

LYON COUNTY AUDITORS OFFICE
October 29, 2019

ROCK RAPIDS, IOWA

Chairman Mark Behrens convened the adjourned session with Feucht, Koedam, Birkey, and Herman present. Motion carried assumes unanimous vote unless otherwise stated.

Amy Jurich and Gina Myers with IBC joined the meeting to present health insurance quotes for 1-1-2020. Also present were: Deputy Auditor LeAnn Krull, Sheriff Stewart Vander Stoep, Engineer Laura Sievers, Attorney Shayne Mayer. Due to an increase in medical claims costs, the County will need to change their plan design and employee contribution rates as of 1-1-2020. There were quotes requested from IGHCP, ISAC, Wellmark, Sanford, and Avera as well as a few others. Avera declined to quote due to not being able to be competitive. IGHCP and ISAC both declined to quote for 1-1-2020 but stated they remain open to quoting in the future. Rates were received from Wellmark and Sanford. While Sanford holds the lower premium, the network is also much more limited than the Wellmark plan. The Sanford plan excludes most Avera services. In discussion many items were talked about ranging from why the county has to offer an employee health insurance plan and to what extent, having a traditional plan with copays, having a high deductible plan with an HSA, and looking for guidance/recommendation from IBC on whether or not the current plan could remain in the black until 6-30-2020 without any changes. It is currently thought that the fund balance that would be left in the health insurance fund would be around \$330,000 at the end of the fiscal year if no changes are made as of 1-1-2020 and medical claims stay as they are. This amount really is not enough to withstand the upcoming 20/21 year without making adjustments to plan design and employee contributions. The Board asked IBC to request quotes for self funding with the Blue Choice network. Jurich stated that those quotes should only take about 4 days, but would expect them early next week.

The Board also talked about employee contribution amounts. These varied from doubling current contribution amounts to paying a percentage of the new premium. In talking with IBC, the standard/benchmark for employee contributions is around 20%. The Board asked the Auditor's Office to use the 20% amount and work up some numbers to see where that would put the fund balances if changes were made for 1-1-2020.

The Board will plan to meet again once the Blue Choice network quotes are received.

There being no further business there was a motion by Feucht, seconded by Koedam to adjourn. Motion carried.

ATTEST _____ APPROVED _____
County Auditor Chairman

NOTE: These minutes are as recorded by the Clerk to the Board of Supervisors and are subject to Board approval at the next regular meeting.