

**Joint Commissioner/Council Insurance Committee Meeting  
July 17, 2018**

**Present:** Blake Bunner, David Gogel, Matt Knepper, Todd Ruxer, Aaron Benton, Steve Winsett, Jack Kroeger, Tom Brown, Auditor Autumn Winkler

**Absent:** Al Logsdon, Jim Seiler

Meeting was called to order by Blake Bunner at 4:00 P.M.

Bunner stated he wanted to give an update on the onsite clinics with North and South Spencer Schools. North Spencer School Corporation is happy with Tri-State and the onsite Nurse Practitioner and has signed another contract with them. South Spencer School Corporation is very pleased with Pro Care Health Spot and the clinic at Deaconess Clinic Reo. Bunner stated that our information was provided to Chad Perkins with Tri-State and Tammy Feldpausch with Pro Care Health Spot and they are supposed to be working on an option that might work for the county as a whole. The committee had discussed that they only wanted to implement this if it was convenient and serviced employees all over the county.

**Insurance Renewal – Franzman Insurance Agency/SIHO Insurance Services**

Dana Franzman explained an Executive Summary provided by SIHO of claims and savings from August 2017 through May 2018. This report details which tier of coverage accounts for the most claims, places of service, high dollar claims, preventative care and network savings. In the last few months we have experienced several very large claims which obviously impacted our renewal. There were 9 members with claims exceeding \$30,000.00. As of June 2018 \$638,264.07 has been filed with the reinsurance company for medical and pharmacy.

Carolyn Beck gave a presentation on TelaDoc a service that allows members to call in or video chat with a physician for non-emergency medical issues. Beck explained that primary care visits were the top utilized providers at 47% and this service would help lower the number of visits. Members could contact TelaDoc for coughs, sore throats, seasonal allergies, influenza, etc. The physician can then send in a prescription if necessary and an office visit will not be needed. The cost for TelaDoc is \$2.50/per member per month, so with 107 employees currently covered it would cost \$267.50/per month, total annual premium is \$3,210.00. Our paid primary care visits from August 2017 – May 2018 is \$107,846.00 for 1,525 visits. TelaDoc would not eliminate all primary care visits, but could provide a drastic savings if utilized. Dubois County implemented this service at the beginning of the year and is very happy with it. Knepper made a motion to recommend we try TelaDoc for 1 year. Benton seconded the motion, motion was approved.

**Insurance Bidding Process**

Winsett stated that he has been trying for a few years to get everyone on board with putting the insurance out for bid and getting fully insured quotes and has never been told why we aren't doing that. He feels that the next time the insurance is bid out this is something we should make sure is done. Winsett made a motion to get fully insured quotes the next time we bid out insurance. Knepper seconded the motion, motion was approved.

There has been discussion in previous meetings about bidding out the property and casualty insurance this year and if the committee wishes to proceed with that we need to start now. Brown stated he thinks it should be bid out and we should open it up to three brokers, Winsett and Gogel stated no it should be open to everyone. There was discussion about how the bidding process went last year when the health insurance was bid out and there were so many bidders. Many companies presented the exact same proposals, because there are limited underwriters and they were writing for all the companies. Gogel stated it should be opened to everyone and even though they are the same proposals you then look at the broker and admin fees. Ruxer made a motion to recommend the commissioners bid out the property and casualty insurance as an open bid for everyone. Brown seconded the motion, motion was approved.

Benton made a motion to adjourn. Knepper seconded the motion, motion was approved.

Meeting was adjourned at 5:07 P.M.

*[Handwritten Signature]*

President

Attest:

*[Handwritten Signature]*

Auditor, Autumn Winkler

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