

Minutes of Meeting
Health Insurance – Alliant FY21 Budget Review
July 15, 2020
1:00 p.m.

The Kootenai County Board of Commissioners: Chairman Chris Fillios, Commissioner Leslie Duncan and Commissioner Bill Brooks met to discuss the following agenda items. Also present were Clerk Jim Brannon, Chief Deputy Clerk Jennifer Locke, Finance Director Dena Darrow, Staff Accountant – Budget Michelle Chiaramonte, KCSO Captain Kim Edmondson, KCSO Administrative Assistant Tamara Exley, Chief Deputy Coroner Lynette Acebedo, Human Resources (HR) Director Sylvia Proud, HR Generalist – Benefits & Compensation Dorothy Cross, BOCC Communications Manager Nancy Jones, BOCC Senior Business Analyst Nanci Plouffe and Deputy Clerk Tina Ginorio. Also present were Alliant Employee Benefits Representatives David Smith, Scott Burkhardt and Koko Brockhoff. Commissioner Brooks and Ms. Exley were present via teleconference.

- A. **Call to Order:** Chairman Chris Fillios called the meeting to order at 1:03 p.m.
- B. **Changes to the Agenda (Action):** There were no changes to the agenda.
- C. **Business (Action):**

Scott Burkhardt and David Smith from Alliant Insurance Services will Review FY21 Health Insurance Options as Part of Ongoing Budget Deliberations

Alliant Employee Benefits Representative David Smith presented the Performance to Budget figures for the full year and eight month projected costs for 2020 as compared to the actual costs for the first eight months of 2020. He reviewed the projected costs for FY2021 and noted that they were predicting about a 3.8% total increase in cost to the County. He also described the potential COVID related expenses for the 2020-2021 renewal, including testing, inpatient treatment and medications. He pointed out that there would be certain reductions which might partly offset these costs, such as delays in seeking elective procedures.

Alliant Employee Benefits Representative Scott Burkhardt described the Alliant SAFE (Strategic Actions for Employees) Program. He noted that new chains of supply for tests and supplies were being developed, in addition to what is available through Panhandle Health. He remarked that this was something they could discuss in the future.

Mr. Burkhardt addressed the Commissioners' interest in investigating the savings opportunities through the limited Kootenai Care Network. He remarked that the idea seemed to have merit, but they would want to be careful not to lock themselves in to a restricted list of providers who might not always offer the lowest prices. He said Alliant would continue discussions with Kootenai Care.

Mr. Smith presented a number of other possible savings the County could explore: drug switch, avoidable emergency room visits, avoidable hospital admissions, site of care optimization for injectables, surgery and imaging, care efficiency improvement for

diabetes and compassionate allowances. He described the plan changes these would entail, the possible savings amounts and possible drawbacks.

Mr. Burkhardt stressed that employee education was a vital component of reducing costs, as well as helping employees seek better care.

Mr. Burkhardt announced that the County would be receiving a stop-loss refund from Regence in the amount of \$86,609.30.

Mr. Burkhardt listed their recommendations for the 2020-2021 renewal. He said they suggested transferring Life/Disability/Voluntary products from Unum to Standard, with a predicted savings of about \$32,000. He remarked that Delta Dental, VSP and Alliant were all asking for no increase in their administration rates, with two year rate guarantees. He stated that they were recommending no major changes for medical, dental or vision benefits or for employee contributions. He said they did suggest implementation of an employee education campaign targeting savings opportunities through monthly newsletters and quarterly webinars.

Mr. Burkhardt announced that Alliant would like to begin offering voluntary pet insurance through Liberty Mutual. He noted that this had been very popular when offered elsewhere.

Commissioner Leslie Duncan moved that the Board authorize the change from UNUM to Standard products, as described. Commissioner Bill Brooks seconded the motion. There being no further discussion, Deputy Clerk Ginorio called the roll:

Commissioner Brooks: Aye
Commissioner Duncan: Aye
Chairman Fillios: Aye

The motion carried.

- D. Public Comment:** This section is reserved for citizens wishing to address the Board regarding a County related issue. Idaho Law prohibits Board action on items brought under this section except in an emergency circumstance. Comments related to future public hearings should be held for that public hearing.

Commissioner Duncan asked whether HSA (Health Savings Accounts) was something that could be included in the education program.

Mr. Burkhardt indicated this could be done. He said that they were actually considering an HRA (Health Reimbursement Account) instead, to allow a better prescription drug benefits. He described the differences between an HSA and an HRA.

E. Adjournment (Action): Chairman Fillios adjourned the meeting at 1:54 p.m.

Respectfully submitted,

JIM BRANNON, CLERK

CHRIS FILLIOS, CHAIRMAN

BY: _____
Tina Ginorio, Deputy Clerk
