

HARDIN COUNTY BOARD OF SUPERVISORS
MINUTES - MONDAY, APRIL 15, 2019 – 1:30 P.M.
COURTHOUSE LARGE CONFERENCE ROOM

Chair Renee McClellan called the meeting to order. Also present were Supervisors, Lance Granzow and BJ Hoffman; Hardin County Engineer, Taylor Roll; Tom Schuetz with Group Services; Auditor Deputy, Tina Schlemme.

Schuetz presented a Total Cost Analysis comparing Wellmark with Apta Health. The Apta Health total admin costs were higher due to their care coordination module. It was discussed that the care coordination would help the patient if it is used, but a considerable amount of engagements with employees would be needed. Schuetz further explained that Apta requires pre-certification and works with the patient before where Wellmark is after the fact.

Schuetz stated the stop loss figures and explained that the specific stop loss amount is the risk for any one person on the plan, which is higher for Wellmark. He stated that the stop loss carriers could be shopped around for. He believes if the care coordinator is used, then a better stop loss rate could be obtained as there will be less risk. The total fixed costs were \$387,600 cheaper for Apta Health.

It was discussed that the Apta Health plan did not come with dental, but it could be bid out. Granzow stated he would like to see life insurance premium rates from Apta, including life you can take with you when employment is terminated. Granzow added that the county was thinking about going to PTO and providing a disability insurance, in which Schuetz stated he could obtain rates for that.

Schlemme stated she had concerns that the new Apta premium will be a large increase for those on the Blue Advantage plan, which majority of employees are on. Schuetz stated he will look at premium rates to compare with Blue Advantage, but if we stay with Wellmark, we will see a 12-15% increase in rates.

Hoffman stated that he would like to engage Apta Health and that he is not scared of United Health as a health insurance carrier. Hoffman exited the meeting at 2:40 pm.

Granzow stated he was concerned about the lasers shown on the analysis and asked for clarification that the two lasers totaling \$350,000 would be in addition to the specific stop loss fixed amount. Schuetz confirmed that it would be in addition, but he believes the care coordination helps reduce lasers. Schuetz explained that one of the two patients with lasers has a conditional procedure that could add an additional \$450,000 laser. Granzow added that he is not comfortable changing carriers with a potential savings of \$37,600 and the risk of additional lasers, including the potential additional laser of patient 1, could cost more money than Wellmark.

Granzow stated he would like to see what the costs would look like if the county went with a higher deductible but put money in an HSA. The Supervisors agreed they would like to see rates for a \$750 deductible and a large deductible around \$2,500-\$3,500 with an HSA. They would also like to see Apta rates with a no laser contract.

Schuetz stated he will run the numbers for the dental, life and short-term disability insurances, as well as, the Apta premiums as discussed. He added that the set-up process with Apta is time consuming, so if they wanted July 1 as possible start date, a decision will need to be made. Granzow stated he is not comfortable making a decision until he sees more numbers as discussed.

Granzow moved, McClellan seconded to enter into closed session pursuant to Code of Iowa 21.5(1)(a). Roll call: Ayes, Granzow and McClellan. Nays, none. Motion carried.

Following discussion, Granzow moved, McClellan seconded to return to open session. Roll call: Ayes, Granzow and McClellan. Nays, none. Motion carried.

The meeting was adjourned.

Reneé McClellan, Chair
Board of Supervisors

Jessica Lara
Hardin County Auditor