

**LINCOLN COUNTY
HEALTH INSURANCE TRUSTEE COMMITTEE
Lincoln County Service Center, Room 247
Friday October 6, 2023
7:30 a.m.**

Electronic Attendance Available: Persons wishing to attend the meeting electronically may enter the meeting beginning ten minutes prior to the start time indicated above using the following number or address:

Conference Call: 1 650-761-2770
Access Code: 816 808 844#
Meeting ID: meet.google.com/snk-ytfv-dze

Attendance Policy: The teleconference cannot start until the host (County Clerk) dials in and enters the host password. In the event there is an unforeseen technical difficulty that prevents all or a part of the meeting from being available electronically, the meeting will continue in person and those wishing to attend can appear in person at the location indicated in this agenda. All public participants' phones, microphones and chat dialog boxes must be muted or disabled during the meeting.

Public Comment Policy: Persons wishing to make public comment must appear in person at the location designated. Public Comment is limited to agenda items only. Comments by members of the public are limited to three minutes per speaker on a first come, first served basis. You must indicate your desire to make public comment by completing the requested information on the sign-in sheet.

Agenda

- 1) Call Meeting to Order
- 2) Approval of Minutes from Previous Meeting – October 21, 2022
- 3) 2024 Health Plan Final for approval – John Preuss of M3
- 4) Adjournment

DISTRIBUTION:

Committee Members: Don Friske – County Board Chair, Julie DePasse (electronic), Lori Anderson-Malm (electronic), Norbert Ashbeck, Angela Cummings (electronic), and Gene Simon
Finance Director

Posted on: _____ at _____ a.m. /p.m. By _____

Requests for reasonable accommodations for disabilities or limitations should be made prior to the date of this meeting. You may contact the County Clerk at 715.539.1019. Please do so as early as possible so that proper arrangements can be made. Requests are kept confidential.

GENERAL REQUIREMENTS:

1. Must be held in a location which is reasonably accessible to the public.
2. Must be open to all members of the public unless the law specifically provides otherwise.

NOTICE REQUIREMENTS:

1. In addition to any requirements set forth below, notice must also be in compliance with any other specific statute.
2. Chief presiding officer or his/her designee must give notice to the official newspaper and to any members of the news media likely to give notice to the public.

MANNER OF NOTICE:

Date, time, place, and subject matter, including subject matter to be considered in a closed session, must be provided in a manner and form reasonably likely to give notice to the public.

TIME FOR NOTICE:

1. Normally, a minimum of 24 hours prior to the commencement of the meeting.
2. No less than 2 hours prior to the meeting if the presiding officer establishes there is a good cause that such notice is impossible or impractical.

EXEMPTIONS FOR COMMITTEES AND SUB-UNITS:

Legally constituted sub-units of a parent governmental body may conduct a meeting during the recess or immediately after the lawful meeting to act or deliberate upon a subject which was the subject of the meeting, provided the presiding officer publicly announces the time, place, and subject matter of the sub-unit meeting in advance of the meeting of the parent governmental body.

PROCEDURE FOR GOING INTO CLOSED SESSION:

1. Motion must be made, seconded, and carried by roll call majority vote and recorded in the minutes.
2. If motion is carried, chief presiding officer must advise those attending the meeting of the nature of the business to be conducted in the closed session, and the specific statutory exemption under which the closed session is authorized.

