



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

MINUTES – APPROVED AS DISTRIBUTED ON SEPTEMBER 27, 2016

DATE: Wednesday, September 20, 2016
TIME: 2:00 p.m.
PLACE: Lyle Shields Meeting Room
Brookens Administrative Center
1776 E. Washington St. Urbana, IL 61802

Committee Members Present: Chris Alix, Astrid Berkson, Donna Blumer, Debbie Heiser, Barb Doyle-Little, Tea Jones, Angela Lusk, Barb Mann, Matt McCallister, Michelle Mennenga, Betty Murphy, John Naese, Tami Ogden, Dwayne Roelfs and Rick Snider

Committee Members Absent: Brent Frye, Stan Harper, Josh Jones, 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 2:07 p.m.

Approval of Minutes from September 7, 2016 Meeting

There was a Motion by Ms. Lusk to approve the September 7, 2016 meeting minutes from the Labor Management Health Insurance Committee; seconded by Ms. Little. Upon vote, the MOTION CARRIED unanimously.

Discussion

Mr. Malachowski stated he was contacted by Health Alliance. They are willing to meet any competitor offers that will allow them to keep the County's business. Health Alliance does not have an HMO version with a \$1500 deductible (to match Aetna's plan). The only apples to apples comparison is the fully insured \$5000 deductible plan; in which case Health Alliance is already the less expensive option.

Ms. Heiser provided handouts showing premium costs for the Aetna plan; with a comparison to current Health Alliance numbers. Ms. Ogden provided a handout summarizing the FY2017 County budget.

Mr. Snider shared a presentation summarizing the Carrier Choice, County finances and a proposal for Aetna option(s). He discussed the General fund deficit and the potential to eliminate it with the proposed Aetna plan.

Ms. Lusk asked about premiums for married county couples. Ms. Heiser responded that those numbers won't be available until a final carrier and plan decision is made.

The committee discussed options regarding deductibles. Ms. Ogden shared that offering more than two options (low and high deductible) would be an administrative burden. Mr. Malachowski commented that those who are the largest users (sickest of the group) usually opt for a lower deductible. Mr. Alix

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replied that people who would choose the higher deductible want catastrophic coverage and to pay lower premiums.

Mr. Snider reviewed the FY2017 budget deficit. He stressed the fact that the proposed Aetna plan (\$3000 deductible and the \$1500 deductible buy-up option) is what the County can afford. If this proposal is not accepted by this committee (and subsequently approved by County Board); the County will need to compensate through staffing reductions or furloughs. This is because there is no room to cut in commodities and services (flat budget).

Ms. Mann asked how the committee could educate people on which option is the best choice for them as individuals. Mr. Malachowski suggested the responsibility would fall to this committee to encourage employees to attend the open enrollment meetings and ask questions. He stated traditionally there have been approximately 90 members who attend. He also said most organizations of the County's size no longer hold open enrollment meetings. Ms. Lusk asked whether the open enrollment meetings could be scheduled/required; in order to make sure that people understand any potential policy changes.

Mr. Alix asked about the claims level required to be eligible for the surplus claim funds return. Mr. Malachowski estimated the County would have to come in around \$800,000 lower than the previous year. There was discussion on setting parameters for the use of any surplus funds; along with the language for the recommendation to County Board. The committee discussed potential uses for those funds – including premium reductions and wellness incentives. According to Mr. Malachowski, this is delivered as a bill credit in month number 16 (April 2018; assuming renewal).

Mr. Snider asked if the committee is ready to vote on the plan. A quorum was confirmed. Several committee members stated they would prefer to bring the information to their coworkers (bargaining units) for discussion prior to voting.

Ms. Asplund will send copies of all the handouts to the committee via email.

Other Business
None

Next Meeting
The next meeting will be held on Tuesday, September 27, 2016 at 2:00 p.m.

Adjournment
There was a Motion by Ms. Lusk to adjourn the meeting; seconded by Mr. Alix. Upon vote, the MOTION CARRIED unanimously. Mr. Snider adjourned the meeting at 3:40 p.m.