

Committee: HEALTH INSURANCE ADVISORY COMMITTEE
Date: TUESDAY, AUGUST 28, 2012
Time: 9:00 a.m.
Place: RESOURCE CENTER – WOLF RIVER ROOM

Members Attending: Richard Hurlbert, Doug Nonnemacher, James Jansen, Don Bergbower, Chet Haatvedt, Steve Fuller (for Bill Majest).

Members Absent: Andrew Tainter, John Schunke

Others Attending: Gary Olsen, Pam Resch, Robin Stowe, and Rae Anne Beaudry, Jerrold Burns

- 1) Call the meeting to order: Meeting called to order by Chairman Hurlbert at 9:15a.m.
- 2) Approve and/or amend agenda: Jansen made a motion to approve the agenda, second by Bergbower all ayes, 2 absent, motion carried.
- 3) Approve and/or amend minutes from the 7/12/12 meeting: Jansen made a motion to approve the agenda, second by Nonnemacher, all ayes, 2 absent, motion carried.
- 4) Discuss possible changes to the health insurance plan: The Committee worked with Rae Anne Beaudry, from the Horton Group, to discuss changes to the health insurance plan. Rae Anne recommended the following changes to the plan that would save approximately 10%:
 - Change from a \$200 single in-network deductible to a \$500 single in-network deductible.
 - Change from \$600 family in-network deductible to a \$1,500 family in-network deductible.
 - Coinsurance to remain at 90% in-network and 70% out of network.
 - Out of pocket maximums (including deductibles) increased to \$1,500 single in-network and \$4,500 family in-network.
 - Office visit copayment would change from \$15 to \$25.
 - Emergency room copayment would change from \$50 to \$100.
 - Retail prescription drug copays would change from \$10/\$35/\$35 to \$10/\$35/\$50.
 - Mail order prescription drug copays would change from \$5/\$25/\$25 to \$15/\$50/\$75.

The Horton Group also recommends that the County continue to fund at the 22% increase that was initially proposed. This will allow the County to begin to build its reserves.

Motion by Jansen to accept the proposed changes as listed with the employees paying 12.6% of the premium and an additional 3% increase going to the reserves, second by Bergbower, all ayes, 2 absent, motion carried.

5) Budget discussion for the Health Plan: The Committee recommended that the Finance Committee continue to find ways to increase the reserves for the self funded health insurance fund.

6) Adjourn the meeting: Jansen made a motion to adjourn the meeting at 10:40 a.m., second by Nonnemacher, all ayes, 2 absent, motion carried.

Respectfully submitted by,
Pam Resch
Recording secretary