

**HEALTH CARE COMMITTEE
COUNTY BOARDROOM
WEDNESDAY, OCTOBER 10, 2018
3:00 PM
AGENDA**

1. **Call to Order.**
2. **Roll Call.** Melissa Andrews (ch), Doug Mullen, Janet Gibbs, Dustin Schulz, Mary Bell, Lisa Jording, Derek Reinmann, Stan Glazier, Richard Hill, Doug Huser, Joe Soto and Jay Shreffler.
3. **Selection of Vice Chair**
4. **Approval of Minutes**
 - a. Approval of September 12, 2018 Minutes
5. **Public Input**
6. **Report of Fund Balances**
7. **Appointments**
8. **Old Business**
 - a. Consideration/Action on allowing Enhanced 911 employees to participate in the County of Woodford Health Insurance Plan. (Things to consider: Effective Date, Health Applications, Deductible Credit, IBNR claims if they leave our plan)
 - b. Amendment of the “Agreement for Woodford County Health Care Committee” to allow for the Enhanced 911 employees coming on to the County of Woodford Health Insurance Plan.
9. **New Business**
 - a. Review and approval of CoreSource Renewal Fees effective January 1, 2019 – Selection of one year renewal at 3% or two-year renewal at 1.5% increase each year.
10. **Other**
 - a. County Board Action Follow-up (Monthly item)
 - b. Monthly Update/Quarterly Report from Snedeker’s
11. **Executive Session (if necessary)**
12. **Any Action Coming Out of Executive Session**
13. **Set next meeting date**
 - a. Next meeting will be November 14, 2018 at 3pm
14. **Adjournment**

**HEALTH CARE COMMITTEE
COUNTY BOARDROOM
WEDNESDAY, SEPTEMBER 12, 2018
3:00 PM
MINUTES**

1. **Call to Order** - Called to order at 3:05.

2. **Roll Call.** Melissa Andrews (ch), Doug Mullen, Janet Gibbs, Mary Bell, Lisa Jording, Richard Hill, and Doug Huser were all present. Dustin Schulz, Mandy Campbell (vc), and Stan Glazier were excused. Joe Soto and Jay Shreffler were absent. Non-member present was Jason Booth from Snedeker Risk Management (SRM).

3. **Approval of Minutes**

a. Approval of August 17, 2018 Minutes

Motion to approve the August 17, 2018 minutes made by Doug Huser, seconded by Lisa Jording. Motion passed with Richard Hill and Doug Mullen abstaining as they were not in attendance at the August meeting.

4. **Public Input** - None

5. **Report of Fund Balances**

Premium & Claims Reserve Fund:	\$643,154.70
Health Care Plan Fund:	<u>\$ 77,032.86</u>
Total of both funds:	\$720,187.56

6. **Appointments**

a. Appointment of Derek Reinmann to the Woodford County Health Care Committee, to fill the unexpired term of Mandy Campbell, expiring the 1st Monday in December, 2018.

Due to personnel/duty changes in the Probation Office, Mandy has decided to remove herself from this Committee and made a recommendation that we appoint Derek Reinmann to fill her unexpired term. Motion to approve the appointment and send to the full board made by Richard Hill, seconded by Doug Mullen. Motion passed.

7. **Old Business**

a. Consideration/Action on allowing Enhanced 911 employees to participate in the County of Woodford Health Insurance Plan. (Things to consider: Effective Date, Health Applications, Deductible Credit, IBNR claims if they leave our plan)

No action. The Health Applications have been provided to the E911 Department and they have not been completed/returned yet. The E911 Committee met and they still wish to pursue the E911 employees coming on to the plan.

b. Amendment of the "Agreement for Woodford County Health Care Committee" to allow for the Enhanced 911 employees coming on to the County of Woodford Health Insurance Plan.

No Action needed until the E911 employees come on to the plan.

8. **New Business**

a. Review and approval of Stop Loss Limits and Premium Rates for Plan Year 2019.

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Jason Booth with SRM explained that it is too early to look at alternatives to Stop Loss Limits. We won't have anything until November when we have 10 months of data. He provided several hand-outs regarding the proposed Premium Rates and a QHDHP Option (Qualified High Deductible Health Plan) for Plan Year 2019. The proposed Rate Scenario for 2019 was presented with minimal increases of 3% to the Major Medical Plan and 2.17%-3.26% increases to the HRP and Dental/Vision Plans. The overall increase to the plan over last year is approximately \$50,000 however we have a few more participants than at this time last year. The QHDHP is an alternative plan that we can offer to our employees which has a \$4,000 Individual Deductible with Employer-Paid Health Savings Account Contributions. The employee would also be able to contribute to their HSA. There were examples for each scenario showing how the QHDHP could save the employees money by having lower premiums and HSA contributions to assist with paying for Health Care related expenses including Dental/Vision expenses. Richard Hill has had an HSA in the past and he liked having that. We discussed that we would want to contact our local banks to see if they offer HSA accounts with no fees, debit cards and paper checks, and ask if they allow the employee to invest the funds when built up. Employees would have the opportunity to switch from the Major Medical Plan to the QHDHP during open enrollment which is during the month of October. Motion to forward the Proposed Rate Scenario for 2019 and the Proposed QHDHP for 2019 to the full board made by Doug Huser, seconded by Richard Hill. Motion passed.

