



HEALTH INSURANCE PLAN AD HOC ADVISORY COMMITTEE
Minutes – May 8, 2019

Call to Order. Chair Podzilni called the meeting of the Health Insurance Plan Ad Hoc Advisory Committee to order at 8:00 A.M. on Wednesday, May 8, 2019, in Conference Room N-1 / N-2, Fifth Floor, Courthouse-East.

Committee Members Present. Supervisors Podzilni, Hawes (at 8:22 A.M.) and Zajac; Gloria Anderson, Finance Department; Daniel Banks, Mathew Christidis, and Ryan Ooms, Sheriff's Office; Henry Bunts and John Harris; Public Works Department; Christine Darr, and Sophia Davis (8:09 A.M.), Human Services Department; Cynthia Hevel, Southern Wisconsin Regional Airport Department; Jen Weadge, Public Health; Carla Quirk, Child Support Department; Shannon Richmond, Register of Deeds Office; Michael Southers, Information Technology Department; and Norman Tadt Jr., Land Conservation Department. Ex Officio Members: Annette Mikula, Human Resources and Al Jaeger, Associated Benefits Risk Consulting.

Committee Members Absent: Mark Stevens, Human Services Department.

Staff Members Present. Josh Smith, County Administrator; Amy Spoden, Human Resources.

Others Present: Supervisor Mawhinney.

Approval of Agenda. Mr. Banks moved approval of the agenda, second by Mr. Southers. ADOPTED.

Citizen Participation, Communications and Announcements. Mr. Banks asked if the end of 2018 numbers are done yet. Mr. Smith said the final numbers are not quite in yet.

Ms. Davis arrived at 8:09 A.M.

Mr. Jaeger informed the Committee members that he had just heard that the Janesville School District got rid of Difference Card and are moving toward the High-Deductible Health Plan.

Chair Podzilni informed the Committee members about an article in the April 19, 2019 Kiplinger Letter regarding employers being in a bind over health care and insurance costs.

Timeline Review.

Committee Meetings Mr. Smith said the next meetings are scheduled for May 29, 2019 and June 12, 2019, both at 8:00 A.M. with the possibility of an additional one in June if needed.

Employee Education and Input Opportunities

Employee Meetings Mr. Smith said flyers went out on the employee health meetings, which begin next week and will be done before the May 29th meeting.

Survey Mr. Smith said the survey will be handed out at the employee health meetings and will also be on the intra-net website to fill out electronically. Mr. Smith added that the employee will be able to attend one meeting, which will be paid for, as long as there is coverage in the office. If the employee is not able to attend the meeting during their regular work hours they will be paid to attend a meeting held at a different time.

Mr. Banks asked for a reminder email before the meetings.

Network / Plan Design Options – Vendor Responses.

Preferred Provider Organization (PPO)(Current Plan)

Mr. Jaeger said with our current plan we have the most freedom of choice of who and when we want to go to the doctor.

Supervisor Hawes arrived at 8:22 A.M.

Mr. Smith said the plans are all based on \$19 million and what can be done with that amount. Discussion on the employee premium, deductible, co-pay, what the plan pays, cost of urgent care and cost of the ER for each of the plans. Mr. Smith said, in each of these categories, these are the best results.

Mr. Jaeger said if something cannot be handled in network, a referral to an out-of-network facility would be considered as being in network. Mr. Jaeger said Dean includes Beloit but Mercy does not include Beloit.

Ms. Mikula said 97% of Rock County employees use either Dean or Mercy.

A question was asked about college students and if they would be out of system. Mr. Jaeger said Dean has a rider for out of footprint access, but he was not sure if Mercy did as he has not yet heard back from them on this.

Discussion on concerns if employees would be able to go to UW Madison Clinic or Hospital; make sure at employee meetings it is shared that Beloit would be included with Dean; the High Deductible Health Plan (HDHP) would be self-funded, the other plans would not; ER is handled the same way nationwide; would employee be able to pay premiums with pre-tax dollars – Ms. Mikula said they would; if any thought to discount on retiree health care for long time employees; discussed the difficulties and issues of coordinating the narrow network for certain procedures; there are pros and cons to all plans; employees will need to see what is most important to them – cost versus freedom of choice on where and who to go to; flex funds are available at beginning of year while Health Savings Account (HSA) funds are only able to take out what is in them at that point in time; and if in an HMO can get a second opinion but would need to stay within the HMO network or pay more.

Ms. Mikula stressed to the Committee that they should encourage all employees to attend one of the upcoming employee health insurance meetings, that department heads have

been asked to accommodate the employee to the best of their ability so they are able to attend, and the employee is able to receive pay to attend a meeting.

Committee Feedback. Chair Podzilni said the next meeting is on May 29th at 8 A.M.

Adjournment. Mr. Banks moved adjournment at 10:02 A.M., second by Mr. Tadt.
ADOPTED.

Respectfully submitted,

Marilyn Bondehagen
Office Coordinator

NOT OFFICIAL UNTIL APPROVED BY COMMITTEE.