STATUTORY EXEMPTIONS UNDER WHICH CLOSED SESSIONS ARE PERMITTED:

1. Deliberation of judicial or quasi-judicial matters. Sec. 19.85(1)(a)
2. Considering dismissal, demotion, or discipline of any public employee or the investigation of charges against such person and the taking of formal action on any such matter; provided that the person is given actual notice of any evidentiary hearing which may be held prior to final action being taken and of any meeting at which final action is taken. The person under consideration must be advised of his/her right that the evidentiary hearing be held in open session and the notice of the meeting must state the same. Sec. 19.85(1)(b).
3. Considering employment, promotion, compensation, or performance evaluation data of any public employee. Sec. 19.85(1)(c).
4. Considering strategy for crime detection or prevention. Sec. 19.85(1)(d).
5. Deliberating or negotiating the purchase of public properties, the investing of public funds, or conducting other specified public business whenever competitive or bargaining reasons require a closed session. Sec. 19.85(1)(e).
6. Considering financial, medical, social, or personal histories or disciplinary data of specific persons, preliminary consideration of specific personnel problems or the investigation of specific charges, which, if discussed in public would likely have an adverse effect on the reputation of the person referred to in such data. Sec. 19.85(1)(f).
7. Conferring with legal counsel concerning strategy to be adopted by the governmental body with respect to litigation in which it is or is likely to become involved. Sec. 19.85(1)(g).
8. Considering a request for advice from any applicable ethics board. Sec. 19.85(1)(h).

CLOSED SESSION RESTRICTIONS:

1. Must convene in open session before going into closed session.
2. May not convene in open session, then convene in closed session and thereafter reconvene in open session with twelve (12) hours unless proper notice of this sequence was given at the same time and in the same manner as the original open meeting.
3. Final approval or ratification of a collective bargaining agreement may not be given in closed session.

BALLOTS, VOTES, AND RECORDS:

1. Secret ballot is not permitted except for the election of officers of the body or unless otherwise permitted by specific statutes.
2. Except as permitted above, any member may require that the vote of each member be ascertained and recorded.
3. Motions and roll call votes must be preserved in the record and be available for public inspection.

USE OF RECORDING EQUIPMENT:

The meeting may be recorded, filmed, or photographed, provided that it does not interfere with the conduct of the meeting or the rights of the participants.

LEGAL INTERPRETATION:

1. The Wisconsin Attorney General will give advice concerning the applicability or clarification of the Open Meeting Law upon request.
2. The municipal attorney will give advice concerning the applicability or clarification of the Open Meeting Law upon request.

PENALTY:

Upon conviction, any member of a governmental body who knowingly attends a meeting held in violation of Subchapter IV, Chapter 19, Wisconsin Statutes, or who otherwise violates the said law shall be subject to forfeiture of not less than \$25.00 nor more than \$300.00 for each violation.

**LINCOLN COUNTY
HEALTH INSURANCE TRUSTEE
MEETING MINUTES**

Friday, October 21, 2022 7:30am

Meeting Location: Room 247/248 Government Services Center
801 N. Sales St., Merrill, WI 54452

In Person: D. Friske, J. DePasse, L. Anderson-Malm, N. Ashbeck, E. Simon, D. Leydet, C. Palmer
Virtual: A. Cummings

Meeting Minutes

- 1) Call Meeting to Order: Chair Friske called meeting to order at 7:30 a.m.
- 2) Approve Minutes from Previous Meeting: Motion/2nd to approve: Anderson-Malm/Simon – carried.
- 3) 2023 Health Plan Strategy Presentation: Corey Palmer from M3 presented current expectations for 2023 health care benefits costs and options.
- 4) Select Health Plan Option and Set Health Insurance Premiums for 2023: Motion/2nd to select “laser” option as presented by Palmer and increase County paid premiums by 5%: Simon/Anderson-Malm – carried.
- 5) Adjourned.

