

## Self-Insurance (Health Ins.) Minutes

April 12, 2017

The Health Insurance Sub-Committee of the Piatt County Board met on Wednesday, April 12, 2017 at 10:30 a.m. in Room 104 of the Courthouse. The meeting was called to order by Chairman Keith. Attending were: Randy Keith, Al Manint, Randy Shumard, Ray Spencer, Robert Murrell, Renee Fruendt, Jennifer Harper, Keri Nusbaum, Paul Finnell, Dan Reynolds and Jolie Burris.

**MOTION:** Manint moved, seconded by Randy Shumard to approve the July 26, 2016 minutes. All in favor, motion carried.

Paul Finnell from G & A Insurance is present. Randy Keith had heard a presentation for life insurance at previous IACBM meetings which is tailored to county governments. Finnell made a presentation to the committee. Boston Mutual offers a low-cost whole life option with no medical exams. It is a payroll deduction program available to full time employees. Keith asked how full-time is determined with elected officials. The policy can be continued upon retirement, or change of employment. Coverage is available for spouse, children, and grandchildren. Coverage can be increased at open enrollment. Rates start at \$2 per week. The only cost to the county is administrative costs for the payroll deduction. There is no minimum participation requirement, and it is strictly voluntary.

Jolie Burris and Dan Reynolds presented the 6 month review for the county health insurance program. The aggregate report and claims paid to date were reviewed. An HSA program was suggested and their recommendations for that were also discussed. Prescriptions claims were reviewed. Costs are running higher this year so far. They suggested the plan possibly add an emergency room co-pay.

Burris talked about contract costs, and recommended a change which would reduce out of pocket costs to members for out of network providers. They are recommending a change which would require a change to ID cards. It would make a change to use MultiPlan's Data iSight. It would require an amendment to the contract which would amend the definition of 'Reasonable and Customary' in the plan. This change would allow them to negotiate more on out of network claims. If the change is made before the end of April, PHCS will cover the cost of new ID cards. The average savings on out of network claims with this is 50%.

**MOTION:** Al Manint made motion, seconded by Randy Shumard to make the amendment to the coverage to use Data iSight. Roll was called; all in favor. Motion passed.

There was no activity on the utilization report from Hines and Associates.

Dan Reynolds explained the growing trend of using Tele-Doc. There is a program available which would cost \$3.50 per member per month. There is no co-pay. Keith asked them to include that information in their bid for the next plan year.

**MOTION:** Al Manint made motion, seconded by Randy Shumard to go into executive session for the purpose of discussing personnel issues. All in favor, and the committee went into executive session at 11:55 a.m.

The committee returned to regular session at 12:01 p.m.

**MOTION:** Al Manint made motion to offer Boston Life whole life insurance as an option to employees, seconded by Randy Shumard. Roll was called. All in favor.

Randy Keith would like for all employees to hear the presentation. Keri and Jennifer will coordinate the meetings for the courthouse, nursing home, and public safety with Paul Finnell.

**COMMENTS:** There were no comments.

**MOTION:** Fruendt made motion, seconded by Manint to adjourn. All in favor, motion carried. The meeting was adjourned at 12:04 p.m.

Respectfully submitted,

Keri Nusbaum  
Piatt County Zoning Officer