

**Joint Commissioner/Council Insurance
Committee Meeting
September 17th, 2019**

Present: Aaron Benton, Todd Grundhoefer, Blake Bunner, David Gogel, Steve Haaff, Matt Knepper, Jim Seiler, Tom Brown, Al Logsdon and Auditor Heidi Greene

Meeting was called to order by Council President Blake Bunner at 6:30 P.M.

Pete Franzman/Health Insurance

Dana presents the Executive Summary for August 2018 through July 2019. Total medical claims paid \$1,406,761.00 vs last year at \$1,653,232.00. Employees accounted for 42% of the claims at \$583,841.00 and 43% of the membership. Dependents accounted for 24% of paid claims at \$341,105.00 and 35% of the membership. 24% percent of claims were Inpatient Hospital at \$341,484.00 and Outpatient Hospital services represented 19% of the claims paid at \$273,683.00.

Dana states there were 9 total members that drove 49% of paid claims for the year.

The average discounts for Physicians claims were at 49%. The average discounts for Facility claims were 47%. Office visits by specialty paid dollars were \$104,762.00 vs \$128,923.00 last year. The ER visits ran about the same as last year. Dana states since we have introduced Teledoc it has almost paid for its self in the past 4 months.

Carolyn introduced the HSA options for a single deductible and family deductible. Coinsurance stays the same at 10%, 30%, 50%. The out of pocket maximum for single is \$6,750.00 and family \$13,500.00. She states a generous 28% would participate in the HSA.

Franzman suggests that a survey be done with employees before implementing this program. He states he feels with county employees there would be a very low participation.

Franzman states this Insurance Committee has made great strides in the past few years.

Brown questions if there should be a change in deductibles for smokers and non-smokers. He believes we should encourage healthy lifestyles. Brown requests that we make a decision on the deductibles on the smokers and non-smokers.

Franzman states he believes a meeting should be set next month to implement any changes in the deductible.

The next insurance meeting is set for October 15th, 2019 following the Council meeting.

Chris Middleton/County Insurance Coverage

Chris comes this evening to review and compare the county's insurance coverage. She states that until July 3rd we had a great year going. She states she wants to touch base on the cyber security.

Middleton states it is a must to have cyber coverage. The county is at the \$2,000,000.00 level and the county's cost for this coverage is \$5,057.00. She states in order for this coverage to be in effect all fire walls must be in place. If fire walls are not in place there will not be any coverage.

Middle also presents the 2018-2019 Comparison as presented.

2018 – 2019 Spencer County Insurance Comparison

	<u>2018</u>	<u>2019 (updated)*</u>
Property Values	\$23,122,860	\$23,330,396* (\$207,536 Increase)
# Autos	74	77 (Net 3 additions)
Auto Values	\$2,044,423	\$2,330,396* (\$285,972 Increase)
IM Values	\$2,701,561	\$2,992,934* (\$291,393 Increase)
Annual Premium	\$192,179 (incl. endorsements)	\$184,109 (\$8070 Decrease)

*Please note that all 2019 figures are based on current inventories & updated appraisals

Spencer County, Indiana ~ Recent Premium History

2012 /2013 ~ \$162,802
2013 /2014 ~ \$176,966
2014 /2015 ~ \$193,070
2015 /2016 ~ \$186,321
2016 /2017 ~ \$189,120
2017 /2018 ~ \$192,179
2018 /2019 ~ \$184,109


Middleton discussed the insurance coverage on vaccines. Until this year the state covered the county's vaccines. The County's coverage is for \$200,000.00 with a premium of \$2,024.38. This approval is to be signed on October 1st, 2019 at the Commissioners meeting.

Knepper made a motion to adjourn. Grundhoefer seconded motion, motion approved. Meeting was adjourned at 7:22P.M.



President

Attest:



Auditor, Heidi Greene