9. Other

a. County Board Action Follow-up (Monthly item)

Last month, we forwarded the E911 Employee participation issue to the full board and they sent it back to committee. We also forwarded the approval for flu shots to the full board and that was approved. Hillary at the Health Department will be scheduling a date for that and preparing flyers to post and distribute to employees.

b. Monthly Update/Quarterly Report from Snedeker's

Jason Booth handed out the 2018 Plan Performance Report through 8/31/18 and there has been an increase to our fund balance for each of the quarters so far this year. Our plan continues to perform well.

10. Executive Session (if necessary)

11. Any Action Coming Out of Executive Session

12. Set next meeting date

a. Next meeting will be October 10, 2018 at 3pm

13. Adjournment

Motion to adjourn at 3:57 made by Richard Hill, seconded by Janet Gibbs. Motion passed.

Melissa Andrews, Chairman of the Health Care Committee

October 1, 2018

Alex Snedeker & Jason Boothe
Snedeker Risk Management
400 W Main St.
Havana, IL, 62644

RE: Woodford County – January 1st, 2019 Renewal

Dear Jason and Alex,

CoreSource thanks Snedeker Risk Management for the opportunity to administer the benefit plans for Woodford County. It is our privilege to partner with you and to provide these services to your client and their employees. We look forward to continuing to build our relationship by providing you with specialized benefit plans that fulfill the expectations of your clients, while meeting your cost management goals.

I am pleased to present the administrative services renewal for Woodford County in the accompanying fee exhibit. The renewal rates are effective 1/1/2019 and are guaranteed for 1-2 years, depending on the renewal option selected.

Assuming Woodford County's acceptance of the renewal offer, please return a signed copy of the fee exhibit via email to Josh True at jtrue@coresource.com by November 1st 2018.

Again, CoreSource thank you for the opportunity to serve Snedeker Risk Management and your client, Woodford County. Please let me know if you have any questions or if you would like any additional information on services or products offered by CoreSource.

Sincerely,

Joshua True
Client Manager

CC: Courtney Meade
Senior Director of Client Management

Expect more. *Benefit* more.



SERVICE



VALUE



FLEXIBILITY



EXPERTISE



ENGAGEMENT

CoreSource Renewal Fee Exhibit

Woodford County

Effective Date: 1/1/2019

Proposal Date: 10/1/2018

CoreSource Administration

	<u>Employees</u>	<u>Current Fees</u>	<u>Renewal Fees</u> <u>(PEPM unless otherwise stated)</u>	<u>Monthly</u>	<u>Annualized</u>
Medical	80	\$26.15	\$26.93	\$ 2,154.40	\$ 25,852.80
Dental	2	\$2.50	\$2.50	\$ 5.00	\$ 60.00
Vision	2	\$1.50	\$1.50	\$ 3.00	\$ 36.00
Health Reimbursement Plan	13	\$5.15	\$5.30	\$ 68.90	\$ 826.80
CoreSource Healthcare Management/UR	80	\$3.45	\$3.55	\$ 284.00	\$ 3,408.00

Member Tools

Online Payment Manager No Fee

Retiree Services

Medicare Part D (Notices only, upon request) \$1.75 \$1.75

Compliance Services

COBRA	80	Included in Medical Admin	Included in Medical Admin	\$ -	\$ -
Summary Plan Description Fee		\$150	\$150		
Section 1557 Fee	80	\$0.30	\$0.23		
Summary Benefit and Coverage (SBC) Fee		\$150	\$150		

CoreSource Edge

<i>Non-Network Discounts/Negotiations</i>	30% of Savings	30% of Savings
<i>Advanced Fraud Detection/Prevention</i>	30% of Recovery	30% of Recovery
<i>Hospital Bill Audits</i>	30% of Savings	30% of Savings
<i>Subrogation (Equian or Conduent)</i>	25% of Recovery	25% of Recovery
<i>Golden Triangle Dialysis Network</i>	30% of Savings	30% of Savings

Additional Services/Fees:

ID Card	Actual Cost	Actual Cost
CoreReport Fee	Included in Medical Administration Fee	Included in Medical Administration Fee

Total CoreSource Administration (A) \$ 2,515.30 \$ 30,183.60

Network Administration

Healthlink OA III	80	8.00	TBD	\$ -	\$ -
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*Fees and charges from outside vendors cannot be guaranteed by CoreSource.

Total Network Administration (B) \$ - \$ -

Total CoreSource and Network Administration \$ 30,183.60