Minutes drafted by Julie DePasse, Committee Member



2024 Health Plan Strategy

October 2023

Historical Plan Costs and Trends

2018 Average Cost Per Employee Per Year (PEPY): \$20,026

2019 Average Cost Per Employee Per Year (PEPY): \$18,529

2020 Average Cost Per Employee Per Year (PEPY): \$18,636

2021 Average Cost Per Employee Per Year (PEPY): \$18,159

2022 Average Cost Per Employee Per Year (PEPY): \$19,117

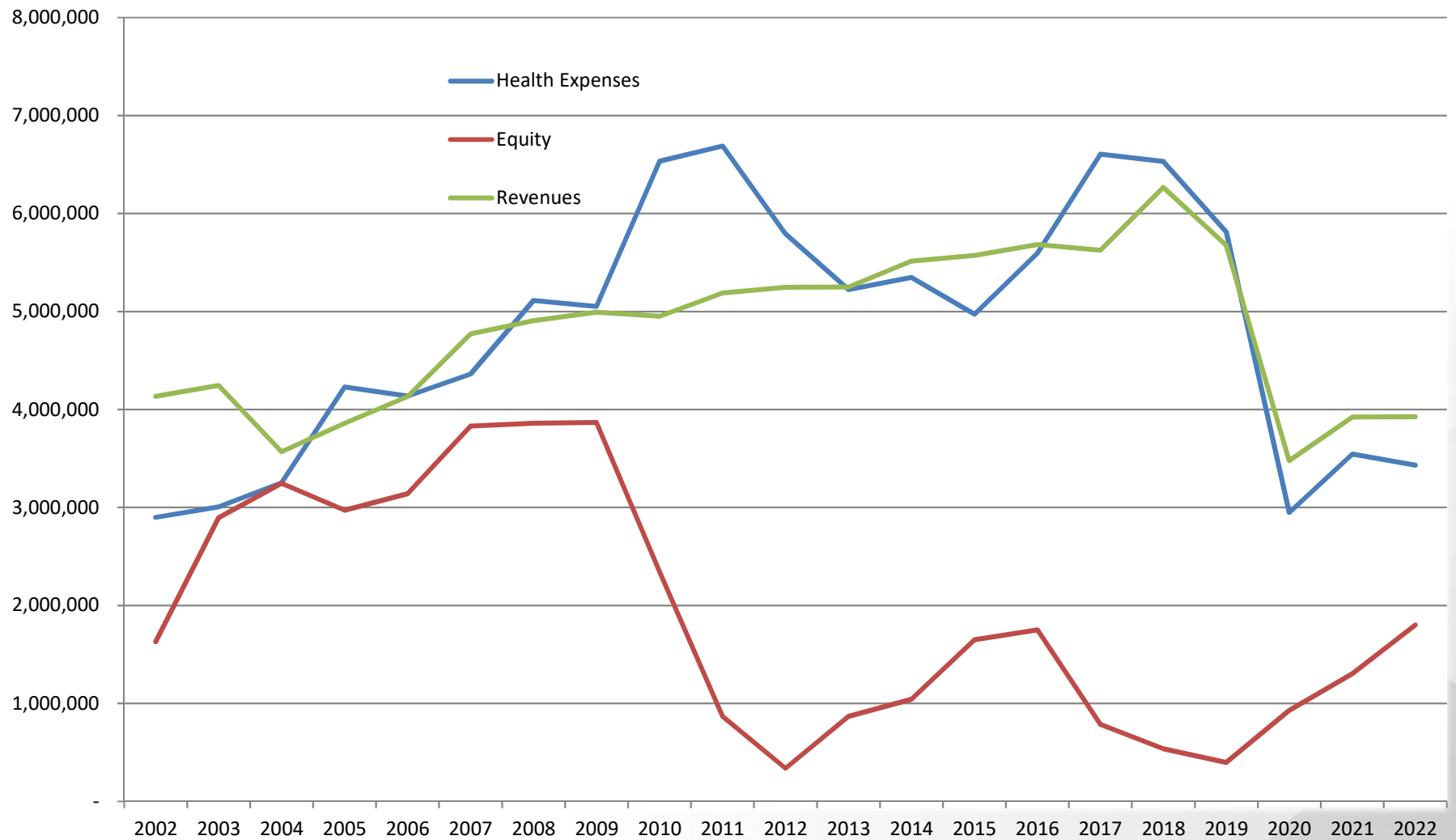
2023 Average Cost Per Employee Per Year (PEPY): \$23,535*

