

**Joint Commissioner/Council Insurance Committee Meeting  
January 15, 2019**

**Present: Blake Bunner, David Gogel, Matt Knepper, Todd Ruxer, Aaron Benton, Steve Haaff, Todd Grundhoefer, Tom Brown, Al Logsdon, Jim Seiler, Auditor Autumn Winkler**


Meeting was called to order by Blake Bunner at 4:30 P.M.


Bunner introduced our current broker Pete Franzman and explained that there has been continued discussion about fully insured versus self insured insurance coverage which Franzman will discuss with us. Franzman presented the monthly experience report from August 2018 – current and explained some of our high dollar claims and anticipated high dollar claims. We have 7 months at this point to recover from these claims before renewal, but we don't know what else may happen in that time. Franzman explained that when we get quotes for renewal our claims will definitely play a factor in the quote. There was discussion about the different aspects of self insured versus fully insured and what benefits each could provide. Gogel asked what would happen if there came a time when the county only had a specific dollar amount they could contribute; Franzman stated the remaining cost would have to be shifted to the member. Implementing more wellness incentives was discussed, which would benefit the member and the group. Franzman stated that if we want to make any changes to our deductibles, premiums or implementing a wellness program, January 1 would be a good time to make that change.

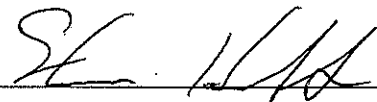
The next joint meeting was scheduled for March 19<sup>th</sup> at 6:00 P.M. following the council meeting. Franzman and Beck will come present the basics of the plan and explain the key terms used so everyone is informed and on the same page.

Seiler made a motion to appoint Blake Bunner as the Insurance Committee President. Brown seconded the motion, motion was approved.


Grundhoefer made a motion to adjourn. Ruxer seconded the motion, motion was approved. Meeting was adjourned at 5:05 P.M.

  
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President


Attest:  
  
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Auditor, Autumn Winkler

  
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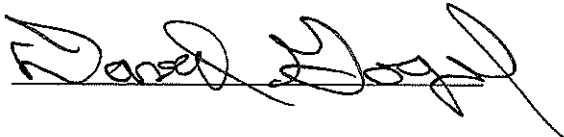
  
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