

**AFFORDABLE EMPLOYEE HEALTH CARE (AHC) COMMITTEE MINUTES**  
**County Board Room, Oneida County Courthouse**  
**September 3, 2020 2:30 p.m.**

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

**ALSO PRESENT:** Jenni Lueneburg (LRES); Jacob Syndergaard (Cottingham & Butler) via Zoom

**CALL TO ORDER AND CHAIRMAN’S ANNOUNCEMENTS**

Hintz called the AHC Committee to order at 2:30 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 AGENDA**

Motion by Fried to approve today’s agenda. Second by Charbarneau. All Committee members voting ‘Aye’. Motion carried.

**PUBLIC COMMENTS**

No comments.

**DISCUSSION/PRESENTATION ON CURRENT HEALTH PLAN AND OPTIONS**

Hintz introduced Syndergaard who is serving as a consultant for the review of the county health plan. Syndergaard presented the following information:

- Syndergaard states the current health plan under GHT (Group Health Trust) has released the county’s 2021 plan renewal with a 12% increase but the discount for continuing with GHT will reduce the increase to 9%. Syndergaard says the average increase for GHT members in 2021 renewals is 7%. Syndergaard reviewed the county’s claim and loss ratio numbers, noting that the loss ration reduced this last claim year due to a decline in elective surgeries during the first part of 2020 because of COVID-19 closures. Syndergaard also provided usage and costs of the county’s near site clinic with (PMP) Priority Medical Partners. Syndergaard also discussed the county’s high cost claim counts (\$50,000 or higher per year per member) are below average compared to other employers, which is beneficial since the plan’s current NEHA (Northcentral Employers Healthcare Alliance) Network is not a good network for discounts on high cost claims.
- Syndergaard discussed NEHA allowing Marshfield Clinic back into the network. Syndergaard feels this change will further reduce discounts provided by the NEHA network. However, this change would allow employees to go to any of the three providers and no longer need to pick a network for the 2021 plan year. Employees would only need to decide on plan and type (single, employee plus one or family)
- Syndergaard says the pharmacy benefit manager, CVS Caremark, would most likely remain the same for 2021 with GHT.
- NEHA has picked Ascension to provide near site clinic services for members in 2021. This would provide big discounts to members who use the near site clinic rather than the regular clinic services. Charbarneau inquired if the Ascension near site clinic would take the place of the current PMP near site clinic. Syndergaard says if the county stays with a trust or becomes self-funded, they will still be able to access PMP’s near site clinic but the county would need to stay with NEHA to access the new Ascension near site clinic.

## **DISCUSSION/PRESENTATION ON CURRENT HEALTH PLAN AND OPTIONS (continued)**

- Syndergaard discussed the option of changing to a self-funded health plan, noting that the two important factors to consider is the county's appetite for risk and what the cost savings would be. Syndergaard says currently the county pays about \$4.6 million in health premiums. To become self-insured, the County would need to carry reinsurance which covers any high cost claims incurred by plan members. Syndergaard discussed his estimated costs of going self-funded, totaling about \$4.1 million, therefore potentially saving the county \$500,000. In contrast, staying with GHT could cost the county an additional \$382, 413. Syndergaard says his self-funded figures are based on a stop loss deductible of \$50,000 per member, in which if that deductible amount was increased, there is potential for even more savings but increased risk as well. Syndergaard notes that most groups who go self-funded see bigger savings in the first year due to a lag in claims but in future years, more accurate figures occur.
- Syndergaard says an RFP has also gone out to other trust and fully funded carriers, with a due date of September 25, 2020. Syndergaard says this information should be reviewed and ready to present to this Committee by the first week in October, along with some pretty good ideas of which routes would be the best to go for 2021 health plans. Syndergaard says his firm will also be bidding out the dental and vision insurances to see if any better options exist. Syndergaard says they are well on track to meet deadlines and will continue to keep the county updated as information is received.

Fried asked if there will be an ability after proposals come in on the current plan, to modify benefits to see what different prices can be found if plan design changes are made. Syndergaard feels that we are a big enough group to be able to demand minor adjustments and be able to get them in a timely manner. Fried also asked about the GHT premiums; discussion held. Charbarneau asked Syndergaard about what cost savings could be found if underutilized benefits were eliminated from the plan, in which Syndergaard feels no real cost savings would be found by doing this since the underutilized benefits are not costing the plan any big amounts. Hintz inquired who would administer the plan if the county chose to go self-funded. Syndergaard states that the county could choose to stay with Group Health Trust and UMR for plan administration and employees would notice no difference, but Syndergaard feels the county should take a look at what other administrators and pharmacy benefit managers have to offer. Syndergaard says he will not have any new information by the next meeting of this committee but in a couple weeks he will have much more to provide. Further discussion held on third party administrators and concerns with GHT.

## **SURVEY TO EMPLOYEES**

Hartman provided the results of the employee health insurance survey, noting that 132 employees participated in the survey. Hartman says there is no easy way to summarize the results but one thing that comes out clearly is that for the most part, employees want the near site Priority Medical Partners/Erdmann Clinic to stay. Hartman says about 52% of employees responding to the survey were interested in introducing an HSA (Health Savings Account) to the health plan options. Hartman further summarized the survey results. Discussion held regarding various health plan networks available in northern Wisconsin, the numbers presented by Syndergaard, and near site clinic pros and cons. Further discussion on the GHT renewal amounts and the concerns over the high renewal figures.

## **NEXT STEPS FOR THE COMMITTEE**

Fried feels the committee needs to process the information both from Syndergaard and the survey results, and come back to next week's meeting with a list of questions and ideas for discussion. Fried feels the next agenda should include discussions regarding HSA, health enhancement funds and which benefits should be kept and removed from the benefit package. Charbarneau suggested the Committee meeting with Jason Gensler of Diversified Benefit Services at a future meeting to gather information on HSA plans. Fried feels the Committee should have further discussions before any further outside sources are brought in.

**NEXT STEPS FOR THE COMMITTEE (continued)**

Charbarneau led a brief discussion on the pros and cons of HSA accounts. Hintz agrees that the Committee has a lot to discuss moving forward. Charbarneau will reach out to Langlade and Vilas County regarding their experiences with their current self-funded plans, especially with Vilas who will be ending their self-funded plan in 2021. Darcy suggests bringing the plan design to the next meeting for in-depth review. Discussion held on the need to compare Oneida County’s plan with other area employers.

**FUTURE MEETING DATES**

September 11, 2020 at 9:30 a.m.

**FUTURE AGENDA TOPICS**

HSA accounts  
Health Plan design

**PUBLIC COMMENTS**

No comments.

**ADJOURNMENT**

Hintz announced the adjournment of the AHC Committee meeting at 4:04 p.m.

/s/ Dave Hintz  
Dave Hintz, Chairman

September 11, 2020  
Date

/s/ Jenni Lueneburg  
Jenni Lueneburg, Committee Secretary

September 11, 2020  
Date