

## **Minutes, Wednesday September 15, 2021**

Commissioners Schroeder, Schlumbohm and Lammers met with Adam Cupp, Jonathan Schroeder of UIS Insurance & Investments and Jonathan Fortman and Laurie Basinger of Fortman Insurance and Kim Nordhaus to review the new health insurance rates for 2022. Adam attended the CEBCO meeting in Columbus on Sept 3 on behalf of the County. CEBCO had a loss ratio of 98% in 2020. There will be a buy down for rates again. The emergency room usage was higher. The working spouse rule being implemented has helped the county. The rate can be changed. If the rates are under \$300 for single coverage they must take the insurance offered by their employer. The prescription rates are continuing to go up. Prescription rebates will be received by the counties at the same percentage. EAP Employee Assistance will be a free program to employees for counseling services. Anthem had the Sydney app for employees to use to review insurance information, CEBCO has combined their info onto the Sydney app. The Engage app will go away to be replaced by the Sydney app. Virtual doctor visits are still free. Engage will still be used this year, 2021 Sydney will take over in 2022. A change for prescriptions for maintenance drugs to 90 mail away. Some local pharmacies may be able to fulfill the 90-day limit, if not must change to mail. Average renewal was 3.8% some 0% some 13% Putnam County came in at 8.6% increase. The county had a 96% loss ratio. We are currently in year one, of a three-year plan with CEBCO. Adam explained the formula for figuring the county's rate. The new rates were reviewed along with the costs. Some alternative plans were reviewed also. The HSA plan options were also reviewed. Adding an HSA plan option would give the employees another option along with the high/low options. The area insurance costs were reviewed. Premium comparisons were reviewed. Network deductible amounts were reviewed. Out of pocket expenses were reviewed. The average prescription co-pays were reviewed. Consortium rates were reviewed and the use of consortiums is growing. There are many counties that provide wellness programs. Different deductible plans were compared. The costs of the different plans were discussed. Some changes to the plans were proposed and recommendations were made. Bank fees for FSA's were discussed as well as HSA deductions. Personal HSA's were also discussed. Kim explained how the deductions are set up in payroll and disbursed to the banks. If new plans are offered there must be mandatory employee meetings. If the current plans are kept and offered to the employees, meetings may not be needed. The figures are based on projections in the costs. It was mentioned in the plan choices there are changes to the co-pay amounts. The Commissioners are recommending offering an HSA plan, along with a high and low deductible plan. The Commissioners reviewed the expenses and the increases and are preferring smaller increases rather than larger increases, to keep the increases at a gradual rate rather than a big jump. There is a smaller return on investments but it will help with the retention of employees to save them from having a big jump in employee expenses. They are in favor of bumping up the low deductible and keeping the high deductible the same. The prescription amount will also be bumped up to \$10. The plans must be chosen by Sept 24.

The life and dental plans and rates were also reviewed. No changes to the life insurance plan. Dental plan rates have a 15% increase presented. Met Life presented new plan rates that are better than Anthem. Anthem is refiguring to stay competitive. Employees pay the full dental rates. Anthem could be pushed to match 5% to keep their current benefit and keep the carry over. The Commissioners would be ok with a 6% match.

Kim asked about bringing Melissa in from AFLAC for the employee meetings also to explained the FSA accounts. She will be invited.

Mr. Schlumbohm moved to adjourn for the day.

Mr. Lammers seconded the motion.

Vote: Schlumbohm yes Schroeder yes Lammers yes

Mr. Schlumbohm moved to approve the minutes as read from Wednesday, September 15, 2021.

Mr. Schroeder seconded the motion.

Vote: Mr. Schlumbohm yes Mr. Schroeder yes Mr. Lammers absent