

AFFORDABLE EMPLOYEE HEALTH CARE (AHC) COMMITTEE MINUTES
County Board Room, Oneida County Courthouse
August 27, 2020, 1:00 p.m.

AHC COMMITTEE MEMBERS PRESENT: Dave Hintz, Billy Fried (County Board); Lisa Charbarneau (LRES); Tracy Hartman (County Clerk); Erin Bjorkman (Sheriff's Office); Darcy Smith via Zoom (Finance); Linda Conlon via Zoom (Public Health);

ALSO PRESENT: Jenni Lueneburg (LRES)

CALL TO ORDER AND ANNOUNCEMENTS

Hintz called the AHC Committee to order at 1:00 p.m. in the County Board Room of the Oneida County Courthouse. The meeting has been properly posted in accordance with the Wisconsin Open Meeting Law, and complies with the Americans with Disabilities Act.

APPROVAL OF AMENDED AGENDA

Motion by Charbarneau to approve today's agenda. Second by Hartman. All Committee members voting 'Aye'. Motion carried.

COMMITTEE STRUCTURE

- **CHAIR/VICE CHAIR:** Hintz will serve as Chair of this Committee and Fried will serve as Vice Chair.

- **VOTING:** Hintz reports that each Committee member has equal voting rights. Hintz says topics both supported and not supported by majority may still be brought forth to the LRES Committee for review.

PUBLIC COMMENTS

No comments made.

PURPOSE OF COMMITTEE

Hintz reports the goal for this Committee is to present options to the LRES Committee by October 1, 2020. Each Committee member provided input regarding their view of the Committee's purpose as follows:

- Charbarneau feels this Committee will allow others outside of the LRES Committee and Department to give ideas and options for the health insurance plan in order to control costs.
- Bjorkman feels we need to find ways to provide health insurance options to employees that provide value to them yet do not end up causing financial hardship.
- Hartman feels this Committee will allow employees outside of LRES to provide options and suggestions for the health insurance plan that will make the plan affordable to employees, yet will still keep the county's budget for health insurance down.
- Fried feels having employee representatives on this Committee will be beneficial to gather ideas and will also be able to show employees the challenge the County Board faces in trying to provide health insurance that is affordable both to the employees and the county.
- Lueneburg feels this Committee can help educate employees on the current plan, then gather new ideas moving forward on options to keep the plan beneficial yet affordable.
- Smith feels it will be good to brain-storm ideas and also to see what the competition offers, and how our plan compares to other employers. Smith understands that employees need to have an affordable plan but feels ultimately the plan still needs to be afforded by the county. Smith discussed Group Health Trust offering reductions in premium increases to other counties in order for them not to bid out their plan and would like to see if this is an option offered to Oneida County as well.
- Hintz feels the current health plan has become a very complex situation and is difficult to navigate.

UNDERSTAND CURRENT PLANS, COSTS AND RELATED ACCOUNTS

Charbarneau notes the current plan design provided in the agenda packet. Charbarneau says in the past the LRES Department was tasked with providing more options to employees so employees could select a health plan option that best fit a variety of needs, which included offering an incentive payment for waiving the health coverage. Charbarneau discussed there being six health plan options, plus the three retiree plans and waiver payment option. Charbarneau discussed the HRA (Health Reimbursement Account) plans which started in 2011 in order to help employees deal with the deductibles that greatly increased; HRA funds are a use or keep for employees. Charbarneau says the MERP (Medical Expense Reimbursement Program) plan was later implemented when deductibles were increased further. MERP funds are a use-or-lose for employees, in which the county ends up paying out about 38% of offered MERP funds. Charbarneau further discussed the near-site clinics offered to employees over the years along with the new Teladoc option this year, in which both have been offered at zero cost to employees. Discussion held on the plan previously being self-funded but now being part of a trust. Charbarneau discussed the benefits Oneida County has received over the years with Group Health Trust including flu shots, health enhancement funds and exceptions to the plan. Further discussion led by Charbarneau regarding plan design. Lueneburg notes that the plan has indeed gotten more confusing over the year but everything that has been added to the plan that makes it more confusing has also helped keep costs down for employees. Fried discussed the importance of providing a cafeteria plan which allows a lot of options and empowers employees to make the choice that is best for them. Charbarneau reviewed the employee versus county portions of the health plan. The county currently pays 90% of the lowest cost Traditional plan and 95% of the lowest cost High-Deductible plan. Discussion held. Charbarneau discussed the hierarchy for the payout of HRA and MERP funds, in-network requirements and Flexible Spending benefits.

Bjorkman notes that the benefits in the health plan are excellent but suggests looking at benefit utilization to see what benefits are not being used and removing them in order to reduce premium costs; Charbarneau says she has asked the consultant that is bidding the 2021 plan to look at utilization. Charbarneau also discussed the difficulty of some other plans, given the lack of in-network providers for the other plans. Further discussion held on options.

UNDERSTAND WHAT CONSULTANT IS CHARGED WITH

Charbarneau reports that the LRES Committee met with Jacob Syndergaard from Cottingham & Butler to review the benefit plan during the market wage study. From there, Syndergaard was charged with going out for bid on the county health plan to see what other options are available. Charbarneau has discussed concerns with Syndergaard regarding new potential vendors underpricing in order to gain the county's business than raising the premiums later so Charbarneau has requested a two-year minimum contract provision from any vendor that wants to bid. Discussion held on Affordable Care Act requirements. Hintz says the consultant will be gathering information on several plans. Fried suggests the consultant attend one of the future meetings of this Committee to discuss the matter further and would also like the consultant to look at alternative options and not just bid the current plan design. Discussion held regarding Dr. Erdmann/Priority Medical Partners and his emphasis on Free Market Medical; Charbarneau discussed the pros and cons of Free Market Medical and the plan's current near-site clinic with Priority Medical Partners.

NEXT STEPS FOR THE COMMITTEE

Hartman suggests surveying employees on their thoughts regarding the plan. Hintz feels this would need to be done quickly due to time constraints. Hartman provided sample questions to use on the survey; discussion held. Committee agrees to Hartman generating and sending out an employee survey with Charbarneau's assistance. Brief discussion held regarding the use of Oneida County Health Department for health services and utilization of the current Teladoc benefit.

FUTURE MEETING DATES

September 3, 2020 at 2:30 p.m. (pending consultant availability)

FUTURE AGENDA TOPICS

Employee Health Insurance Survey
Health Insurance Consultant Information
HSA Accounts

PUBLIC COMMENTS

No comments made.

ADJOURNMENT

Hintz announced the adjournment of the AHC Committee meeting at 2:40 p.m.

/s/Dave Hintz
Dave Hintz, Chairman

09/24/2020
Date

/s/Jenni Lueneburg
Jenni Lueneburg, Committee Secretary

09/24/2020
Date