PROCEEDINGS OF THE COUNTY BOARD

AT A SPECIAL MEETING OF THE COUNTY BOARD MEMBERS OF CHRISTIAN COUNTY ILLINOIS, BEGUN AND HELD AT THE CHRISTIAN COUNTY COURTHOUSE IN TAYLORVILLE, ILLINOIS ON **August 29, 2024**ATTEST: JODIE L. BADMAN, COUNTY CLERK

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The following proceeding had and entered at large upon the records of said Board, which is done accordingly in the following words and figures to wit;

Chairman Bryan Sharp called the board meeting to order at 6:00 p.m. and led the Pledge of Allegiance. Clint Epley led Invocation this evening.

ROLL CALL

The roll call, by Chief Deputy County Clerk Kayla Asmussen, showed the following: David Buckles, Linda Curtin, Ken Franklin, Clint Gabriel, Miranda Langen, Vicki McMahon, David Puccetti, Bryan Sharp, Thomas Snyder, Jr., Mike Specha and Jean Vandenbergh as present. Timothy Carlson, Clint Epley, Ray Koonce, Venise McWard, and Clayton Walter were absent. A quorum was had to hold the meeting.

PUBLIC COMMENTS

Chairman Sharp asked if there was any comments from the public and there were none.

BUSINESS

Chairman Sharp asked the floor for a motion to change the agenda to allow the County Engineer Position and Job Description to come before the Health Insurance Renewal and Plan Options. Vicki McMahon made a motion to change the agenda to allow the County Engineer Position and Job Description to come before the Health Insurance Renewal and Plan Options. Mike Specha, second. A roll call polled all ayes. Motion carried.

Next Sharp stated that the County Engineer position advertised for some time with no results. He stated that that position is in a competitive field and everyone (companies) are struggling to get candidates. The job description was modified during the last County Board meeting to set the starting salary at the maximum that was allotted with room for negotiations.

Cliff Frye, the current County Engineer, addressed the Board and stated the he and Chairman Sharp reviewed the Illinois State Statutes regarding the County Engineer qualifications. He thinks there is a little bit of flexibility in the qualifications. Frye also discussed different avenues of position advertising to explore. Sharp stated that he and the Board Secretary, Liz Hile, would discuss the different advertising avenues and let Frye know their thoughts.

Mike Specha made a motion to approve the changes as presented for the County Engineer job description, Ken Franklin second. No discussion. A roll call polled all ayes. Motion carried.

Next on the agenda was the Health Insurance Renewal and Plan Options with HOPETrust. Representatives from Snedeker Risk Management, the agent, were on hand to discuss with the Board. Chairman Sharp advised the Board that there would be an increase in premiums, but reminded them all that the last time a contract was written was eighteen (18) months earlier and in normal chain of events, there would have been two (2) contracts negotiated.

Sharp also reminded the Board that by going with HOPETrust, the County was given multiple options. There is one plan that must be offered to employees per labor agreements, but the County has other plan options to offer as well. Sharp stated that he asked representatives from Snedeker to come before the Board this evening to explain the other options that were available. He said that the renewal rates now from eighteen months ago are not sustainable for the County to subsidize the employees' health insurance.

Kevin Kern, with Snedeker, was first to address the Board with an update. He informed the Board that he believed that this is a long-term goal. They want to collaborate with the County on behalf of the taxpayers as well as giving the employees the best benefits possible that work best for them and their families.

Kern explained the rate information that was handed out to Board members. He stated the first plan on the list was the Traditional Major Medical Plan, to which the Chairman referred to earlier as a must per labor contracts. This plan has a deductible of \$250. Kern mentioned that offering a second HSA compatible plan was a good idea. The HSA works a little bit differently and may not be embraced or accepted, but the renewal rate on this is considerably less in terms of increase. There are currently about a dozen employees already on this plan. The third plan is Health Reimbursement Plan. Kern stated this option would not be for everyone, but for those that have other group major medical coverage through some other source.

Kern stated that 80% of their current providers are on the Preferred Network list for the Traditional Major Medical plan. This saves the County money in reimbursements.

Next representative to speak was Jacob Janssen. Janssen discussed the rate sheet with the Board and stated that it is about a 9% increase over an eighteen (18) month period. He stated that the County was one of the lowest rate increases in the HOPETrust, overall.

