

INSURANCE & RISK MANAGEMENT COMMITTEE MEETING

November 14, 2007 – 2:30 p.m.

PRESENT: Chairman Janik; Supervisors Raymond, Richardson, Wormuth; Spencer Hellwig, Mgmt. Analyst; Jack Kalinkewicz, Personnel; Sue Lent, Self-Insurance

Chairman Janik called the meeting to order.

Mrs. Wormuth moved to approve the minutes of the August 15th meeting. Mr. Richardson seconded. Unanimous.

Mrs. Lent distributed copies of the Self-Insurance Pool Report for the period 1/1/07 through 10/31/07 and copies of the report for the same period in 2006 for comparison. She said the total cases for the month are up by 2; cases for the year up by 48; expenses through September up by \$118,942; expenses through October up by \$34,568; expenses for the year up by \$153,509.

Mr. Kalinkewicz distributed copies of a report on the County's Health Insurance Administration 2007-2008. He said they have given the consultant a little discretion in terms of working with Blue Shield in finalizing the rates. He said there has been some room to negotiate with them for renewal. He mentioned it looks as though it is going to be a single digit increase. Mr. Kalinkewicz stated his handout gives a feeling for what the health insurance is doing, and he briefly reviewed it.

Ms. Raymond asked how much the County was giving for in lieu. Mr. Kalinkewicz said \$150/month. Ms. Raymond asked if research was ever done to see if we upped the ante, how many people would opt out. Mr. Kalinkewicz said it has never been a position to offer more money for this. Ms. Raymond said she wouldn't opt out of a family plan as good as the one the County offers, and she pointed out there are a lot of 2-person working families. Mr. Kalinkewicz said that would require negotiations. Mr. Richardson said typically, anybody would opt to stay here rather than taking a lesser program somewhere else. Some people want their own health insurance, he stated.

Ms. Raymond asked if anything was done to see if the retirees are still alive. Mr. Kalinkewicz said they have cleaned that up pretty good.

Mr. Kalinkewicz said next month, we will be back with the contracts asking for renewal with Blue Shield that will represent about a 9% increase over this year's premiums.

Ms. Raymond said last year, we had our consultant looking into self-insuring. Mr. Kalinkewicz said what he hears from them is that the dental is a more realistic option than the whole program. Self-funding the drugs is something you can do, but this year, we have the results of the impact of the \$5/\$20/\$40 drug plan, and that is working well for us. He said if we self-insure the dental side, we would save a little, but we would have re-enrollment issues, tracking, etc.

Mr. Kalinkewicz said if anyone has any questions after reviewing his data, just give them a call to work through it.

On a motion by Mr. Richardson, seconded by Mrs. Wormuth, the meeting was adjourned.

Respectfully submitted,

Elaine M. Sodemann