**1.1.22 - 8.31.22 YTD*

Current Health Plan Strategy (approved Sept 2022)

- No Changes to Plan Design or Network
 - No Change to Employee Contribution
 - No Change to County Funding Contribution
 - Continue to Build Health Insurance Fund Reserve

Lincoln County Health Plan Reserve Fund



*\$1.2M owed back to general fund from borrowing in 2013 & 2018

2024 Funding Projections

Projected 2024 Plan Cost	\$3,798,326
Projected Funding with Current Rates	<u>\$4,095,672</u>
2023 Projected Funding Surplus	\$297,346

- 2022 Funding was set with 5% county (not employee) increase over 2021 funding
- 2023 Funding was set at 0% increase for both county and employees

2024 Recommendation:

- 1) Increase County Funding Budget by 5%
- 2) No Increase to employee contributions
- 3) Increase deductible on HDHP plan to meet IRS Guidelines
 - Current HDHP Plan has a \$3,000 Single and \$6,000 Family Deductible
 - For 2024 IRS increased the minimum deductible to \$3,200 Single and \$6,400 Family to continue HSA contributions

No Changes for 2024

MEDICAL & DRUG BENEFITS	Option 1 - Traditional Health Plan (Embedded)		
	In-Network Aspirus Health Plan	Out-of-Network	
Deductible	\$1,500 per Individual	You pay 100% of all charges.	
Your Responsibility After Meeting Your Deductible (Coinsurance)	You pay 20% of any medical claims up to an additional \$1,500 per person, not to exceed \$3,000	You pay 100% of all charges.	
Maximum Out-of-Pocket Cost (Includes Deductible)	\$3,000 per Individual \$6,000 Max per Family	You pay 100% of all charges.	
Office Visit	You pay a \$30 Copay until your Maximum Out-of-Pocket cost is met, then covered in full.	You pay 100% of all charges.	
Preventive Care	You pay \$0 . Refer to Frequency Limits and Benefit Summary for a list of covered services.	You pay 100% of all charges.	
Hospitalization	You pay full cost of Hospitalization until your Deductible is met; then you pay 20% of any additional costs until your Maximum Out-Of-Pocket cost is met, then covered in full.	You pay 100% of all charges, except for emergency room services (as outlined below) or with an approved referral from Aspirus Health Plan.	
Prescription Drugs	Retail (30 day Supply)	Specialty*	Retail 90 and Home Delivery (90 day supply)
	<p>Tier 1-Most Generics = \$5 Copay</p> <p>Tier 2-Preferred Brand = \$20 Copay</p> <p>Tier 3-Non-Preferred Brand = \$35 Copay</p> <p>Certain Preventive Drugs may be covered at no cost to you. See the Aspirus Health Plan Option 1 - \$0 Drug List for details.</p>	<p>You pay 25% of the full cost of the Prescription (Coinsurance) until your Maximum Out-of-Pocket cost of \$1,000 is met. This is a separate \$1,000 (additional) Maximum Out-of-Pocket in addition to the Medical Maximum Out-of-Pocket cost.</p>	<p>For maintenance medications, your prescriptions cost the retail monthly amount times two (2 Copays)</p> <p>Contact Navitus at 844-268-9789 or visit www.navitus.com for information.</p>

