

AFFORDABLE EMPLOYEE HEALTH CARE (AHC) COMMITTEE MINUTES
County Board Room, Oneida County Courthouse
September 17, 2020 11:00 a.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 11:00 a.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 Charbarneau to approve the agenda. Second by Fried. All Committee members voting ‘Aye’. Motion carried.

APPROVAL OF THE MINUTES

Minutes tabled to next meeting.

PUBLIC COMMENTS

No public present for comments.

DENTAL RENEWAL OPTIONS

Syndergaard presented the four options received from bids for the 2020 dental plan. Syndergaard feels the quote from The Standard is the best option based on the lowest premium, better out-of-network reimbursement rates and a 24-month premium lock. Syndergaard is looking to see if other providers could be added to The Standard in-network list which currently has the same providers as Lincoln, and is hoping to add Rhinelander Dental to the provider list. Discussion held regarding the pros and cons of switching dental providers versus staying with the current carrier, Lincoln Financial. Discussion also held regarding dental in-network providers, plan benefits and orthodontic provisions. Syndergaard also notes that The Standard is willing to also match Oneida County’s vision plan benefits and premiums. Syndergaard is willing to go back to Lincoln Financial to see if the company is willing to match the dental quote received by The Standard but will first need a signature from Charbarneau to act on the county’s behalf. Charbarneau will check with Corporation Counsel and follow-up with Syndergaard.

REVIEW UPDATE FROM CONSULTANT

Syndergaard says proposals from potential carriers are due by next week. Anthem Blue Shield has declined to quote but proposals will be coming from Aspirus Arise, WEA Trust and Security Health. Syndergaard says they are also working on getting quotes from stop-loss carriers. Syndergaard says overall, the initial quotes are looking to be 3-5% higher than 2020 premiums which is still better than the 9% increase proposed by GHT (Group Health Trust). Syndergaard says the best pricing can be obtained by having lower deductibles but higher maximum out of pocket amounts. Syndergaard also feels that changing carriers will allow the county to move away from networks which will reduce the confusion of the many different plans offered. Syndergaard is confident that he will have much better details on the quotes in the next two weeks, which will allow the Committee to better project health insurance costs needed for the 2021 budget. Syndergaard says based on the 9% increase proposed by GHT, the county would need an additional

REVIEW UPDATE FROM CONSULTANT (continued)

\$340,000 for premiums and employees would have to pay an additional \$40,000 total in premiums. Discussion held, with the Committee agreeing to meet with Syndergaard in person next on Monday, September 28th at 1:30 p.m. to go over quotes and options. Fried hopes that the information brought to the September 28th meeting will allow the Committee to not only see what option is best but also give the opportunity for questions and potential manipulations to the plan. Fried asked Syndergaard if after proposal numbers come in, could Syndergaard go back to GHT to see if they could beat the best price. Syndergaard says GHT has been standing pretty firm on their pricing but if the lowest price is close to GHT's, it may be worth the time to return to GHT for further price bargaining in order to keep the same plan for 2021. Charbarneau notes that in her conversations with the GHT board, the significant GHT staffing changes over the past year have made it easier to deal with brokers. Hintz asked Syndergaard what the county's deadline was to commit to a carrier for 2021; Syndergaard feels the beginning of November is preferred but carriers will usually work with a group on a later deadline when needed.

REVIEW ACRONYM AND DEFINITIONS HANDOUT

Committee reviewed the acronym and definitions handout provided by Charbarneau. Brief discussion held.

DISCUSSION: HEALTH REIMBURSEMENT ACCOUNT (HRA) AND MEDICAL EXPENSE REIMBURSEMENT PLAN (MERP) USAGE AND COST TO THE COUNTY

Lueneburg provided a handout regarding health plan enrollment numbers and costs. Based on current enrollments, Lueneburg estimates the 2021 plan will require HRA of \$228,500 and MERP of \$119,963 (based on 35% MERP usage). Charbarneau commented on Syndergaard's suggestion to lower deductibles and raise max out-of-pocket amounts in order to get the best pricing. In-depth discussion held.

DISCUSSION: DIFFERENCES BETWEEN AN HRA, HEALTH SAVINGS ACCOUNT (HSA) AND FLEXIBLE SPENDING ACCOUNT (FSA)

Charbarneau discussed a comparison table from Diversified Benefit Services which compared HSA, HRA and FSA. Notable differences include guidelines on who can contribute to the accounts, contribution maximums, and when the funds can be accessed. This topic will be further discussed when Diversified Benefits Services representative Jason Gensler attends a future meeting.

UPDATE ON VILAS AND LANGLADE COUNTY PLAN COMPARISON AND COSTS

Charbarneau discussed Vilas County's new spousal carve-out policy which requires spouses of employees to carry their own health coverage if available through their own employers. Charbarneau also notes that Vilas County has chosen to carry a higher stop-loss deductible of \$150,000; Charbarneau feels this could bring a cost savings to the county but increases the county's risk financially. Charbarneau will forward on more information gathered as it becomes available.

NEXT STEPS FOR THE COMMITTEE

Bjorkman says she reached out to Dr. Brian Erdmann from Priority Medical Partner's to learn more about the county near-site clinic. Bjorkman feels Dr. Erdmann may be a good resource for this Committee and could offer additional medical services to the county at better prices. Dr. Erdmann would like to be at a future Committee meeting to discuss some of the options available. Charbarneau says she has met with Dr. Erdmann and has discussed his ideas to convert the county to a free market medical model, with the biggest obstacle being the availability of free market medical providers in the area. Hintz feels the near-site clinic is a huge benefit which should continue on the health plan, and would like Dr. Erdmann to attend a future meeting. Fried discussed the need for the Committee to meet prior to the September 28th meeting with Syndergaard, to allow Dr. Erdmann to present his information. Discussion held; meeting date set for September 24th.

AHC Committee meeting
September 17, 2020

FUTURE MEETING DATES

Thursday, September 24, 2020 at 1:00 p.m.

Monday, September 28, 2020 at 1:30 p.m.

FUTURE AGENDA TOPICS

Priority Medical Partners – Dr. Erdmann

Diversified Benefit Services

Comparison data from other counties

PUBLIC COMMENTS

No public present for comments.

ADJOURNMENT

Hintz announced the adjournment of the AHC Committee meeting at 12:42 p.m.

/s/Dave Hintz
Dave Hintz, Chairman

09/24/2020
Date

/s/Jenni Lueneburg
Jenni Lueneburg, Committee Secretary

09/24/2020
Date