

Committee: HEALTH INSURANCE ADVISORY COMMITTEE

Date: WEDNESDAY, AUGUST 20, 2014

Place: RESOURCE CENTER – EAU CLAIRE RIVER ROOM

Members Attending: Sam Hardin, James Jansen, Steve Fuller, Don Bergbower, Robin Stowe, Gary Olsen, John Schunke

Members Absent: Richard Hurlbert, John Kondzela, and Chet Haatvedt

Others Attending: Rae Anne Beaudry (by phone), Barb Ochs, Pam Resch

- 1) Call the meeting to order: Meeting called to order by Chairman Hardin at 10:02 a.m.
- 2) Pledge of Allegiance: The pledge of allegiance was cited.
- 3) Approve minutes of the previous meeting: Jansen made a motion to approve the agenda, second by Bergbower, all ayes, motion carried.
- 4) Set plan design changes to incorporate Health Savings Accounts (HSA's): Rae Anne Beaudry, from The Horton Group, summarized what the Committee has been working on this year. In the Spring, discussion was held about the opportunity to offer County Employees and their eligible dependents a dual choice for their health insurance benefits. The Horton group held meetings for County employees and interested dependents on July 31 and August 1 to outline an H.S.A. and compatible health insurance plan and to get their feedback. In general that feedback was fairly positive. Rae Anne asked the Committee members what feedback they received following the meetings. Premiums were a question for some; however, the premium or plan design has yet to be determined. Rae Anne said she is in the process of confirming costs for stop loss and administrative fees. When she knows those, the 2015 premium information and a “final plan design” will be put together. Rae Anne recommended that some of the five percent increase budgeted for the county premium be used towards the H.S.A. option as “seed” money that could be deposited into the employees HSA account. These funds could then be used to help those on the High Deductible Plan pay for costs for drugs at the beginning of the plan year. The employer contribution would be offered in the first year only to incentivize the early adaptors to the HSA plan. Rae Anne pointed out that the HSA follows the Internal Revenue Service rules. Olsen explained that the budgeting process of the premiums and county contribution is complicated in that reducing expenses also changes the amount of revenues received in some departments. Olsen can come up with a minimum amount for the county contribution, but would be able to come up with a more exact number once the exact number of enrollments is known. Jansen made a motion to utilize up to the five percent increase that was budgeted for health insurance premiums to be used as a County contribution for the Health Savings Accounts, Hardin seconded, all ayes, motion carried.
- 5) Set date for next meeting: The next Health Insurance Advisory Committee meeting will be held Tuesday September 30, 2014 at 10 a.m.
- 6) Adjourn the meeting: At 10:59 a.m., Jansen made a motion to adjourn the meeting, second by Bergbower, all ayes, motion carried.

Respectfully submitted,
Pam Resch
Recording Secretary