MEDICAL & DRUG BENEFITS	Option 2 - Qualified HDHP (Embedded)		
	In-Network Aspirus Health Plan		Out-of-Network
Deductible	\$3,000 per Individual		You pay 100% of all charges.
Your Responsibility After Meeting Your Deductible (Coinsurance)	You pay 20% of any medical claims up to an additional \$1,000 per person, not to exceed \$2,000		You pay 100% of all charges.
Maximum Out-of-Pocket Cost (Includes Deductible)	\$4,000 per Individual \$8,000 Max per Family		You pay 100% of all charges.
Office Visit	Deductible & Coinsurance		You pay 100% of all charges.
Preventive Care	You pay \$0. Refer to Frequency Limits and Benefit Summary for a list of covered services.		You pay 100% of all charges.
Hospitalization	Deductible & Coinsurance		You pay 100% of all charges, except for emergency room services (as outlined below) or with an approved referral from Aspirus Health Plan.
Prescription Drugs	Retail (30 day Supply)	Specialty*	Retail 90 and Home Delivery (90 day supply)
	<p>You pay full cost of your prescription(s) until your Deductible is met. After Deductible is met, the following applies until Maximum Out-of-Pocket is met:</p> <p style="text-align: center;"><u>Retail 30 Day Supply</u> Tier 1-Most Generic Drugs = \$5 Copay Tier 2-Preferred Brand = \$20 Copay Tier 3-Non-Preferred Brand = \$35 Copay</p> <p>For maintenance medications under the Retail 90 and Home Delivery 90 day supply, your prescriptions cost the retail monthly amount times 2 copays.</p> <p>Specialty - Full cost applies until Maximum Out-of-Pocket is met</p> <p>Certain Preventive Drugs may be covered at no cost to you. See the Aspirus Health Plan Option 2 - \$0 Drug List for details.</p>		

IRS Required Deductible Change:

As a HDHP the regulations are governed by the IRS. They set the annual requirements to keep HDHP status and allow for HSA contributions.

For 2024, the minimum deductible for an embedded HDHP plan was increased to \$3,200

Recommendation to increase Deductible to \$3,200 for Single and \$6,400 for Family Coverage.

Out-of-Pocket Maximum to remain at \$4,000 Single and \$8,000 Family

2022 LINCOLN COUNTY HEALTH INSURANCE PREMIUMS - 5% County Premium Increase

Option 1 - Traditional Plan

9.23%

Employees Only	Employee Premium		Employer Premium		Total Premium		
	Per Month	Per Paycheck	Per Month	Per Paycheck	Per Month	Per Paycheck	Annually
%							
75-100	\$ 90.00	\$ 45.00	\$ 885.00	\$ 442.50	\$ 975.00	\$ 487.50	\$ 11,700.00

Option 1 - Traditional Plan

9.11%

Family	Employee Premium		Employer Premium		Total Premium		
	Per Month	Per Paycheck	Per Month	Per Paycheck	Per Month	Per Paycheck	Annually
%							
75-100	\$ 222.00	\$ 111.00	\$ 2,215.00	\$ 1,107.50	\$ 2,437.00	\$ 1,218.50	\$ 29,244.00

Option 2 - HDHP Plan

4.01%

Employees Only	Employee Premium		Employer Premium		Total Premium		
	Per Month	Per Paycheck	Per Month	Per Paycheck	Per Month	Per Paycheck	Annually
%							
75-100	\$ 37.00	\$ 18.50	\$ 885.00	\$ 442.50	\$ 922.00	\$ 461.00	\$ 11,064.00

Option 2 - HDHP Plan

3.99%

Family	Employee Premium		Employer Premium		Total Premium		
	Per Month	Per Paycheck	Per Month	Per Paycheck	Per Month	Per Paycheck	Annually
%							
75-100	\$ 92.00	\$ 46.00	\$ 2,215.00	\$ 1,107.50	\$ 2,307.00	\$ 1,153.50	\$ 27,684.00

(Option 2 Only) Lincoln County will deposit \$300 for an Employee Only Plan and \$600 for a Family Plan into your qualified Health Savings Account (HSA) set up by you at the bank of your choice by the first week in January. **Retirees not eligible for this benefit.**



Retiree Coverage/COBRA Coverage/HSA Contributions

Retiree/Cobra

Opt. #1 Single

Opt. #1 Family

Retiree/COBRA	COBRA + 2%
\$975.00	\$994.50
\$2,437.00	\$2,485.74

Opt. #2 Single

Opt. #2 Family

Retiree/COBRA	COBRA + 2%
\$922.00	\$940.44
\$2,307.00	\$2,353.14

Thank You!