

Committee: HEALTH INSURANCE ADVISORY COMMITTEE
Date: THURSDAY, JANUARY 16, 2014
Time: 10:00 a.m.
Place: RESOURCE CENTER – EAU CLAIRE RIVER ROOM

Members Attending: Doug Nonnenmacher, Richard Hurlbert, Steve Fuller, Gary Olsen and Chet Haatvedt

Members Absent: James Jansen, Dan Bauknecht, John Schunke, Don Bergbower, and Robin Stowe

Others Attending: Rae Anne Beaudry, Barb Ochs, Pam Resch, Tammy Wilhelm, Sandy Fischer

- 1) Call the meeting to order: Meeting called to order by Chairman Hurlbert at 10:00 a.m. and the Pledge of Allegiance was cited.
- 2) Approve and/or amend agenda: Haatvedt made a motion to approve the agenda, second by Fuller, all ayes, motion carried.
- 3) Approve minutes of the previous meeting: Haatvedt made a motion to approve the minutes from the August 22, 2013 meeting, second by Nonnemacher, all ayes, motion carried.
- 4) Overview of Affordable Health Care Act, and how it impacts the County's plan: The Affordable Care Act has required some changes to the plan eligibility rules. The definition for a full-time employee has changed and the statute defines a full-time employee as an employee who is employed on average at least 30 hours per week. Measurement and stability periods for casual and seasonal employees can be used to determine eligibility. Affordability is monitored on single plans. There is an extension of Badger Care; people were allowed to continue coverage until the Exchange was up and running. People will be notified of their Badger Care ending and should enroll within 30 days of their notice. This is the open enrollment period and if we have employees who lose Badger Care coverage and do not enroll for coverage under the county insurance plan, they could miss their open enrollment period due to the loss of other coverage and not be able to get on the plan until the next open enrollment period. Rae Anne went over plan designs on the Exchange and talked about the private exchanges that are forthcoming.
- 5) Review of 2013 Self Funded Health Insurance: Olsen distributed and went over the health insurance fund evaluation worksheet. The balance in the Health Insurance Fund is approximately \$1 million. Hurlbert asked at what point the balance should be. Rae Anne suggested a four month claim incurrence which would put us at about \$1.2 million.
- 6) Review plan design and possible changes to the health insurance for 2015: Rae Anne Beaudry teaches and educates on Consumer Driven Health Plans. These are high deductible plans with Health Savings Accounts that give employee money that belongs to them. Those dollars can be used by employees into their retirement or if they leave employment with the county. Rae Anne said the county would be in a better position to do this if the fund continues to do well. There are tax advantages to this type of plan and she went over information on the minimum deductible and maximum out of pocket limits. Some school districts, counties and other municipalities have an HSA or HRA (Health Reimbursement Accounts) plan and probably realize a 12% savings at a minimum. The county could have a selection opportunity and offer a dual choice. If it is possible to have this ready by October for open enrollment, it could save the county some money by controlling the plan design and contribution. The Committee agreed that they would like to look into offering HSAs. The Committee discussed a timeline that would need to be followed to begin offering HSAs in 2015. The Committee would need to design the plan, hold employee meetings to educate the employees on the new plans, and have everything ready to go for

open enrollment in October. The Committee decided to meet again in February to begin designing the HAS plan.

- 7) Set date for next meeting: The next Health Insurance Advisory Committee was set for Wednesday, February 19, 2014 at 10 a.m...
- 8) Adjourn the meeting: At 11:23 a.m., Nonnemacher made a motion to adjourn the meeting, second by Haatvedt, all ayes, motion carried.

Respectfully submitted,
Pam Resch
Recording Secretary