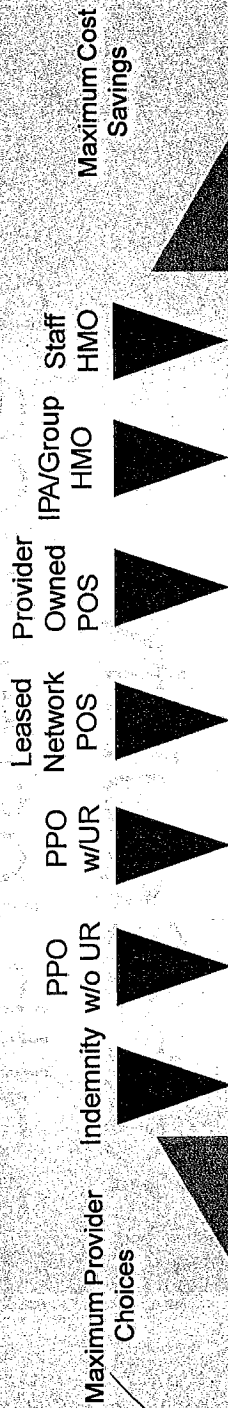
**Rock County
Health Insurance Plan
Ad Hoc Health Plan Advisory Committee**

May 8, 2019

ARRAY OF NETWORK OPTIONS

Medical Product Spectrum

Discounts / Care Management



Maximum Provider Choices

Maximum Cost Savings

Employee Costs for \$19 Million Plan

Plan Type	Employee Prem. Share (wellness/not)	Deductible In Network (EE/Fam)	Copay (in network PCP)	Plan Pays (In/Out)	Urgent Care	ER
Current Plan (PPO)	25%	\$750	Ded/\$25 Copay	75%	Ded/75% co-insurance	\$300 Copay
PPO w/ Adjustments (narrow network for certain procedures / clinic model)	18%	\$750	Ded/\$25 Copay	75%	Ded/75% co-insurance	\$300 Copay
POS Plan (fully-insured)	0%	\$500	\$15	90%	\$30 Copay	\$300 Copay
HMO Plan	0%	\$50	\$15	90%	\$30 Copay	\$300 Copay
HDHP (PPO)	10%	\$3,000	Ded	100%	Ded	Ded

Monthly Employee Premium Share

Plan Type	Single (wellness/not)	EE+Spouse (wellness/not)	EE+Child (wellness/not)	Family (wellness/not)
Current Plan (PPO)	\$189	\$423	\$328	\$672
PPO w/ Adjustments (narrow network for certain procedures / clinic model)	\$123	\$274	\$212	\$436
POS Plan (fully-insured)	\$0	\$0	\$0	\$0
HMO	\$0	\$0	\$0	\$0
	\$59	\$130	\$106	\$195
	\$0	\$0	\$0	\$0
	\$73	\$162	\$126	\$258
	\$59	\$130	\$107	\$196
	\$147	\$325	\$252	\$516

NOTE: Dollars have been rounded

Employee Costs for \$19 Million Plan

Plan Type	Employee Prem. Share (wellness/not)	Deductible In Network (EE/Fam)	Copay (in network PCP)	Plan Pays (In/Out)	Urgent Care	ER
Current Plan (PPO)	25%	\$750	Ded/\$25 Copay	75%	Ded/75% co- insurance	\$300 Copay

Employee Costs for \$19 Million Plan

Plan Type	Employee Prem. Share (wellness/not)	Deductible In Network (EE/Fam)	Copay (in network PCP)	Plan Pays (In/Out)	Urgent Care	ER
PPO w/adjustments (narrow network for certain procedures / clinic model)	18%	\$750	Ded/\$25 Copay	75%	Ded/75% co-insurance	\$300 Copay

Narrow Network for certain procedures:

- MRI/CT – Summit Radiology
- Colonoscopy – Rockford Gastroenterology Associates
- EGD/Tonsil and Adenoid Removal/Appendectomy – SSM Health Dean Medical Group
- Knee Replacement/Knee Arthroscopy/Shoulder Surgery/Carpal Tunnel/Finger Tendon Incision – Rockford Orthopedic Surgery Center
- Mammography/Bone Density Scan – Rockford Health Physicians
- Hernia / Stress Test – Meriter Health Services
- X-Ray – Beloit Health System
- Non-Fetal Ultrasound – Crusader Community Health
- Cholecystectomy – Stoughton Hospital Association
- Chiropractic Manipulation – The Joint Chiropractic
- Laminectomy/Laminotomy – St. Anthony Medical Center

- Drain Knee Joint – Sauk Prairie Healthcare
- Stone Removal and/or Destruction / Shoulder Repair – Dean/St. Mary's Surgery and Care Center
- Eye Exam – Northern Illinois Optical Co. Inc
- Vasectomy – Rockford Urological Associates
- Injection for CT – Advanced Pain Management
- Spinal Injection – Orthollionis (NOVO Health)
- Speech Therapy – Family Service
- Remove Impacted Tooth – Oral and Facial Surgery Center
- Mohs – Surgical Services of Illinois
- Diagnostic Nasal Endoscopy – Mercy Health System
- Cataract Surgery/Toe Repair – Rockford Ambulatory Surgery Center

Clinic Model: Nearsite or Onsite Clinic staff and their families could access, for Primary or Urgent Care services, at little to no cost

Employee Costs for \$19 Million Plan

Plan Type	Employee Prem. Share (wellness/not)	Deductible In Network (EE/Fam)	Copay (in network PCP)	Plan Pays (In/Out)	Urgent Care	ER
POS Plan (fully-insured)	0%	\$500	\$15	90%	\$30 Copay	\$300 Copay
	10%	\$1,500	\$15	65%	\$30 Copay	\$300 Copay
HMO	0%	\$50	\$15	90%	\$30 Copay	\$300 Copay
	10%	\$150	\$15	N/A	\$30 Copay	\$300 Copay

- Rate caps more aggressive with HMO
- No financial incentive to consolidate to one carrier

Employee Costs for \$19 Million Plan

Plan Type	Employee Prem. Share (wellness/not)	Deductible In Network (EE/Fam)	Copay (in network PCP)	Plan Pays (In/Out)	Urgent Care	ER
HDHP (PPO)	10% / 20%	\$3,000 / \$6,000	Ded	100% / 80%	Ded	Ded