

**Minutes of Meeting
Human Resources:
Alliant Health & Benefits
January 30, 2019
1:00 p.m.**

The Kootenai County Board of Commissioners: Chairman Chris Fillios, Commissioner Bill Brooks and Commissioner Leslie Duncan met to discuss the following agenda item. Also present were Treasurer Steve Matheson, Human Resources (HR) Interim Director Kimberley Buffin, HR Generalist – Benefits & Compensation Dorothy Cross and Deputy Clerk Tina Ginorio. Also present were Alliant Employee Benefits Consultant Scott Burkhardt, Alliant Vice President of Analytics David Smith and Alliant Account Executive Brian Magney.

- A. Call to Order:** Chairman Chris Fillios called the meeting to order at 1:02 p.m.
- B. Changes to the Agenda (Action):** There were no changes to the agenda.
- C. Business:**

Alliant Health & Benefits (Discussion)

Alliant Employee Benefits Representative Scott Burkhardt introduced Vice President of Analytics David Smith and Account Executive Brian Magney. He announced their purpose in this meeting was to give the new Commissioners a presentation describing Alliant and its services to the County. He began with a description of Alliant as a company, their overall number of clients across the country and other vital statistics.

Mr. Smith then offered a definition of a self-funded plan: “one in which the employer assumes the financial risk for providing healthcare benefits to its employees.” He added that the County paid a fixed monthly premium, as well as monthly administrative and stop loss costs, and then paid claims as they occurred. Mr. Smith explained the difference between fully insured and self-funded plans in detail and described the role of Regence in the County’s plan. He went on to describe the role of a stop loss carrier in the County’s coverage on both the individual plans and the aggregate of the County’s coverage.

Treasurer Steve Matheson inquired whether the federal government offered backing to insurance companies as FDIC (Federal Deposit Insurance Corporation) covered banks. Mr. Burkhardt said the government did not provide protection for insurers in that same way.

Mr. Burkhardt then listed all the carriers and coverage for the County:

- Regence Medical and Prescription Drug
\$600 individual deductible, 20% coinsurance, \$2,750 maximum individual out-of-pocket
- Delta Dental one of two dental options
\$50 individual deductible, \$1,250 individual annual maximum benefit

