

Call to order:

This meeting was called to order in the Vilas County Human Resources conference room at 10:00 A.M. by Chairman Stephen Favorite with the following members present: Jim Behling and David Alleman. Others present: Janna Kahl, Gina Egan, Steve Kolling representing Benefit Partners, Jack Damos representing Mayer & Associates and Brenda Walters representing Ministry Medical Health Care. This meeting was held concurrently with a meeting of the Personnel Committee and joint discussion took place. Personnel Committee members present included Ron De Bruyne, Ed Bluthardt and Lorin Johnson. Quorum present and proper meeting notices were both verified.

Approve agenda to be discussed in any order by the Chair:

Motion by D. Alleman, 2nd by J. Behling to approve the agenda. All voted aye. Carried.

Approve minutes of the August 7, 2013 meeting:

Motion by S. Favorite, 2nd by J. Behling to approve the minutes of the August 7, 2013 meeting. All voted aye. Carried.

Joint discussion with Personnel Committee – 2014 health insurance renewal:

B. Walters presented to both the Personnel Committee and the Health Board a Ministry Medical Health Care program for providing in-house wellness services to County employees. S. Kolling stated that this proposed service could enhance or supersede wellness services provided by a health insurance provider.

S. Kolling presented to both the Personnel Committee and the Health Board the results of Benefit Partners going to the health insurance market with Vilas County's health plan. Three major companies responded: WPS, Auxiant and Wisconsin Counties Association (WCA). Auxiant and WCA act as Third Party Administrators (TPA) in the health insurance market. Renewal fixed costs were computed at the current \$150,000 specific deductible and plan design and quoted as follows:

WPS	\$415,869.24
WCA	\$391,117.68
Auxiant	\$347,848.92

Total expected claims costs, as provided by each company, were quoted as follows:

WPS	\$3,404,790.17
WCA	\$3,256,058.54
Auxiant	\$3,209,208.50

S. Kolling reiterated that the fixed cost quotes represent the known annual costs of the County's health coverage; expected claims costs amounts are based upon prior claims experience and how each company chooses to interpret that data.

At this time J. Kahl presented health plan design options to the Personnel Committee, upon after which that committee took action to approve plan designs for the 2014 health insurance renewal.

S. Kolling and the Health Insurance Board discussed raising the amount of the specific deductible, as a method to further lower fixed costs. The board considered the additional costs risks involved. S. Kolling explained a formula used by self-insured health plans that to help determine the appropriate amount for specific deductible coverage. He

recommended that the current specific deductible amount be retained for the 2014 renewal period. **Motion by D. Alleman, 2nd by J. Behling to retain the \$150,000 specific deductible for the 2014 health insurance renewal.** The Health Insurance Board discussed quotes from the three health coverage providers. S. Favorite recognized that the WCA quote was about \$50,000 higher than Auxiant, but suggested consideration of contracting with the WCA because of their involvement with county governments. WPS quoted the highest renewal costs. S. Kolling explained the process regarding how each quote was prepared and submitted. Auxiant and WCA include the cost of their wellness programs in their quoted prices. WPS will charge additional premiums for wellness services. Auxiant currently provides TPA health services for several Wisconsin Counties; HR managers polled in those counties spoke highly of Auxiant’s services. The Health Board discussed all of the cost differentials in the health coverage costs and decided that Auxiant provided the best overall health plan at the lowest cost. **Motion by D. Alleman, 2nd by J. Behling to approve the renewal of the 2014 health insurance plan with Auxiant. All voted aye. Carried.** The Health Board then discussed 2014 employee/employer contribution rates for the plan designs approved by the Personnel Committee. That committee approved offering three plan options as listed below

Plan 1: PPO

\$782.29 cost/month single	\$750 deductible	10% employee contribution
\$1,964.17 cost/month family	\$1,500 deductible	15% employee contribution

Plan 2 PPO

\$755.00 cost/month single	\$1,500 deductible	7.5% employee contribution
\$1,873.04 cost/month family	\$3,000 deductible	12.5% employee contribution

Plan 3 HSA

\$685.40 cost/month single	\$2,000 deductible	5% employee contribution
\$1,690.18 cost/month family	\$4,000 deductible	10% employee contribution
Vilas County HSA account single contribution - \$1,000		
Vilas County HAS account family contribution - \$2,000		

Projected 2014 health renewal fixed cost savings over current year fixed costs is \$240,165.36. This savings includes the employer costs of HSA deductible fund contributions. **Motion by D. Alleman, 2nd by J. Behling to approve 2014 employee/employer health insurance contribution rates. All voted aye. Carried.**

Letters and communications: Nothing presented.

Set next meeting date and time: The next meeting time and date remains to be determined.

Adjournment: The Chair adjourned the meeting at 12:21P.M.

Respectfully submitted.

David R. Alleman
 Vilas County Clerk

Minutes reflect the recorder's notations and are subject to approval by the appropriate board or committee.