



Insurance Committee Meeting Minutes

Lee County, Illinois

August 1, 2022 at 2:00 PM CDT

Old Lee County Courthouse, Third Floor, 112 E. 2nd St, Dixon, IL 61021

I. Call to Order

Meeting was called to order at 2:00 p.m. by Chair Nancy Naylor.

II. Board Members Roll Call - Nancy Naylor and Tom Kitson

Both members were present and attended in person.

III. Meeting Attendees and Visitors

Penny Skibinskie, Brandi Barkowskie, Lori Miller, Samantha Schmitt, Brad Johnson and Tally Neofotist (Health Insurance Consultants for Assured Partners), Nancy Petersen (County Clerk and Recorder), Wendy Ryerson (County Administrator) were present and attended in person.

Dave Anderson, Carmen Bollman, David Glessner, Christy Laws, Staci Stewart and Teri Zinke were absent.

IV. Approval of Minutes from the Previous Meeting - (May 16, 2022)

There were no corrections or additions to the minutes; they stand as presented.

V. Old Business

A. Health Plan Review Project

Brad walked the committee through his powerpoint presentation focusing this meeting on reviewing the underlying cost drivers.

Demographics: Age, gender, tenure on the health plan, geographic location

Actual claim usage: Lee County has the highest Medical/Rx loss ratio (120.6%) in the QCIP pool of nine municipalities. The target loss ratio is 99%. This will negatively impact bids.

Here is an overview of current annual health insurance cost.

IPBC Pool \$1,935,105: BCBS plan with \$6,000 individual, \$12,700 family deductibles. Employees share 25% of BCBS premium - \$484,000.

Envision \$351,901: a 3rd party vendor which manages the deductible gap and FSA program. The gap between BCBS plan deductible (\$6,000/\$12,700) and Lee County employee plan deductible of \$1,400 (individual) and \$2,800 (family).

Administration Fee: \$11,256; deductible claims \$340,645. Employees do not share in the cost.

Total: \$2,287,006

Here are IPBC/BCBS rate changes effective July 1, 2022: \$2,087,978 annually; 7.9% increase. This will be effective for 18 months, until January 1, 2024 to align employee rate changes and IPBC rate change.

Motion to approve the present health plan and pool the county is presently enrolled in. **Moved** by Ms. Miller. **Second** by Ms. Skinbinski. **Motion** carried unanimously by voice vote.

VI. New Business

A. Insurance Carrier Bidding & Analysis

Lee County's latest loss ratio at 134.3% year to date.

IPBC Medical Renewal: July 1, 2022 through December 31, 2023 (note plan year) will increase 7.9% for 18 month rate.

Aetna, Cigna and Humana declined to quote.

Proposed BCBS of IL quote was very similar to Lee County's current BCBS plan – not enough to make a change at this time.

Brad Johnson will present this report to the Finance Committee at Thursday's budget hearing.

B. Wellness Committee Report

1. Ms. Miller reported Audit is complete and if the county passes the audit the county will receive \$65,200 sometime in August.

2. Handed out county's first time \$150 Gas Card giveaway to all employees on the county's health insurance which came out to be 126 Gas Cards for a total of \$18,900.

3. Mental Health fund raiser for Sauk Valley was a huge success, Lee County had a 1st year goal of \$250 and raised \$528.

4. Ms. Miller will go ahead and sign the contract for BioMetrics which will happen sometime in October.

VII. Adjournment – Insurance Committee Meeting

Motion to adjourn at 3:01 p.m. moved by Samantha Schmitt. Second by Lori Miller.
Motion past unanimously by voice vote.

The next meeting of the Insurance Committee will be at
2:00 p.m., on Thursday, September 22, 2022.

Respectively submitted by,

Penny Skibinskie, Lee County Insurance Deputy