE/TIME: September 30, 2019 at 1:00 p.m.

PRESENT:

<input checked="" type="checkbox"/> Scott Toot (1:41 p.m.)	<input checked="" type="checkbox"/> Steve Allendorf	<input type="checkbox"/> Jim Goken
<input checked="" type="checkbox"/> Shannon Diehl	<input checked="" type="checkbox"/> Angie Kaiser	<input type="checkbox"/> Craig Ketelsen
<input type="checkbox"/> John Meyerhofer	<input checked="" type="checkbox"/> Steve Keeffer	<input checked="" type="checkbox"/> Kathy Phillips
<input checked="" type="checkbox"/> Dan Reimer	<input 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
	<input checked="" type="checkbox"/> Diane Williams	

Others: Steve Kapparos of Tricor and Tonya Remley of AFLAC

1. **Call to Order** – Steve Allendorf called the meeting to order at 1:04 p.m.
2. **Roll Call** – Diane Williams asked for roll call – a quorum of current members was present.
3. **Approval of Minutes** – John Lang made a motion to approve the minutes of March 21, 2019. Shannon Diehl seconded and the motion passed.
4. **Citizen’s Comments** – None
5. **Unfinished Business** - None
6. **New Business**
 - a) Discussion and possible action on Voluntary Supplemental Insurance. Tonya Remley of Aflac stated that she will again put together an informational packet for the employees and the consensus of the committee was that it was very helpful. She also stated there were no changes to the premiums for this year.
 - i. Aflac Group Accident Advantage Plus Insurance. Angie Kaiser made a motion to recommend approving 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. Marcia Christ seconded and the motion passed.
 - ii. Aflac Group Critical Illness Advantage Insurance. Williams made a motion to recommend approving the renewal of the Aflac Group Critical Illness Advantage insurance with no change in premium rates based on age and insurance level. Diehl seconded and the motion passed.
 - b) Review, discussion and possible action on results from the 2019 Jo Daviess County Employee Health Insurance Survey. Steve Keeffer reviewed the results of the survey with the committee. There were many questions that were answered more than once and some with no answers. Lang commented that he would have expected 100% return since it is such an important topic. Two things that seemed to stand out were the interest in offering Blue Cross Blue Shield and the interest in a 4-tier rate system. Steve Kapparos reported that he can get 4-tier rates from Medical Associates if we want.
 - c) Review, and discuss FY2020 BCBSIL Group Health Insurance rates. Kapparos reported that he received the rates this morning from BCBS; the traditional plan is a 24.2% increase

over last year's Medical Associates rates and the high deductible plan is a 53.9% increase. Jo Daviess County has had a high loss percentage rate over the last few years and they are not interested in taking a chance on us. When asked about rates from any other company he stated that United Healthcare would fall somewhere in the middle for rates but that they do not offer the same providers. The committee discussed past experiences with self-funding health insurance.

- d) Review and discuss FY2020 Health Insurance Renewal with Medical Associates Group Health Insurance Plan- Steve Kapparos (TRICOR Insurance)
 - i. Medical Associates Traditional Group Health Insurance Plan. Kapparos reported that increases for all plans this year is 4.1%. The national average increase is double that. Keeffer 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 FY2020 with a 4.1% premium increase; single premium of \$905.03/month and a family premium of \$2,217.37/month. Lang seconded and the motion passed.
 - ii. Medical Associates High Deductible HSA Qualified Health Insurance Plans
 - 1) Non-embedded Plan. Kaiser 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 \$647.17/month. Kathy Phillips seconded and the motion passed.
 - 2) Eembedded Plan. Diehl made a motion for recommendation to approve the renewal of Medical Associates \$2700/5400 Embedded High Deductible HMO Insurance Plan with a single premium of \$601.54/month and a family premium of \$1473.80/month. Christ seconded and the motion passed.
- e) Discussion and possible recommendation of Jo Daviess County group health insurance for FY2020. Reimer reported that the increase of 4.1% was the estimate used for the budget process. He also stated that overall departmental costs for insurance have decreased.
- f) Review, discussion and possible action on FY2020 Employer HSA Contribution Amounts/Timing of Payments. Kaiser made a motion for recommendation to approve the 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. Williams seconded and the motion passed.
- g) Discussion and possible action on a FY2020 Optional Health Insurance Incentive Program. Williams made a motion to recommend approval of a FY2020 Optional Health Insurance Incentive Program as was approved last year but pending review by State's Attorney John Hay. Keeffer seconded and the motion passed.
- h) Discussion and possible action on Voluntary Supplemental Insurance
 - i. Review, discussion and possible action on Voluntary Supplemental Insurance United Healthcare Group Dental Insurance. Keeffer made a motion for recommendation 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. Lang seconded and the motion passed.

7. Establish future meeting dates – The committee will meet again on Thursday, March 19, 2020 at 1:00 p.m. The committee will discuss and create a survey for the employees regarding their interest in a 4-tier pricing schedule using this year’s rates that Kapparos will obtain from Medical Associates.

8. Committee member comments/concerns – Kaiser suggested that the committee consider retiree insurance benefits for a future discussion. Reimer reported that there may be some actuarial information available or an analysis needed because that is included in the County’s audit.

9. Citizens’ Comments – None

10. Adjourn – Meeting adjourned at 2:11 p.m. following a motion by Diehl and seconded by Phillips.