

Committee: HEALTH INSURANCE ADVISORY COMMITTEE

Date: WEDNESDAY, APRIL 30, 2014

Time: 10:30 a.m.

Place: RESOURCE CENTER – EAU CLAIRE RIVER ROOM

Members Attending: Sam Hardin, James Jansen, Richard Hurlbert, Steve Fuller, Chet Haatvedt, Gary Olsen, John Schunke

Members Absent: Don Bergbower, John Kondzela, and Robin Stowe

Others Attending: Rae Anne Beaudry, Barb Ochs, Pam Resch, Sandy Fischer, James Jansen

- 1) Call the meeting to order: Meeting called to order by Chairman Hardin at 10:30 a.m.
- 2) Pledge of Allegiance: The pledge of allegiance was cited.
- 3) Approve and/or amend agenda: Hurlbert made a motion to approve the agenda, second by Haatvedt, all ayes, motion carried.
- 4) Approve minutes of the previous meeting: Haatvedt made a motion to approve the minutes from the February 19, 2014 meeting, second by Fuller, all ayes, motion carried.
- 5) Set plan design changes to incorporate Health Savings Accounts (HSA): Rae Anne Beaudry from The Horton Group reported that the health insurance plan is moving in a good direction. The plan design changes are showing a positive trend, but a more accurate trend will be realized as we progress through the year. Rae Anne went over some choices the county would have in offering an option for HSA's. Rae Anne suggested finding a "break even" point with choices for the employer and employee. She noted that with an HSA there is a higher out of pocket maximum where everything is subject to deductible, including prescription costs. Annual exams or routine wellness that is covered 100% would not apply to the deductible, but would have to be coded that way. The County would have to agree to payroll deduct and set up a bank to administer the HSA. Rae Anne suggests offering employees the option to either stay with the current plan or go with a plan that includes the HSA. If employees take the high deductible plan with the HSA, they would not be able to do the Flex contribution and any rollovers would be subject to the limited purpose. Rae Anne suggests the county offer a dual choice with minimum changes to the current plan and putting in a Maximum Out of Pocket, (MOOP) as a protective blanket. Employees on Medicare are not eligible to participate in the HSA. Motion by Haatvedt to recommend to the Health Insurance Trustee's that the county adopt offering employees a dual choice of the high deductible health plan in addition to the current plan with any necessary changes mandated by the Affordable Care Act, discussion followed. Motion seconded by Hurlbert, all ayes, motion carried.
- 6) Set employee meetings to explain HSA's: Rae Anne and Gary will coordinate dates and times for employee and employee spouse meetings.
- 7) Set date for next meeting: The next Health Insurance Advisory Committee meeting will be held Wednesday, August 20, 2014 at 10 a.m.
- 8) Adjourn the meeting: At 11:25 a.m., Hurlbert made a motion to adjourn the meeting, second by Haatvedt, all ayes, motion carried.

Respectfully submitted,
Pam Resch
Recording Secretary