

**INSURANCE COMMITTEE MEETING
AUGUST 12, 2022 1:30**

ATTENDANCE: Chairman Justice Reggie Cullom; Justice Harbans Mangat; Justice Neil Burge; Justice Michael White; Justice Tobye McClanahan; Justice Rick Ash; Lipscomb Pitts Billie Heugel; County Clerk Janice Currie; Public Affairs Tom Henry; NEA Town Courier Revis Blaylock.

1. Meeting was called to order by Justice Cullom. Blue Cross wanted to wait until the end of the year to give quotes. Justice Cullom introduced Billie Ann Heugel from Lipscomb Pitts. Mrs. Heugel handed out information. Billie had been in the business for 23 years, 21 on the carrier or administration side. Moved back to Mississippi two years ago. Now worked as a broker consultant. Mississippi County was a client from 2009-2014 and again in 2020 with Qual Choice. Lipscomb Pitts was the largest independent agency in the country. A lot went into managing an employee benefit plan.

2. Day One Services- Financial Management. Evaluate & Monitor Rise, Manage Risk. Product evaluation: PEO, Fully Insured, Fully Insured w/HRA, Level Funding, Self-Funding (Captive), Self-Funding (ASO), Self-Funding (TPA), RBP. Day Two Services: Day to day team, wellness, compliance, communications, HR technology, HR service center, HR resource, more resources (medical director, voluntary benefits, executive benefits, retirement plan services, Globex International Group, integrated health concepts, HonestRX).

3. Claims for the County this year were upside down. Running over 100% loss ratio. Last year the County ran higher. Plans needed managing to be able to absorb costs. The County had a long history of losses but also had good years. Underwriting was not about what it was but what it was going to be. Arkansas Blue Cross's speciality pharmacy was out of control on fully insured and self-funded. Every year plans would be brought to the county showing the positives and negatives and recommendation. Wellness compliance was the number one thing for employers. Handled all employee communications.

4. The County was informed they could pay the Medicare payments for the Justices but found out they could not. Justice Ash wanted to know if Lipscomb Pitts offered a plan where it could be billed to the County. Quorum Court members were not able to be reimbursed when on Medicare for a supplement but could stay on the County insurance. Plans would be looked at but may not be feasible. Employers could not force an employee to take Medicare. Mrs. Heugel would look at the options.

5. Justice Cullom said the County was looking to be informed and make the right decision. Two other insurance companies had until next Friday to present a plan. Justice Cullom thanked Mrs. Heugel for her time.

6. Meeting adjourned.

Minutes submitted by: Cindy George