



CHAMPAIGN COUNTY LABOR/MANAGEMENT HEALTH INSURANCE COMMITTEE AGENDA

MINUTES – **Approved as distributed on 09/1/2026**

DATE: Tuesday, August 4, 2026
TIME: 3:00 p.m.
PLACE: Shields-Carter Meeting Room
 Bennett Administrative Center
 102 E. Main St., Urbana, IL 61801

Members Present:

Michelle Jett, Bobbie Jo Johnson, Bernard Joiner, Deshonna Matthew (Co-Chair), Micah McMahon (Co-Chair), Tami Ogden, Jennifer Sims, Janae Wisehart, Travis Woodcock

Members Absent:

Andrew Bequette, Aaron Borden, Suzanne Brock, Jon Cagle, John Naese, Randall Plankenhorn, Jilmala Rogers, Steve Summers, Beth Vanichtheeranont, Travis Wilson, Malinda Zellers

County Staff:

Briana Farrar (recording secretary)

Others Present:

Kayte Walls (USI), Jon Rector (USI), Jason Jared (USI)

AGENDA

I. Call to Order

Co-Chair Matthew called the meeting to order at 3:01 p.m.

II. Roll Call

Roll call was taken and a quorum was declared present.

III. Nomination and vote for open FOP position.

MOTION by Co-Chair McMahon to nominate Malinda Zellers to open FOP position; seconded by Ms. Sims. Upon vote, **MOTION CARRIED** unanimously.

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IV. Approval of Minutes – July 21, 2026

MOTION to approve the minutes of July 21, 2026 by Ms. Jett; seconded by Ms. Wisehart. Upon vote, **MOTION CARRIED** unanimously.

V. Presentation by USI – Group Benefits Renewal Report

Mr. Jared reviewed the County's risk profile through June 2026, noting it is more relevant now that BCBS has submitted a projected renewal increase. He explained that although premiums were raised at the start of 2026 and claims per employee per year (PEPY) are trending downward, this is not a typical year where such trends would strengthen renewal negotiations. Ms. Jett asked for a reasonable estimate of what USI could negotiate the renewal down to, and Mr. Jared provided an approximation.

Mr. Jared reported that USI hopes additional carriers will bid, noting that UnitedHealthcare is active in the region. USI reviewed the bid timeline and is seeking a competitive fully-insured bid from another carrier. They do not expect self-funded numbers by August 18, 2026, and requested that the meeting be cancelled. USI remains confident that self-funded numbers will be more favorable than BCBS's proposed fully-insured increase.

Co-Chair McMahon asked whether management and the County Board are considering self-funding. Ms. Jett responded that discussions are preliminary and the committee needs actual numbers. She confirmed that the Board is open to any option that improves affordability. Co-Chair McMahon asked when self-funded numbers would be available, noting that transitioning to self-funding would require significant discussion with unions. He also referenced the committee's October timeline for recommendations. Mr. Jared stated that carriers require at least eight months of data, and preferably nine.

Ms. Jett stated that the most practical approach is to negotiate fully-insured rates as low as possible for 2027 while still reviewing self-funded options. She expressed concern about rushing a transition to self-funding.

Mr. Jared explained that a move to self-funding would not change the employee experience or plan design. Ms. Jett added that the County would benefit from a full year of planning fund reallocations before any transition. Labor inquired about eligible versus enrolled employees, expressing concern that the County may be missing an opportunity to lower premiums. Ms. Jett noted that the committee could consider automatic enrollment unless employees provide proof of other coverage, similar to the University of

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Illinois. Co-Chair McMahon asked whether automatic enrollment is permissible when employees pay for coverage, and Ms. Jett confirmed that it is. Ms. Jett reiterated that making the family plan more affordable is a key goal. She noted that many spouses have access to employer coverage and that the County's family plan is often the least affordable option. Co-Chair McMahon agreed. Co-Chair Matthew added that employees frequently drop spouses and only enroll newborns due to cost.

Ms. Jett emphasized that if USI negotiates the renewal rate down, the committee should accept it and avoid significant changes this year. She recommended starting discussions early in 2027 to further explore self-funding, review classification groups, and evaluate premium structures.

Co-Chair McMahon expressed concern about communicating any increase to employees, who are already facing higher premiums and rising costs. Co-Chair Matthew encouraged attendance at open enrollment meetings, though noted historically low turnout. Co-Chair McMahon expressed willingness to work with management to improve outreach. Ms. Johnson raised concerns about inconsistent communication within the courthouse and asked if emails would go directly to employees, which Co-Chair Matthew confirmed.

The committee discussed outreach approaches and materials. Mr. Jared outlined how USI can assist with outreach efforts. Ms. Walls described the informational materials available for open enrollment and will bring examples to the September 1, 2026, meeting.

VI. Other Business

Ms. Ogden asked whether additional meetings should be scheduled since the current timeline ends on September 1, 2026. Ms. Jett confirmed the committee will meet on September 1 and asked what to expect. Mr. Jared responded that USI is sending out requests for quotes and expects carrier responses by August 24, 2026. At the September 1 meeting, USI anticipates having fully insured updates, a renegotiated number from BCBS (if available), preliminary self-funded numbers, and examples of open enrollment materials. If renegotiated BCBS numbers are not yet received, USI will inform the committee.

Ms. Jett asked what decisions the committee will need to make on September 1 and whether more meetings should be scheduled. Co-Chair Matthew recommended holding at least one additional meeting and scheduled it for Tuesday, September 15, 2026 at 3:00 p.m. Ms. Jett asked if more meetings beyond that would be necessary to allow time for BCBS negotiations or for

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reviewing a quote from another carrier. Mr. Jared clarified that the goal is to have all key information before the September 1 meeting.

Co-Chair Matthew asked if additional meetings needed to be scheduled beyond September 15, 2026, and suggested doing so to ensure additional meetings. Additional meetings were scheduled weekly through the end of September, in case they are needed.

Co-Chair McMahon asked if the committee should schedule through October due to the self-insured option. Ms. Jett recommended meeting on September 15 and reassessing at that time. She suggested postponing detailed self-funded discussions until January because of open enrollment.

VII. Next Meeting – August 18, 2026

Co-Chair Matthew stated that the next meeting will be September 1, 2026, at 3:00 p.m.

VIII. Adjournment

Co-Chair Matthew adjourned the meeting at 3:49 p.m.