

**INSURANCE COMMITTEE MEETING  
APRIL 23, 2021 ANNEX BUILDING**

**ATTENDANCE:** Chairman, Justice Aaron Fleeman; Justice, Molly Jackson; Justice, Cecil McDonald; Justice, Reggie Cullom; Justice, Betty Hepler; Justice, Michael White; Justice, Tobby McClanahan; Justice, Harbans Mangat; Finance, Kelli Jones; Stephens Insurance, Tom Kane, Claire Rhodes; Finance, Peggy Meatte; County Clerk, Janice Currie; ANC, Jim Shemwell; Economic Development, Clif Chitwood, Tamika Jenkins; Dennis Prude; Public Affairs, Steven Savage; Attorney, Jacob Holmes; NEA Town Courier, Revis Blaylock.

- 1. Meeting was called to order by Justice, Aaron Fleeman. Justice Fleeman introduced Tom Kane and Claire Rhodes from Stephens Insurance. Meeting was turned over to Mr. Kane.**
  
- 2. Claim history. History not available for 2019. 2020 the County was with Qual Choice. Medical and Pharmacy claims \$1,907,124.00. Premiums paid by employees \$1,978,881.00. Paid loss ration 96.4%. Low to mid 80's was what insurance companies looked for. Qual Choice quoted 17%. Cigna reduced to 6.5%. Medihop in 2019 was self- insured that used the Cigna network. The County was now with Cigna insurance and not self- funded. Justice Cullom asked how much pre approval Cigna required for CT's, MRI's. Premiums were not as important as coverage and what patients needed. What was in network and out of network. Cigna plan the County is with was as good as Blue Cross, Qual Choice. All insurance companies have pre approval policies. The County moved from Qual Choice to Cigna. The plans were better. Network was opened up. \$1,000.00 per person deductible. \$3,000.00 out of pocket. \$9,000.00 family, 3 times. Claims in 2020 were down due to COVID. Feb. thru May. Claims with Cigna 2021 running well. No large claims data available. Large claims with Qual Choice for 2020 were provided.**
  
- 3. Wellness incentives. Cigna set aside \$10,000.00 for Mississippi County to spend on preventive care. June=my Cigna Registration and Health assessment. \$25.00 reward. Ongoing=Wellness incentive to complete preventative screening \$25.00. Gift cards would be purchased. Justice Jackson made a motion to go with the wellness incentive. Second was made by Justice, Cullom. Motion passed. Go to Finance.**
  
- 4. 1094, 1095 reporting on insurance coverage. Consolidated Administrative Services would provide service. Kelli Jones stated the new software does not have the capability to produce the forms. \$1,700.00 to \$2,000.00 per year. Justice, Reggie Cullom made a motion to have CAS prepare and mail the forms for the 1094 and 1095. Second was made by Justice, Betty Hepler. Motion passed.**
  
- 5. Update on unpaid claims. Mr. Thomas stated they would mediate this summer. Lawsuit ending March 2022. Unpaid claims list had been provided. Negotiated price had been provided to the providers. Providers accept price could be paid without damaging the law suit. Negotiated price not accepted the County should not pay claims. Phone calls had started being made to providers. Negotiated price \$658,000.00. \$1.4 million original price. Mr. Thomas thought the County might receive the full negotiated price. Justice Cullom suggested the County pay to help the employees. Why was Performance Health not making**

**the phone calls. Justice Cullom stated three employees had filed bankruptcy from the unpaid medical claims. The County had insurance that did not pay claims twice. The County paid the first claims. Justice Jackson stated if the bankruptcy had gone thru the County had no reason pay their claims unless bankruptcy was taken back. Further investigation should be done. Justice Fleeman would contact Jeremy Thomas about concerns.**

**6. Meeting adjourned.**

**Minutes submitted by: Cindy George**