

**HEALTH INSURANCE TASKFORCE**  
**THURSDAY, AUGUST 1, 2019 4:00 PM**  
**JACKSON COUNTY SHERIFF'S OFFICE CONFERENCE ROOM**

---

Call to Order (4:05 PM)

Members Present: Duty, Erbes, Hagston, Mueller, Stanton, Stokes and Wilburn

Also Present: Liz Hunter, Robert Burns, Mary Beth Varner, Rhett Barke, Jerme y Noelle, Alison M ileur, Kenton Schafer, Kevin Ke rn, Alex Snedeker, Jason Boothe, Jacob Janssen, Howard Danzig, Melody Hill, Katelyn Kemp-Elder, Marla Kay Dallas, Josh Barringer, Craig Harju, Bobby Smith, Justin Gibbs, Kyle Serudling, Ron Bohm

---

Approval of Minutes

- I. [19-4291](#) July 8, 2019 Minutes  
A motion was made by Health Department Non-Bargaining Representative Hagston, seconded by AFSCME Circuit Clerk Representative Duty, to approve the July 8, 2019 minutes as presented. The motion carried by unanimous vote.
- 

Old Business

- II. [19-4292](#) Future meetings  
This will be addressed at the end of the meeting.
- 

New Business

- III. [19-4293](#) HOPE Trust update  
Snedeker began by reviewing the list of other counties in the HOPE Trust pool and that Snedeker works for HOPE Trust. He went on to point out that Jackson County is the most challenging account they have had to work with and he will leave the Task Force with some questions they need to answer before moving forward. Snedeker then took the time to explain to the Task Force: the County has a calendar year deductible but the insurance policies do not follow this; what lasering is and what it means for the County; what Stoploss is and how it should work, then he explained how the County's is not standard and how it has cost the County additional money each year because it only covers 12 months and does not cover any run out, he concluded by wondering why the County has a plan like this and why stoploss did not reimburse in the manner they are designed to. Snedeker then moved on to explaining how the HOPE Trust could help the County. They can take over on 12/1/19 and build a plan to cover the employees for one month so they do not have to restart their deductibles for one month. Then on 1/1/20 the County will move into HOPE Trust. They will cover the run out after 11/30/19 and bill the county. There are no lasers with HOPE Trust. The Trust does not have dental/vision but if the county wants to keep what they have the Trust can administer it for the County. Snedeker emphasized that it would be important for the County to pay off all the claims they can by 11/30/19 in order to capture any stoploss. Erbes asked about the requirements for terminating HOPE Trust if the County wanted to go with someone else next year. Boothe stated that the County is in an intergovernmental agreement which can be terminated at anytime and the County would only be responsible for paying off their claims. The Task Force discussed employee premium amounts and whether that would change. Burns asked what the timeline would be for implementing the HOPE Trust plan; soon
-

**HEALTH INSURANCE TASKFORCE**  
**THURSDAY, AUGUST 1, 2019 4:00 PM**  
**JACKSON COUNTY SHERIFF'S OFFICE CONFERENCE ROOM**

---

within the next 30 days to get everyone signed up for both plans. Barke voiced some concerns over doing an RFP with the termination deadlines required for the different County contracts and with covering the run out. Danzig asked to be given time to respond. He began by speaking about the misconceptions with terminology and that even with a stoploss contract longer than 12 months the County would always have to pay extra. He then stated that lasering is a great tool to use to keep the premium costs down. Danzig then discussed that middle men are the real cost to healthcare and that the 12 month stoploss contract was done by design to keep the insurance premium costs low and that if the County wanted different stoploss then they could have done that during renewal any year they wanted. Hunter asked why the Board was not told what the 12 month stoploss contract meant and Danzig said he has tried to have some conversations with Board members in the past but nothing was done. Danzig then handed out a folder with information that was quickly picked up by staff. Danzig suggested the county take a six month policy with him so they have time review all of the information and they could do an RFP. Barke again expressed concerns with the RFP needing additional items added to account for the union contracts, the one month of coverage and the run off. The decision of the Task Force is to suggest to the Board that they go with HOPE Trust. Snedeker reminded the Task Force that decisions on the employee costs for dependent and family coverage and the HSA contribution amounts need to be made before they can proceed. Hunter indicated that those decisions would be made at the Board meeting.

IV. [19-4294](#) RFP update

---

**Adjourn (6:02 PM)**

The next Health Insurance Taskforce meeting is scheduled for August 8, 2019 at 4pm.  
Mueller moved and Stokes seconded to a djourn, motion carried.