

Insurance Meeting
October 27, 2020
Minutes – DRAFT Copy

Present: Nick Verhoff, Danny Kissell, Karl Lammers, Greg Williamson, Kerry Johnson, Don Horstman, Scott Mangas, Todd Schmutz, Jan Osborn, Mike Boaz, and from Huntington

Insurance: Kris Gerken

Absent: Nick Langhals Public Attendance: Dee Groman, OEA Labor Relations Consultant

The meeting was called to order by Dr. Jan Osborn at 1:00 pm.

Approval of Agenda

Mr. Lammers moved to approve the agenda without Executive Session. Mr. Boaz seconded the motion. All voted yes. Motion passed.

Approval of Minutes- Motion

Mr. Kissell moved and Mr. Verhoff seconded to accept the minutes of the 9-29-2020 meeting as presented. All voted yes. Motion passed.

Motion to Pay Monthly Bills

Verhoff & Company – September Fee - \$535.00

Huntington – November Fee - \$6,500.00

Lima Memorial Bus Physicals - \$150.00

Mr. Schmutz moved and Mr. Horstman seconded to pay bills as presented. All voted yes. Motion passed.

Financial Report -Motion

Reports were reviewed as follows: Investment report prepared by Mike Siebeneck of the ESC, Profit/Loss Statement prepared by Verhoff, and Huntington report by Mr. Gerken.

Mr. Gerken reported September as a positive month. Medical gains of \$405,013 and a dental gain of \$7,514. The Verhoff statement shows a cost increase for the same time last year of 19.46%.

- Cost per plan PPO \$1,583 PEPM and HDHP \$1,263 PEPM
- High dollar claimants over \$100,000 are 11, 5 of these being over spec stop loss and 23 claimants over \$50,000 for a net cost of \$2,561,034. At this time in 2019, our cost was \$1,467,863.
- Claim distribution shows employees-36%, spouses-37%, and dependents 27%.
- 91% of all expenses go back to medical, RX, and dental claims
- RX spending is trending down, but high-end scripts will be filled before the end of the year, pushing spending upward.
- Reviewed 5 year PEPM cost, typically the second half of the year sees an increase in plan expenses, and if this happens, we will close the year similar to 2018 cost.

Mr. Williamson moved and Mr. Johnson seconded to accept the financial report. All voted yes. Motion passed.

Wellness Fund

Mr. Gerken discussed the Wellness Fund of \$25,000 from MMO. The Health Fairs were both canceled, leaving us with excess funds. The flu shot cost can be applied to these funds but may account for approximately \$7,000. A total cost for flu shots will not be available until the December meeting. These funds will need spent by the end of the calendar year.

Mr. Gerken reported Ms. Druckemiller worked with Huntington's Wellness Team for additional suggestions. Those suggestions were presented to the group. Also, Dr. Osborn had contacted Kiwanis regarding scheduling a lab screening. Jim Heringhaus contacted Medi Labs, and with the COVID situation, they cannot provide labwork at this time. Ann Niese contacted Life Line Screenings for the possibility of cardiac screenings, and they are booking 120 days in advance. The group discussed options to utilize the remaining Wellness Funds.

Mr. Mangas moved, and Mr. Kissell seconded to have a set dollar amount of \$24 per enrolled employee on the medical plan to be given to each district to use on wellness activities that meet MMO's Wellness Fund Guidelines. The districts will submit their activity to Ms. Druckemiller for approval. Once approved the activity can occur and the invoice submitted to Ms. Druckemiller for reimbursement. All voted yes. Motion passed.

Open Enrollment Meetings and Contracts

Mr. Gerken offered Huntington's assistance with Open Enrollment. If you have questions or need information for your staff, please contact Ms. Ally Druckemiller.

Mr. Gerken stated a Medicare Audit resulted in some questions of primary payments on some claims. Medicare has contacted PCSIG Chairman, Dr. Osborn, with questions regarding these claims. Dr. Osborn has forwarded this information to Ms. Druckemiller who is working with MMO on a response for Medicare. Mr. Gerken will report to the group the final results. The PCSIG may have a small amount to pay back to Medicare on these claims.

Mr. Gerken, Ms. Druckemiller, Ms. Smith have been working with Dr. Osborn and Mrs. Niese on updating the renewal documents and Stop Loss contracts. Dr. Osborn has received numerous emails requesting signatures to put all contracts in place for next year.

Next Meeting Date

December 6th, 8:30 am at the Putnam County ESC.

Adjourn - Motion

There being no further business to discuss Mr. Lammers moved and Mr. Schmutz seconded to adjourn the meeting. Meeting adjourned at 1:33 pm.

Minutes taken by Ann Niese

Minutes reviewed by Kris Gerken and Dr. Jan Osborn