HEALTH CARE COMMITTEE
SHERIFF'S CONFERENCE ROOM
WEDNESDAY, FEBRUARY 9, 2022
3:00 PM
AGENDA

1. Call to Order.


3. Approval of Minutes
   a. Approval of December 15, 2021 Minutes

4. Public Input

5. Report of Fund Balances

6. Appointments

7. Old Business

8. New Business
   a. Discussion and selection of 2022 COBRA/IMRF Retiree Rates Effective April 1, 2022
      Option 1: Traditional 2-Tier Plan (Single or Family)
      Option 2: Alternative 4-Tier Plan (Single, Single+Spouse, Single+Children, or Family)

9. Claims Appeals

10. Other
   a. County Board Action Follow-up (Monthly item)

      The selection of increasing the Symetra Stop Loss Limit from $20,000 to $30,000 with 0% Symetra
      premium increase was forwarded to the full County Board and approved.

   b. Monthly Update/Quarterly Report from Snedeker’s

11. Executive Session (if necessary)

12. Any Action Coming Out of Executive Session

13. Announce Next Meeting Date
   a. Next meeting will be March 9, 2022.

14. Adjournment
1. **Call to Order.** – Called to order at 3:00.

2. **Roll Call.** – Melissa Andrews (ch), Lisa Jording (vc), John Krug, Doug Mullen, Matt Noar, Paul Wilkins, Cayla Comens, and Chuck Nagel attended in person. Marshall Smith, Janet Gibbs, J.T. Gentes, and Jonathan Schertz were not present. County Clerk Dawn Kupfer was also present and Jason Boothe with SRM joined us on Zoom.

3. **Nomination and election of vice-chair**

   Motion to nominate Lisa Jording as vice chair made by John Krug, seconded by Chuck Nagel. There were no other nominations so motion to close nominations made by John Krug, seconded by Chuck Nagel and motion carried. Voted on nomination for Lisa Jording as vice chair and motion carried unanimously.

4. **Approval of Minutes**

   a. **Approval of November 10, 2021 Minutes**

   Motion to approve the November 10, 2021 minutes as submitted made by Doug Mullen, seconded by Cayla Comens. Motion to approve as submitted carried.

5. **Public Input - None**


   - Premium & Claims Reserve Fund: $667,929.13
   - Health Care Plan Fund: $42,271.36
   - Total of Fund: $710,200.49

   Fund balances are back up to where we like them to be. We have received over $65,500 in reinsurance proceeds since December 1st.

7. **Appointments**

   There are no appointments this month. Certificates of appointment were handed out to the members appointed last month.

8. **Old Business - None**

9. **New Business**

   a. Discussion and selection of 2020 Symetra Stop Loss Renewals

   Option 1: Staying at the $20,000 Stop Loss Limit and accepting a 20% premium increase; or
   Option 2: Increasing the Stop Loss Limit to $30,000 with no premium increase.

   Detailed emails from Jason at SRM were in our packets explaining our options. It seems a no-brainer to go with increasing the Stop Loss Limit to $30,000. We asked Jason if it is possible to revert to a lower Stop Loss Limit in future years if we increase now. He explained that it is possible, however, with medical inflation $20,000 may not be an available option in future years. The 0% increase is on the Stop Loss premium to Symetra. We will still implement the premiums established for the employees Health Care coverage. We will want to monitor fund balances and may be able to have a premium holiday at some point next year. Motion for selection of Option 2:
HEALTH CARE COMMITTEE
SHERIFF’S CONFERENCE ROOM
WEDNESDAY, DECEMBER 15, 2021
3:00 PM
MINUTES

Increasing the Stop Loss Limit to $30,000 and no Symetra premium increase made by Chuck Nagel, seconded by Lisa Jording. Motion carried. This will be forwarded to the full County Board for their approval.

b. Set Meeting Schedule for 2022 Monthly Meetings

Monthly meetings will remain on Wednesdays at 3:00 in the Sheriff’s Conference Room for 2022. Motion to approve the monthly schedule for 2022 made by Doug Mullen, seconded by Cayla Comens. Motion carried.

