



CHAMPAIGN COUNTY BOARD
LABOR MANAGEMENT HEALTH INSURANCE COMMITTEE
County of Champaign, Urbana, Illinois

MINUTES – APPROVED AS DISTRIBUTED ON AUGUST 30, 2016

DATE: Wednesday, August 17, 2016
TIME: 2:00 p.m.
PLACE: Conference Room
County Highway Facility
1605 E. Main St. Urbana, IL 61802

Committee Members Present: Donna Blumer, Brent Frye, Stan Harper, Debbie Heiser, Barb Doyle-Little, Josh Jones, Angela Lusk, Matt McCallister, Michelle Mennenga, Betty Murphy, John Naese, Dwayne Roelfs, and Rick Snider.

Committee Members Absent: Chris Alix, Astrid Berkson, Tea Jones, Barb Mann, Tami Ogden, and Josh Reifsteck.

County Staff: Tammy Asplund (Recording Secretary)

Others Present: John Malachowski (Gallagher)

Call to Order

Mr. Snider called the meeting to order at 2:17 p.m.

Approval of Minutes from August 9, 2016 Meeting

There was a Motion by Mr. Jones to approve the August 9, 2016 meeting minutes from the Labor Management Health Insurance Committee; seconded by Mr. Frye. Upon vote, the MOTION CARRIED unanimously.

Discussion

Mr. Malachowski shared a handout showing a 4-1/2 year history of paid premiums vs. paid claims in line graph format. He continued by reviewing the handout from last week's meeting showing Health Alliance's renewal numbers.

Mr. Malachowski reviewed the plan/benefit summary from Aetna. He stated Aetna has priced this plan based on a larger stop-loss, reinsurance covering a larger portion of the large claims, and smaller discounts from Carle.

Mr. Malachowski handed out documents with plan comparisons from Health Alliance, Aetna (including revised tier numbers) and Blue Cross/Blue Shield. He also provided a benefit highlights document from Blue Cross/Blue Shield. Mr. Malachowski noted he believes the BCBS plan is a "better plan with a more limited network".

The committee discussed formulary changes; in the current plan and all the potential plans. Pharmacy charges do not apply to a deductible, but are applied to the maximum out of pocket. All insurance

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companies are entitled to change the formulary at any time during the year. Blue Cross/Blue Shield publishes a list quarterly of changes to the formulary.

Mr. Malachowski stated United Health Care quoted a plan at a 75% increase from our current plan price.

The committee asked Mr. Malachowski to schedule each of the companies to make a 20 minutes presentation at the next meeting. They also suggested he and Ms. Heiser create several scenarios to submit to each company to demonstrate the coverage and charges associated within each plan.

There was discussion about TPAs (third party administrators). Aetna has their own. Blue Cross/Blue Shield uses BPC. The County pays approximately \$40,000 annually to BPC.

Mr. Snider asked the committee to refrain from holding side conversations; as they make it difficult for the recorder to hear and produce accurate minutes.

Ms. Murphy commented she feels that health insurance is more than a financial decision; although understandably a significant financial investment by the County. She stated it is an important employee benefit. She sees the Aetna plan as an untested option; with no historical experience. She reminded the group that in previous years, Blue Cross/Blue Shield had not been interested in quoting. This is the first year they have provided a competitive bid.

Mr. Malachowski explained the SBC (Summary of Benefits and Coverage), which is the only legal tool available that employers are to provide to their employees to make plan comparisons. It is a standardized format by the Federal Government.

The committee discussed the importance of the network that is considered "in plan" for each of the providers. There was also discussion regarding the need for people to be smart consumers in regard to health care. Ms. Heiser reminded everyone to pay close attention to bills and explanation of benefits.

Other Business
None

Next Meeting
The next meeting will be held on Tuesday, August 30, 2016 at 2:00 p.m.

Adjournment
There was a Motion by Mr. Harper to adjourn the meeting; seconded by Ms. Lusk. Upon vote, the MOTION CARRIED unanimously. Mr. Snider adjourned the meeting at 3:45 p.m.