

**CHAMPAIGN COUNTY**  
**Health Insurance Committee Minutes**

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*Tuesday, September 17, 2012 – 3:00pm*  
*Jennifer K. Putman Meeting Room*  
*1776 E. Washington St., Urbana, IL*

**MEMBERS PRESENT:** Astrid Berkson, Donna Blumer, Deb Busey, Josh Jones, Tea Jones, Barb Doyle-Little, Brian Mennenga, Debbie Mennenga, Michelle Mennenga, Brad Morris, Elizabeth Murphy, Ed Sexton, Amanda Tucker, Debi Young Steve Ziegler

**MEMBERS ABSENT:** John Farney, Stephanie Holderfield, Josh Reifsteck,

**OTHERS PRESENT:** John Malachowski

**CALL TO ORDER**

B. Mennenga called the meeting to order at 3:02 pm.

**APPROVAL OF MINUTES**

**Motion** by Sexton to approve the minutes of September 4, 2012, as presented; seconded by Berkson. **Motion carried unanimously.**

**APPROVAL OF HEALTH INSURANCE PLAN FOR FY2013**

B. Mennenga started by saying that he, Busey, and Farney attended the Finance Committee meeting on September 11. He stated that the Finance Committee approved the plan that was submitted and seemed to be happy with it. Mennenga then noted that the 4-tier option was the overwhelming choice of the employees who submitted votes and suggested going with the majority. Busey stated that she would like to discuss. She noted that while the 4-tier may be the preference, the 2-tier should be discussed due to the 61 employees who carry family coverage and how it will impact them. Malachowski said that the majority of companies have either a 2-tier or 4-tier program. Young stated that she was aware of some employees in her office who voted for 2-tier even though they only cover themselves. After some discussion, it was agreed the number actually needing family coverage was less than 61. B. Mennenga asked Ziegler what his area seemed to prefer. Ziegler said many would take the employee/child(ren) option. M. Mennenga said that she had one employee that wanted to stay with the 2-tier since they are close to retirement. Busey stated that logic is faulty because the County will not cover them at all after they retire.

Malachowski noted there are 46 employees that have spouse only or child only that currently pay for family coverage. D. Mennenga said the \$993 they are now paying will go up to \$1260. Malachowski says insurance companies are being very selective about who they accept because they know they have to take anyone in 2014 when guaranteed coverage goes into full effect. D. Mennenga said that if anyone is looking to apply for individual coverage they should start the process now so that when open enrollment starts they know if they will need County coverage. Malachowski moved the discussion back to the tier discussion. Ziegler says have some employees that have to take the family coverage and that the additional \$300 is going to be very difficult for them. B. Mennenga said they received over 300 responses with preferences. Murphy said that RPC felt the 4-tier is more fair. **Motion** by Berkson to go to 4-tier plan; seconded by Ziegler. **Motion carried unanimously.**

Malachowski stated that he needed to make a correction regarding the pharmacy handout. The \$25 is a typo; it should actually say \$20 for tier 2 drugs. He has a list of the \$0 co-pay drugs. It is a huge list, but he would like to promote the use of it. Busey said she is skeptical about the use of email since many don't read the entire email. She thought could possibly begin the process this year and if keep sending electronically people will learn. Malachowski noted that the insurance industry is moving toward having no open enrollment meeting and doing everything electronically. There was discussion about doing research and letting people know by word of mouth. Malachowski will distribute the list of all \$0 co-pay pharmacies.

Malachowski stated that by choosing the 4-tier program, the County is that much closer to becoming self-insured.

D. Mennenga stated that last year she sent out packets and followed them with emails and had a one week period at each building. She felt that process worked pretty well. She also asked that the representatives let their employees know that the dental and vision coverage and premiums are from Jan thru December. D. Mennenga asked if should have everyone fill out new enrollment forms rather than go thru the current files. Busey said yes to all new forms. D. Mennenga noted that married County employees will get information from her that will give them what their exact rates will be. She stated that if no form is completed and received by the deadline, she is going to assume the employee doesn't want coverage and coverage will be cancelled as of November 30. She said she will have a link in her email to forms on the website that can be filled out, printed and signed, then sent back to her via email, inter-office mail, or by giving to her when at their building. Berkson noted that some people will want different coverage for dental and vision than they want for health coverage and wondered if that would be a problem. D. Mennenga answered that it would not be a problem.

## **OTHER BUSINESS**

Malachowski gave a handout of the wellness survey with the results and discussed. He also provided a handout with every free-form answer reproduced exactly as they were entered by the employees with no editing. He discussed some of the answers. Malachowski suggested the committee might want to concentrate on the questions that had the largest number of responses, such as #19 and #21. He said he

wanted everyone to read the questions and all the responses. After that he suggested the committee meet to discuss what the County wants to do, if anything.

D. Mennenga stated that CVS called about scheduling flu shots. She suggested doing them during open enrollment again.

D. Busey said the next meeting is October 23. She thought that would be a good time to get an update on open enrollment. She felt it would be a good time to discuss the wellness as well.

There was some discussion of having electronic enrollment. Busey said the website has to be very well designed in order for electronic enrollment to work. She would like to see both paper and electronic this year. She noted that the County doesn't have truly on-line applications but it does have the forms that are fillable online. D. Mennenga said she plans to send emails for each area separately, e.g. one email for health, one email for vision, etc.

Malachowski stated that he thought this group had done an outstanding job.

## **ADJOURNMENT**

Meeting declared adjourned at 4:03 pm.

Respectfully submitted,

Linda Lane  
Administrative Assistant