Janssen brought up the Qualified High Deductible Plan that the County is offering and wondered how to come up with a solution to make renewal of these plans better for the County. He thought increasing HSA funds in that plan would make it more sustainable. This plan can be customized by the County to suit their needs. Janssen feels this plan would be more stable in the long-term if the County's portion went from \$1,500 to \$2,000. The idea of less cost out of the employee's paycheck for premiums and an additional \$500, hopefully would persuade employees to switch to the Qualified High Deductible Plan from the Traditional Major Medical Plan. Mike Specha had questions about what employees currently are paying for premiums on the Major Medical and what they would be paying if they switched to the QHDP. Liz Hile replied that they currently pay 10% for Major Medical but would be paying \$1,650 for QHDP. There was discussion about raising the employee's \$250 deductible on the Traditional Major Medical. Chairman Sharp stated that keeping it at \$250 was not sustainable and he would do what was necessary to get that raised. Liz Hile spoke to say that the get that raised, there would need to be negotiations with the union contracts and that could take some time. Sharp said that is why the County was looking at the QHDP with the HSA and figuring out how to promote it to get employees to switch. Specha gave a scenario to where a relatively healthy employee has the choice to have a Major Medical with \$250 deductible for \$82/month or take all of the exposure for a QHDP for \$74. He said most would still go with the Major Medical for the \$7 extra per month. Janssen replied that possibly taking the employee premium percentage down to 5% might be more enticing to get employees to switch. Thomas Snyder, Jr. asked the Chairman if it would be beneficial to have Snedeker representatives come speak with the employees again. Liz Hile stated that our goal tonight was to get the Board's blessing on what should be offered at open enrollment so that we can be prepared.

Janssen stated that an education session would be needed in order to get employees to switch over to a QHDP. Chairman Sharp stated that in his opinion, with the \$250 deductible, employees do not care where they go, how much it costs or how much it costs the insurance company. Insurance costs are increasing and figuring out whether or not it is sustainable. Sharp stated that this is why Snedeker is working for the long-term and we as a County need to be making the employee a consumer to realize what costs are associated.

Ken Franklin asked about how many employees are utilizing preferred providers. Janssen stated about 45%-50%, but stated that the \$250 deductible is helping steer employees not to utilize preferred providers.

Miranda Langen asked whether there were individual deductibles under the QHDP for employee and spouse. Janssen stated that if it was a \$3500 deductible, that rate would double to \$7000 for spouse. He stated that maybe if there was an increase for single, there should be an increase for family as well. This would be a savings from an HRA.

Chairman Sharp would like the Board to take action tonight, so that Liz Hile could start getting things ready for open enrollment in October.

Thomas Snyder, Jr. went to make a motion and Liz Hile interjected with a summarization of what was discussed: For the Qualified High Deductible Plan-HAS and the Health Reimbursement Plan, the only employee contribution would be 5% and the employee would pay 100% dependent coverage. The County would provide in the HSA for the employee only, \$2,000 annually, with \$1,500 funded in January and \$500 funded in July. For dependents, County would fund, with employee coverage, \$3,000 annually, with \$1,000 being funded in January and \$1,000 funded in July. New hires that start on 1/1/2025 or later, if they have coverage on another plan, that plan would be enforced to where they would decline coverage or be enrolled in the HRP Plan. Right now, if they we allow coverage in two places where in the future the County could deny. Ken Franklin thought that the funds should be frontloaded in January. Liz Hile said that she has had success with new hires not getting frontloaded.

Dave Buckles made a motion to accept the health insurance renewal with HOPETrust from January 1, 2025 through December 31, 2025. Ken Franklin second. A roll call vote polled the following: David Buckles, Linda Curtin, Ken Franklin, Clint Gabriel, Miranda Langen, Vicki McMahon, David Puccetti, Bryan Sharp, Thomas Snyder, Jr., Mike Specha and Jean Vandenbergh. Motion carried with (11) ayes, (0) nay. Motion carried.

Dave Puccetti made a motion to approve the Quality High Deductible Health Plan/HSA Plan where the employee will pay 5% of the monthly premium, they will continue to pay 100% of dependent coverage, with the County funding on the employee level, \$2,000 annually into their HSA (\$1,500 funded in January and \$500 funded in July), for any coverage above the employee only plan, the County will fund \$3,000 annually into their HSA (\$2,000 funded in January and \$1,000 in July). Additionally for the HRP plans, the employee will pay 5% of the monthly premium with the plan document being followed for any employee that has coverage with another plan, new hires that start on 1/1/2025 or later, will need to enroll in the HRP plan or they can decline coverage. Linda Curtin second. A roll call vote polled the following: Linda Curtin, Ken Franklin, Clint Gabriel, Miranda Langen, Vicki McMahon, David Puccetti, Bryan Sharp, Thomas Snyder, Jr., Mike Specha, Jean Vandenbergh and David Buckles. Motion carried with (11) ayes, (0) nay. Motion carried.

Chairman Sharp stated that at the previous Board meeting brought questions and concerns about the Black Diamond Solar project. He stated that he and Blake Tarr had met with their representative and would update everyone later.

David Puccetti made a motion to adjourn until the next County Board meeting on September 17, 2024. Mike Specha second. A roll call polled all ayes. Motion carried.