10. Claims Appeal – None

11. Other

a. County Board Action Follow-up (Monthly item)

The appointment of Paul Wilkins and reappointments of Melissa Andrews, Matt Noar, Cayla Comens, and Jonathan Schertz were all forwarded to the full County Board and approved.

b. Monthly Update/Quarterly Report from Snedeker’s

Snedeker’s office provided the 2021 Plan Performance Report thru November 30, 2021. The plan is doing better this quarter so far, however, there is a net loss of $36,685.41 thru November 2021. There are now 19 individuals that have exceeded the $20,000 Stop Loss Limit. Historically we have had 8 to 13 people who had claims exceeding the limit.

Jason provided a COVID-19 Impact Dashboard Test and Treatment report that shows Woodford County Health Care Plan did not incur any COVID-19 related expenses until 2021. There were 54 unique members with COVID-19 tests, 9 members with confirmed COVID-19. There was $10,622 paid out for testing and $79,640 cost for medical treatment. This represents approximately 7.25% of the year-to-date medical spending. There were 2 COVID medical claims that exceeded the Stop Loss Limit which was only $17,000 as there was a $3,000 credit for COVID related cases.

We asked Jason if he was aware of a possible merger between Carle and Unity Point. He had heard about it, and it may be off in the distance a little bit. It is a little concerning to SRM as Unity Point pricing is more competitive than Carle and Carle is the one who wants to take over. It is something that they will be monitoring and may know more in late 2022.

12. Executive Session (if necessary) - None

13. Any Action Coming Out of Executive Session - None

14. Announce Next Meeting Date

a. Next meeting will be January 12, 2022.

15. Adjournment

Motion to adjourn at 3:23 made by Cayla Comens, seconded by Paul Wilkins. Motion carried.

Melissa Andrews, Chairman of the Health Care Committee
WOODFORD COUNTY - 2022 COBRA/IMRF RETIREE RATES

Medical Plan (whether Traditional Major Medical or QHDHP):
Single: $853.39/month (with allowed 2% admin fee for COBRA only: $870.45)
Family: $1,920.12/month (with allowed 2% admin fee for COBRA only: $1,958.52)

Health Reimbursement Plan (HRP):
Single: $96.55/month (with allowed 2% admin fee for COBRA only: $98.48)
Family: $217.24/month (with allowed 2% admin fee for COBRA only: $221.58)

Dental/Vision-ONLY Rates:
Single: $36.58/month (with allowed 2% admin fee: $37.31)
Family: $82.31/month (with allowed 2% admin fee: $83.96)

WOODFORD COUNTY - 2022 COBRA/IMRF RETIREE RATES (**ALTERNATIVE 4-TIER STRUCTURE **)  

Medical Plan (whether Traditional Major Medical or QHDHP):
Single: $902.62/month (with allowed 2% admin fee for COBRA only: $920.67)
Single + Spouse: $1,805.24/month (with allowed 2% admin fee for COBRA only: $1,841.34)
Single + Child(ren): $1,579.58/month (with allowed 2% admin fee for COBRA only: $1,611.18)
Family: $2,030.89/month (with allowed 2% admin fee for COBRA only: $2,071.51)

Health Reimbursement Plan (HRP):
Single: $102.29/month (with allowed 2% admin fee for COBRA only: $104.33)
Single + Spouse: $204.57/month (with allowed 2% admin fee for COBRA only: $208.66)
Single + Child(ren): $179.00/month (with allowed 2% admin fee for COBRA only: $182.58)
Family: $230.14/month (with allowed 2% admin fee for COBRA only: $234.75)

Dental/Vision-ONLY Rates:
Single: $37.83/month (with allowed 2% admin fee for COBRA only: $38.58)
Single + Spouse: $75.65/month (with allowed 2% admin fee for COBRA only: $77.16)
Single + Child(ren): $66.20/month (with allowed 2% admin fee for COBRA only: $67.52)
Family: $85.11/month (with allowed 2% admin fee for COBRA only: $86.81)