

**Troy Township
Health Insurance Committee Meeting Notes
Thursday, April 3, 2014
5:15 p.m.**

Committee Chairman Brett Wheeler called the meeting to order at 5:15 p.m.

The Pledge of Allegiance was led by Steve Orlando.

In attendance:

Supervisor Joseph D. Baltz	Trustee Brett Wheeler (Chairman)
Assessor Kim Anderson	Collector Kristin Dawn Cross
Administrator Jennifer Dylak (acting as Secretary)	

Chairman Wheeler stated that the purpose of the meeting was to review renewal options with Humana for the Township's July 1, 2014 renewal and to compare pricing with other carriers.

Steve Orlando from the Candos Agency was present as was Trustee Larry Ryan. No other citizens or guests were present therefore there would be no citizen comments.

Mr. Orlando noted that the Township's health insurance is carried with Humana with a July 1st renewal date. Renewal prices have not been received yet but are expected around May 1st. Mr. Orlando reviewed the past insurance plans, the current plan, the current HRA structure, and the 2013 HRA utilization.

Mr. Orlando recommended that considering the premium savings and the savings on the HRA utilization, that the high deductible, 100% coverage, PPO plan with the HRA is his recommendation for the Township's renewal. Should the renewal pricing come in at a significant increase, Mr. Orlando presented other plan options with Humana, BlueCross BlueShielded, Aetna and United Health Care. Humana has notified the Township that they can renew their current pre-Affordable Care Act plan through the 2016 plan year but any change outside of that plan will need to be to an Affordable Care Act compliant plan. The Township's current plan has a \$3,000 individual deductible with 100% in network coverage after the deductible is met; with the Township paying the first \$2,000 via the HRA. Humana's ACA plan closest to the Township's current plan has a \$2,000 deductible with 80% coverage after the deductible is met with an additional \$3,000 maximum out of pocket.

Mr. Orlando confirmed that any ACA fees will be built into the plan premium regardless of whether or not it is a pre-ACA plan or an ACA compliant plan.

Mr. Orlando presented a BCBS ACA plan that might be an option if the Township is not satisfied with Humana's renewal premium. The BCBS plan is an HRA compatible plan, is a PPO, and has a \$2,500 deductible with 90% coverage after the deductible is met with an additional \$1,000 maximum out of pocket.

The ACA rates quoted are pretty firm rates as there is no medical underwriting on ACA compliant plans. Mr. Orlando recommended that if the Human renewal pricing is reasonable, stay with Humana. If the pricing is not reasonable, then consider the BCBS plan.

Chairman Wheeler asked if Mr. Orlando has any negotiation power with regards to rate increases. Mr. Orlando noted that Humana is a carrier that is willing to negotiate but he would need competitive pricing on a comparable plan with another carrier in order to do so.

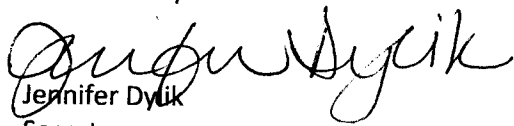
Administrator Dylak suggested that an employee meeting be held to gather feedback and input from employees on utilizing the HRA portion of our current plan. Dylak will coordinate this meeting with the employees and Mr. Orlando.

Motion made by Supervisor Baltz; seconded by Assessor Anderson that if the renewal from Humana is less than 10% it will be up to Chairman Wheeler if another committee meeting is needed. If the renewal increase is over 10% another committee meeting will be scheduled. Motion carried.

Chairman Wheeler asked for any other new business. No other new business was presented.

Motion made by Supervisor Baltz; seconded by Clerk Cross to adjourn at 5:36 p.m. Motion carried.

Submitted by:


Jennifer Dylak
Secretary