

Call Meeting to Order

Chairman Virlee called the October 2, 2019 Risk Management and Insurance Committee meeting to order at 10:00 a.m. at the Door County Government Center.

Establish a Quorum / Roll Call

Members present: Richard Virlee, Joel Gunnlaugsson, Jon Koch, Bob Bultman. David Enigl was excused.

Others present: Administrator Ken Pabich, CC Grant Thomas, Finance Director Steve Wipperfurth, HR Director Kelly Hendee, Tim Deaton – Horton Group, and County Clerk Jill Lau.

"These minutes have **not** been reviewed by the oversight committee and are subject to approval at the next regular committee meeting."

Adopt Properly Noticed Agenda

Motion by Koch, seconded by Gunnlaugsson to adopt the agenda. Motion carried by unanimous voice vote.

Correspondence

No correspondence was presented.

Public Participation

N/A.

Approve Minutes of November 5, 2018 Meeting

Motion by Koch, seconded by Bultman to approve the November 5, 2018 meeting minutes. Motion carried by unanimous voice vote.

New Business – Discussion / Action

Horton Group, Tim Deaton

Administrator Pabich explained all insurance will be reviewed at today's meeting including employee health, dental, along with property insurance and workers comp. Proposing to implement changes to insurance coverages and copays and to adjust insurance rates.

Tim Deaton, Horton Group, reviewed the medical reserve calculator, high cost claimants, medical renewal calculations, dental renewal calculations and the 2020 proposed budget with plan change recommendations.

Review and Approve 2020 Stop Loss Insurance Renewal

Tim reviewed how the stop loss contract works; the most the County would pay for claims is \$75,000 per insured person.

2019 Health Claims Review (1st 3 quarters)

Tim reviewed the claims dated August 1 thru July 31 of 2017, 2018, and 2019.

Dental claims reviewed. No recommended changes in plan or premium.

2020 Health Plan Recommended Changes

County would increase their budget 10%; no increase in dental insurance. Total 2020 expenses estimated at \$6,814,054.

Proposed changes include: increase 4th Tier Specialty Medications copay from \$60 to \$150; Mandatory Maintenance Mail – maintenance medications must be obtained through the direct RX program; increase Primary Care Provider/Specialty Office Visit copay from \$35 for PCP and \$50 for specialty; increase Urgent Care copay from \$20 to \$50; add Telehealth benefit – telemedicine is the ability 24/7/365 to connect with a physician via phone, webcam, or cellphone; increase 2020 Employee Health Insurance Employee Contributions 13%. Tim reviewed the impact to employees based upon the 2019 Go365 status.

2020 Health Insurance Premiums

Proposed 2020 impact on premiums reviewed - Family plan \$360 per month an increase of \$40.91 per month; Single plan \$144 per month an increase of \$16.37 per month.

Go365 Wellness Program Update

Angela Vandenberg, Humana, reviewed the Go365 program. 66% of the participants are at Silver status or above; 68% took biometrics screening; 75% took the health questionnaire. A 5-year study outlines savings for the county. A report of engagement status will be shared with committee members.

2021 Insurance Incentives

Recommending adjustment to incentives as follows: Blue – 15%; Bronze – 12%; Silver – 12% + \$50-\$79 of value in Go365 Bucks per member; Gold – 10% + \$80-\$99 of value in Go365 Bucks per member; Platinum – 8% + \$100-\$300 of value in Go365 Bucks per member.

Motion by Gunnlaugsson, seconded by Koch to approve the recommended plan changes, increase in premiums, and 2021 insurance incentives as presented. Motion carried by unanimous voice vote.

Review of 2020 Insurance Renewals

Finance Director Steve Wipperfurth distributed a comparison of insurance premium proposals. Wipperfurth explained he has not received actual quotes on all policies as of this date. Wipperfurth reviewed the 2019 actual premiums and the 2020 estimated premiums. The Liability, Property & Auto, Boiler & Machinery, and Crime policy premiums have been budgeted with estimated increases of 10%. The Workers Comp premium has decreased from \$421,150 to \$333,514 for 2020. The Highway Department Fuel Storage Tank Liability policy increased from \$6,123 to \$6,337. Wipperfurth noted if the estimated premiums come in higher than the estimated 10% another meeting will be called.

Motion by Koch, seconded by Gunnlaugsson to authorize staff to renew insurance policies contingent upon premiums received are lower than the 10% estimated increase with notification of final premiums received to committee members. Motion carried by unanimous voice vote.

Matters to be Placed on a Future Agenda

Nothing as of this meeting.

Future Meeting Dates

At call of Chair.

Meeting Per Diem Code

102.

Adjourn

Motion by Koch, seconded by Bultman to adjourn. Time: 11:09 a.m. Motion carried.

Respectfully submitted by Jill M. Lau, County Clerk