

**HEALTH CARE COMMITTEE  
COUNTY BOARDROOM  
TUESDAY, FEBRUARY 11, 2020  
3:00 PM  
AGENDA**

1. **Call to Order.**
2. **Roll Call.** Melissa Andrews (ch), Dustin Schulz (vc), Doug Mullen, Janet Gibbs, Lisa Jording, Derek Reinmann, Matt Noar, Emily Barker, Chuck Nagel, and John Krug (FOP Road Patrol and FOP Corrections positions are still open).
3. **Approval of Minutes**
  - a. Approval of December 11, 2019 Minutes
4. **Public Input**
5. **Report of Fund Balances**
6. **Appointments**
  - a. Appointment of Kent Hair (representing FOP - Road Patrol) to the Health Care Committee for a 3-year term expiring the 1<sup>st</sup> Monday in December 2022.
  - b. Appointment of J.T. Gentes (representing FOP - Corrections) to the Health Care Committee for a 3-year term expiring the 1<sup>st</sup> Monday in December 2022.
  - c. Discussion of the appointment of alternates for the FOP, AFSCME, and Health Department Positions.
7. **Old Business**
8. **New Business**
  - a. Review of TRIA Health Annual Report – March meeting
  - b. Revision of Pharmacy Benefits to allow Injectible Specialty Drugs
9. **Other**
  - a. County Board Action Follow-up (Monthly item)

Recommendation for the approval of retaining the \$20,000 Stop Loss Limit and acceptance of the rate increase for Symetra Reinsurance Premiums was forwarded and approved by the County Board in December 2019.
  - b. COBRA Rates have been calculated and adopted effective March 1, 2020.
  - c. Monthly Update/Quarterly Report from Snedeker's
10. **Executive Session (if necessary)**
11. **Any Action Coming Out of Executive Session**
12. **Announce Next Meeting Date**
  - a. Next meeting will be March 11, 2020
13. **Adjournment**

**HEALTH CARE COMMITTEE  
COUNTY BOARDROOM  
WEDNESDAY, DECEMBER 11, 2019  
3:00 PM  
MINUTES**

1. **Call to Order.** – Called to order at 3:00.

2. **Roll Call.** Melissa Andrews (ch), Dustin Schulz (vc), Doug Mullen, Janet Gibbs, Lisa Jording, Derek Reinmann, Chuck Nagel, and John Krug were all present. Matt Noar, Emily Barker were excused. Alex Snedeker and Jacob Janssen from Snedeker Risk Management (SRM) and County Clerk Dawn Kupfer were also in attendance.

3. **Approval of Minutes**

a. Approval of November 13, 2019 Minutes

Motion to approve the November 13, 2019 minutes as submitted made by Chuck Nagel, seconded by Janet Gibbs. Motion to approve as submitted carried. Doug Mullen abstained as he was not present at the November meeting.

4. **Public Input** - None

5. **Report of Fund Balances**

Premium & Claims Reserve Fund:	\$ 621,993.78
Plus 12/12/19 Payroll Deposit:	\$ 93,718.39
Health Care Plan Fund:	<u>\$ 47,420.13</u>
Total of funds:	\$ 763,132.30

6. **Appointments**

Replacements still needed for the Road Patrol and Corrections positions. The two seats will remain open until the FOP submits names for their replacements.

There has been discussion at other County Committee meetings regarding the appointment of alternates. The Health Care Agreement states that FOP, AFSCME, and the Health Department may select an alternate for each of their representatives in the event the representative is unable to attend a meeting, however, all alternates must also participate in the Health Insurance Plan. We will discuss this at the January Health Care Committee meeting.

7. **Old Business** - None

8. **New Business**

a. Set meeting schedule for 2020 monthly meetings.

A schedule of meetings for 2020 was presented to the committee. Motion to approve the schedule for 2020 by Doug Mullen, seconded by Lisa Jording. Motion carried.

- b. Discussion and approval of Symetra Reinsurance Renewal Rates and increasing the stop loss limits for high cost claims.

The County currently has a low retention of \$20,000 stop loss limit and has for several years. This year, however, has been a bad year for Symetra. Collectively over the past 3 years the County has paid \$1,071,356 in premiums to Symetra. They have paid \$965,665 back to the County for reinsurance proceeds. Over the 3 year period Symetra has only made \$105,691 from us which is about \$35,000 average per year. SRM has negotiated with Symetra and tried to get the increase down to 15% but Symetra's final offer is a 36% increase to the stop loss premiums. SRM presented three scenarios: Option 1, leaving the specific deductible at the current \$20,000 and a 36% increase in premiums, Option 2, increasing the specific deductible to \$30,000 and a 15% increase in premiums, or Option 3, increasing the specific deductible to \$35,000 and a 7% increase in premiums. Although we would be paying less in premiums with options 2 and 3 we would be covering more in claims costs. We have no way of knowing how many claims are going to exceed the stop loss limit but with adding more participants to the plan, we could be exposed to more high cost claims. We have had 5 to 7 high costs claims in each of the last few years. SRM recommended either option 1 or 3. Motion made by John Krug to leave the specific deductible at \$20,000 and accept the 36% increase in stop loss premiums, seconded by Derek Reinmann. Motion carried.

**9. Other**

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

Two reappointments were forwarded to the County Board and were approved.

- e. Monthly Update/Quarterly Report from Snedeker's

Snedeker's office provided the 2019 Plan Performance Report thru November 2019. The report shows a net increase to reserves of approximately \$28,300 year to date thru 11/30/19 with one month to go in our plan year. Our participation has increased through the year from 97 in the first quarter and 103 as of November.

COBRA rates will be available at the end of January or early February. We will need to adopt them once available but not before the end of a 12 month period from the previous year.

**10. Executive Session (if necessary) - None**

**11. Any Action Coming Out of Executive Session - None**

**12. Announce Next Meeting Date - Next Meeting should be January 15, 2020 at 3:00**

**13. Adjournment**

Motion to adjourn at 3:45 made by Lisa Jording, seconded by Janet Gibbs. Motion carried.

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Melissa Andrews, Chairman of the Health Care Committ