

**COMMITTEE:** HEALTH INSURANCE TRUSTEES COMMITTEE  
**CHAIRMAN:** Doug Nonnenmacher  
**MEMBERS PRESENT:** Doug Nonnenmacher, Richard Hurlbert, Jerrold Burns, Robin Stowe and Gary Olsen.  
**MEMBERS ABSENT:** None  
**OTHERS PRESENT:** Rae Anne Beaudry – The Horton Group, Pam Resch

The meeting was called to order by Chairman Doug Nonnemacher 10:30 a.m. on May 10, 2013, in the Law Library in the Courthouse. The pledge of allegiance was recited.

**Approve the minutes of the previous meeting held on April 15, 2013:** Motion by Hurlbert, second by Burns to approve the minutes of the previous meeting, all ayes, motion carried.

**Selection of stop loss carrier, third party administrator, and PPO network for the new plan year:** Rae Anne Beaudry, from The Horton Group, presented two proposals received for the new plan year stop loss premiums at the limit of \$60,000. The premium went up a little, but there are no lasers. Rae Anne's recommendation is to stay with National Union Fire Co (WCA) and switch PPO provider to United Health Care Services (UHC). Motion by Hurlbert to stay with UMR and WCA as the county's third party administrator and National Union Fire Company for the county's stop loss reinsurance carrier, second by Burns, all ayes, the motion was carried.

The primary reason that the County joined the North Central Healthcare Alliance (NCHA) PPO network in 2012 was to try to save more money on network discounts. Because the County's health plan included a 90/80 differential for in-network/out-of-network employee cost share, the County's only option for changing networks was NCHA. The County changed to a 90/70 differential in order to consider other options for network providers. After considering other network options, the Committee expressed an interest in changing to the United Health Care (UHC) network as this network has a broader access for preferred provider discounts, would minimize disruption in services for employees and has more data readily available for analysis by the County's insurance consultant (i.e., to track and analyze discounts and costs). The Health Insurance Advisory Committee also recommended to switch the county PPO provider to UHC. The earliest date to switch PPO providers would be September 1, 2013. It is possible that by taking action to change PPO networks now could reduce our annual renewal fees stop-loss coverage. Motion by Burns to move to UHC for the Langlade County Health Plan PPO Network effective September 1, 2013, second by Nonnenmacher, all ayes, motion carried.

**Set health insurance premiums for 2014 budget:** On May 8, 2013, the Executive Committee approved an 8% increase for the 2014 county share of health insurance premiums. If there is a need for more than an 8% premium increase, they want the Health Insurance Advisory Committee to find ways to make up the additional cost through changes in the plan design. Rae Anne is watching the trend of the plan changes and will get back to the committee with her findings. An eight percent increase would put the county share at \$20,738 per year for family and \$8,221 per year single. The employee share would be \$2,990 per year for family and \$1,185 per year for single, Hurlbert moved to set the 2014 health insurance premium increase at eight percent, second by Nonnenmacher, all ayes, motion carried.

**Update regarding the status of the Self Funded Health Insurance Plan:** Rae Anne presented a summary showing a Claim Payment Comparison for the past two years and a claim lag matrix. It shows the rolling twelve months of claims and a comparison from year to year. Rae Anne said March and April, 2013 claims will be a better indicator of how effective the plan changes are. Gary presented the health insurance evaluation showing the revenues and expenditures year to date. Although there is a "lag" in the reporting/payment cycle for our health insurance account, it appears as though claims and expenses are now trending in the right direction.

**Adjourn the meeting:** Rae At 11:10 a.m. Burns made a motion to adjourn the meeting, second by Hurlbert, all ayes, motion carried.

Respectfully submitted,  
Pam Resch  
Recording Secretary