

**INSURANCE COMMITTEE MEETING
OCTOBER 27, 2020 11:00 A.M. ANNEX BUILDING**

ATTENDANCE: Chairman, Justice Bill Nelson; Justice, Howard Norvell; Justice, Molly Jackson; Justice, Betty Hepler; Justice, Michael White; Finance, Kelli Jones; Treasurer, Peggy Meatte; Collector, Susan Short; Harbans Mangat; Public Affairs, Steven Savage.

1. Meeting was called to order by Justice, Bill Nelson. Mid- year evaluation was done and were looking good. Numbers now were not good and larger than anticipated with a large increase. Meeting was turned over to Kelli Jones.

2. Mrs. Jones stated they met with Stephens via zoom. They presented the numbers for medical, dental, life and vision. Dental had increased slightly. Monthly premium \$6,427.00 to \$6,622.00. Original renewal rates for Qual Choice came in at a 17% increase. Stephens narrowed down the option to three. Qual Choice negotiated renewal. Option 1. 15% increase with no benefit changes. Monthly contribution \$177,650.00. Annual contribution \$2,131,801.92. Option 2. Qual Choice. 8% increase. Deductibles higher. Individual deductible \$1,000.00 to \$1,500.00. Family Deductible \$3,000.00 to \$4,500.00. Out of pocket individual \$3,000.00 to \$3,500.00. Out of pocket family. \$9,000.00 to \$10,500.00. Monthly contribution. \$166,717.00. Annual contribution. \$ 2,000,602.56. Option 6. Cigna. 6.7% increase. Deductible \$1,000.00. Family Deductible \$3,000.00. Out of pocket maximum (individual) \$3,000.00. Out of pocket family \$9,000.00. Same deductibles as Qual Choice plan the county had now. Monthly contribution. \$164,886.00. Annual contribution \$1,978,632.96.

3. Stephens provided spreadsheets for Qual Choice Option 2 and Option 6 Cigna. Differences between Qual Choice and Cigna. Stephens believed Cigna had the best benefits. Justice Nelson asked Claire if she could quickly compare the differences. Cigna made enhancements to the county's current plan. 20 Physical therapy, 20 speech/occupational therapy, 20 chiropractic, \$1,400.00 per device per ear every three years, infertility benefits, tobacco cessation. Disadvantage. Eye exams are not covered under Cigna in terms of a preventative visit. New cards would be provided for either Qual Choice or Cigna. Justice Norvell asked how Cigna compared to the insurance the county has now. Cigna has matched all co-pays, deductibles, out of pocket and made changes to favor the county. \$10,000.00 health improvement fund added.

4. Justice Norvell believed the County should change to Cigna. Staying with Qual Choice would pass more expenses to the employees. Justice Nelson wanted to stay with Qual Choice. The County has never had Cigna and there was no history. Kelli Jones stated we were at a 97% loss ratio. Justice White wonder if changing companies would be an inconvenience for the employees. Justice White asked Justice Nelson which option he was wanting to keep with Qual Choice. \$153,000.00 more to stay with Qual Choice at the same level. Justice Hepler liked Cigna. Justice Jackson asked if a buy down was available. Qual Choice was asked if they would give the same discount as Cigna. Stephens didn't believe they would come down. Stephens would be the broker for Cigna. Cigna was a fully insured company. Susan Short stated Qual Choice was slow to pay and Cigna backed by Gerber was worse.

5. Motion was made by Justice, Howard Norvell to move the County insurance to Cigna. Second was made by Justice, Molly Jackson. Motion passed and will go to Finance.

6. Meeting adjourned.

Minutes submitted by: Cindy George