

**INSURANCE COMMITTEE MEETING
SEPTEMBER 30, 2019 1:30 ANNEX BUILDING**

ATTENDANCE: Chairman, Justice Bill Nelson; Justice, Howard Norvell; Justice, Molly Jackson; Justice, Fred Fleeman; Justice, Betty Hepler; Juvenile, Daryl Turner; Treasurer, Peggy Meatte; County Clerk, Janice Currie; LS & Associates, Leslie E. Smith.

1. Meeting was called to order by Justice, Bill Nelson. Justice Nelson turned the meeting over to Mr. Smith.

2. Mr. Smith handed out copies of the Aggregate Deductible Terms. Mr. Smith thanked the County for being able to handle your insurance for the past year and look forward to handling them in the future. Discussion was held on the County's situation for the year as far as claims are going. There is not a renewal proposal today. The renewal proposal should be ready around the first of November. Justice Nelson stated we would have the budget ready to present to the Court in November. The proposal has to be done before the meeting. Mr. Smith stated the County is in a self funded arrangement. It is a hybrid between a fully insured program and a self funded program. Performance Health is the 3rd party administrator. Gerber is the re-insurer. LS & Associates has 12 counties in the healthcare coalition. Healthcare today is complicated and we need to find a way to spread the risk. We try to provide the best healthcare for the employees at the most affordable cost. The County has some large claim issues. If the County was standing alone without the coalition we would be looking at a substantial rate increase. Total number of employees in August 190, monthly attachment point \$656,337.66, Funded YTD attachment point matches the \$656,337.66, gross claims paid to date \$653,768.50. There are \$400,000.00 in claims that the re-insurer will advance on the aggregate. Some of the large claims are \$289,869.00, \$210,956.00, \$134,000.00, \$114,000.00, \$109,000.00. LS & Associates are negotiating a direct contract with Baptist Hospitals.

3. Justice, Howard Norvell asked what you are calling substantial rate increase. Justice Norvell stated he remembered what the rate increase would have been with the company that carried our insurance the previous year. Their increase was 12%. Mr. Smith stated when you are in the 160% loss ratio the increase would be around 18% if the claims are on going.

4. Justice Nelson stated Finance Director, Kelli Jones has questions she would like to address. Kelli stated her questions did not have anything to do with numbers, just questions asked by some employees. She asked who Care Centrix is. Several employees have received bills from them that are separate from Performance Health. Mr. Smith stated he would check into the matter and call back. I have requests for more detailed information on the EOB's. Employees are having a hard time adjusting to the new process. Everything has to go thru 2 parts. Medi Hop and Cigna. Justice Norvell stated the doctor's offices and providers are not coding correctly. Kelli stated some employees did not have this problem with Blue Cross or Qual Choice. Jenna will be able to help if she is contacted. Kelli stated the goal of our Committee is to get the best benefit package and the best price for our employees.

5. Justice Nelson stated the Committee would like the best price, benefit package, and services we can get for the employees. The Committee will need the information before budget is completed in November.

7. Meeting adjourned.

Minutes submitted by: Cindy George