

COMMITTEE: HEALTH INSURANCE TRUSTEES COMMITTEE
CHAIRMAN: Doug Nonnenmacher
MEMBERS PRESENT: Doug Nonnenmacher, Vern Cahak, Robin Stowe and Gary Olsen.
MEMBERS ABSENT: Richard Hurlbert
OTHERS PRESENT: Rae Anne Beaudry – The Horton Group by phone, John Schunke, Sandy Fischer, and Judy Nagel.

Item 1: The meeting was called to order by Chairman Doug Nonnenmacher 11:30 a.m. on August 19, 2015 in the Wolf River Room, Resource Center.

Item 2: The pledge of allegiance was recited.

Item 3: Approve the minutes of the previous meeting held on May 1, 2015: Motion by Cahak, second by Nonnenmacher to approve the minutes of the previous meeting held September 30, 2014, 2 ayes, 1 absent, motion carried.

Item 4: Request approval for increased rate for Welfit reimbursement (from \$33/mo to \$34 mo): Gary Olsen explained that the Welfit membership has increased from \$33 to \$34 a month. The County's Wellness Committee has asked that the reimbursement be increased accordingly. Motion by Cahak, second by Nonnenmacher to approve the Welfit reimbursement to \$34 a month, 2 ayes, 1 absent, motion carried.

Item 5: Discuss UMR migration of services, update on employee education meetings: Rae Anne Beaudry explained the UMR is moving to a new platform effective September 1, 2015. The employees who have the County's health insurance will be receiving new ID cards in the mail this week. The employee meetings are taking place today and tomorrow to help update employees on the County's health insurance plans and to be sure everyone understands the HSA plan.

Item 6: Discuss possibly changing vendors and marketing strategy associated with making a change: Rae Anne Beaudry and Gary Olsen explained the County is currently seeking proposals from other health insurance vendors. There have been some customer service issues with UMR and Express Scripts and it was determined that the County should look at all the options available for health insurance coverage. Rae Anne explained the timeline for this process. Request for Proposals (RFP) have been sent to health insurance companies. Interview will happen towards the end of September. Gary Olsen will participate in those interviews. A recommendation will be brought to the Committee for their next meeting regarding this issue.

Item 7: Update regarding the status of the Self Funded Health Insurance Plan: Rae Anne Beaudry distributed information regarding the County's health insurance plan. Rae Anne explained that due to the Affordable Care Act (ACA), the County will be required to distribute 1094C's to each employee. The County has partnered with Blue Water Benefits Consulting group to help complete these forms. A lengthy discussion was held regarding the Cadillac tax which is part of the ACA. This tax will take effect in 2018 and the County is looking at having to pay a very high excise tax for our plan if the plan premiums continue to increase as they have in the past. It is estimated that the County would have to pay over \$400,000 in taxes by 2022. This is something the Committee will need to continue to monitor and try to make plan changes to avoid this payment, because the County will not be able to afford paying \$400,000 in taxes. The Committee also discussed the possibility of utilizing telehealth opportunities to keep insurance costs down. This item will be discussed at the next meeting. Gary Olsen presented the Health Insurance Fund evaluation that shows the trend of revenues and claims paid year to date.

Item 8: Discuss time line for setting 2016 health insurance rates and possible plan changes: There is not enough data available for the Committee to set the 2016 health insurance rates. The Committee will relook at this item at their September meeting.

Adjourn the meeting: The next meeting will be on September 29, 2015 at 10:00a.m. At 12:30 p.m. Cahak made a motion to adjourn the meeting, second by Nonnenmacher, 2 ayes, 1 absent, motion carried.

Respectfully submitted,
Gary Olsen, Recording Secretary