



CHAMPAIGN COUNTY
LABOR/MANAGEMENT HEALTH INSURANCE COMMITTEE
AGENDA Tuesday, August 13, 2019 - 3:00 p.m.

Lyle Shields Meeting Room
Brookens Administrative Center
1776 E. Washington St., Urbana

Committee Members: Paula Bates, Chad Carlson, John Clifford, Amy Foster, Debbie Heiser, Kara Helm, Joshua Jones, Darlene Kloeppe, Angela Lusk (Co-Chair), Barb Mann (Co-Chair), Betty Murphy, John Naese, Tami Ogden, Audra Owens, Steve Summers

Alternates: Shantall Jones, Matt McCallister, Barbara Ramsay, Jodi Wolken

Broker: John Malachowski (Gallagher Benefit Services)

AGENDA

- I. Call to Order
- II. Approval of Minutes– May 14, 2019 and July 9, 2019
- III. Health Insurance Plan Renewal Quote
- IV. Other Business
- V. Next Meeting – ?
- VI. Adjournment



**Champaign County
Labor Management Health Insurance Committee
County of Champaign, Urbana, Illinois**

MINUTES –SUBJECT TO REVIEW AND APPROVAL

DATE: Tuesday, May 14, 2019
TIME: 3:00 p.m.
PLACE: Lyle Shields Meeting Room
Brookens Administrative Center
1776 E. Washington, Urbana, IL 61802

Committee Members

Present: Paula Bates, Chad Carlson, John Clifford, Debbie Heiser, Kara Helm, Darlene Kloepfel, Shantall Jones, Angela Lusk (Co-Chair), Barb Mann (Co-Chair; joined the meeting at 3:27pm), John Naese,

Absent: Amy Foster, Josh Jones, Matt McCallister, Betty Murphy, Tami Ogden, Audra Owens, Steve Summers, Barbara Ramsay, Jodi Wolken

County Staff: Rita Kincheloe (recording secretary), Isak Griffiths (Deputy Director of Administration)

Others Present: John Malachowski (Gallagher)

MINUTES

I. Call to Order

Lusk called the meeting to order at 3:01 p.m.

II. Approval of Minutes – March 12, 2019

MOTION by Summers to approve the minutes of the March 12, 2019 meeting; seconded by Clifton. Upon vote, the Motion Carried Unanimously. Note: The minutes were approved later in the meeting once we had a quorum.

III. Health Insurance Survey Results

Malachowski provided a copy of the survey results and summarized the comparison of the 2018 and 2019 survey results. In 2018 there were 260 responses and 180 responses for the 2019 survey, with the single employee coverage being the largest group to respond. Overall, the majority of people who answered the survey are happy with the plan and choice.

IV. 2019 Claim Review

Malachowski provided a detailed review of claims paid through the end of April 2019. Due to confidentiality, documentation was not provided to the group. It was mentioned that the demographics have not changed drastically however there was a small uptick in claims by \$200,000 in the first four months of 2019.

V. Other Business

Griffiths discussed an upcoming presentation of Lifeworks EAP that will be available for all employees in June.

VI. Next Meeting

The next meeting is Tuesday, July 9, 2019 at 3pm in Brookens Lyle Shields Meeting Room.

VII. Adjournment

Lusk adjourned the meeting at 4:04 p.m.



**Champaign County
Labor Management Health Insurance Committee
County of Champaign, Urbana, Illinois**

MINUTES –SUBJECT TO REVIEW AND APPROVAL

DATE: Tuesday, July 9, 2019
TIME: 3:00 p.m.
PLACE: Lyle Shields Meeting Room
Brookens Administrative Center
1776 E. Washington, Urbana, IL 61802

Committee Members

Present: Paula Bates, Debbie Heiser, Shantall Jones, Darlene Kloeppe, Angela Lusk (Co-Chair), Matt McCallister, Betty Murphy, Tami Ogden, Steve Summers

Absent: Chad Carlson, John Clifford, Amy Foster, Kara Helm, Josh Jones, Barb Mann (Co-Chair), John Naese, Audra Owens, Barbara Ramsay, Jodi Wolken

County Staff: Rita Kincheloe (recording secretary)

Others Present: John Malachowski (Gallagher)

MINUTES

I. Call to Order

Lusk called the meeting to order at 3:03 p.m.

II. Approval of Minutes – March 12, 2019

Since there was not a quorum, the Minutes were not approved. The Minutes will be on the Agenda for July 23, 2019 meeting.

III. Health Insurance Survey Results

Malachowski reviewed the renewal rate from BCBS. The renewal rate summary for January 1, 2020 quotes medical coverage with BCBSIL at a +4.5% increase (2.4% + 2.1% ACA). The Dental Plans, Life (Basic and Voluntary), Vision, Cancer and Accident Plans do not have any rate changes for the year 2020. BPC has not provided any information at this time, however Malachowski stated that, if there is an increase, it would be minimal. The proposal was not sent to other providers. Malachowski said that Health Alliance would not provide a competitive offer and Ogden stated that there is no value going through the bidding process with Health Alliance.

IV. Next Meeting

The next meeting is Tuesday, July 23, 2019 at 3pm in Brookens Lyle Shields Meeting Room.

V. Adjournment

Lusk adjourned the meeting at 3:40 p.m.



County of Champaign Premium Summary at Renewal 2020-01-01

	HAMP		BCBSIL				NON-ACA	
	2018 Final	2018 Final	2019 Final	2020 Initial	2020 Final - ACA	2020 Final	2020 Final	
Single	334	805.00	803.76	892.17	840.18	823.50		
EE + Spouse	68	1,066.00	1,063.86	1,180.88	1,111.88	1,090.00		
EE + Children	107	1,006.00	1,004.70	1,115.22	1,050.26	1,029.00		
EE + Family	21	1,739.00	1,737.06	1,928.14	1,815.17	1,779.00		
	530	485,519	484,779	538,105	506,724	496,631		
Annualized		5,826,228	5,817,354	6,457,263	6,080,692	5,959,572		
% Change			-2.11%	2.00%	11.00%	4.53%	2.44%	
Difference from Current			114,066	753,975	263,338	142,218		
County Share = Approx 75%			85,549	565,481	197,504	106,664		

NOTES: Approximately \$121,247 of the renewal increase is for the resumption of the ACA Health Insurer Fees and Taxes. Without that assessment, the renewal increase would be \$142,091 and would be 2.44% increase.

Should the moratorium on collection of this ACA fee be continued, BCBS will remove that portion of the premium.

Champaign County

Renewal Rate Summary for January 1, 2020

Coverage	Vendor	Rate Action
Medical	BCBSIL	4.5% (2.4% + 2.1% ACA)
Dental PPO Plan	Delta Dental	0% (2nd Year of 2 year rate)
Dental Network	Delta Dental	0% (2nd Year of 2 year rate)
Life (Basic)	RSLI	0% Rate lock 2 Years
Life (Voluntary)	RSLI	0% Rate lock 2 Years
Vision (Voluntary)	Eye Med	0% (4th year of 4 year rate)
Cancer	Allstate	No rate change
Accident	Allstate	No rate change
Flex Plan	BPC	???