

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

JANUARY 14, 2021 MEETING

6:30 PM

1. Called to order at 6:30 PM
Attendees: Craig Taylor, Bob Netemeyer, Larry Johnson, Nelson Heinzmann, Bill Schmaltz of Einstein
2. Presentation of winning employee of the Teladoc incentive drawing: Miranda Campbell of the Sheriff's Office
3. Bill Schmaltz gave reports (see attached)
4. Discussed future options for employee health offerings
5. Nelson gave monthly reports (see attached)
6. Next meeting February 8, 2021 at 7:00 pm
7. Adjourn: 2:30 PM

Next Meeting Feb 8 @ 7:00 AM

Nelson Heinzmann
Chairman

Clinton County Insurance Committee Meeting Minutes

2 /8/ 2021

- 1) Meeting called to order at 7:00 p.m.
All committee members present. Also present: Bill Schmaltz-Einstein
- 2) Financial Information not available due to security breach
- 3) The county health insurance experienced another good month with total claims \$31,140.81; RX rebates to the county \$2,724.00
- 4) Update on county building appraisals from Dan Imming followed the meeting by email
- 5) Adjourned at 7:22 p.m.

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

MARCH 8, 2021 MEETING

7:00 PM

1. Called to order at 7:00 PM
All members present with Mike Skrieker on the phone.
2. Bill Schmaltz(IPMG) gave update on health/claims, etc.
3. Another good month with Health Insurance
-without reimbursement 12.99% under budget
-with reimbursement 30.99% under budget
4. Imming Insurance Agency and ICRMT gave a presentation regarding questions on the recent county building and contents appraisals.
5. ICRMT representatives gave update on services they offer including legal services that are available to the County as a part of the policies in place.
6. Discussion was held of identifying health benefits by department.
7. Next meeting April 12, 2021 at 7:00 pm
8. Adjourn: 8:05 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

APRIL 12, 2021 MEETING

7:00 PM

1. Called to order at 7:02 PM
2. Members present: Craig Taylor, Dennis Middendorff, Brad Knolhoff, Bob Netemeyer, Mike Strieker, and Nelson Heinzmann. Also present: Larry Johnson, Ken Knolhoff and Bill Schmaltz (IMPG).
3. Bill Schmaltz (IPMG) gave update on health/claims, etc. Schmaltz reported that county had experienced another positive month.
 - a) Pharmacy down 69% compared to last year
 - b) Medical utilization down 39% compared to last year
 - c) Total costs down 39.84% compared to last year
 - d) Rx Rebate for March: \$4,431.50
 - e) Aggregate 52.48% of expected
4. Annual renewal of health insurance discussed at length
5. Motion by Dennis Middendorff, seconded by Brad Knolhoff to change to Fair American Insurance for carrier for savings of 33.17% compared to current contract. Motion carried unanimously.
6. No further old or new business presented
7. Next meeting May 10, 2021 at 7:00 pm
8. Adjourn: 8:05 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

MAY 10, 2021 MEETING

7:00 PM

1. Called to order at 7:00 PM
2. Members present: Craig Taylor, Dennis Middendorf, Brad Knolhoff, Bob Netemeyer, Mike Strieker, and Nelson Heinzmann. Also present: Larry Johnson, Ken Knolhoff, Bill Schmaltz (IMPG) and Kay Thole (Wellness Committee).
3. Kay Thole informed the committee of plans to get more involvement in their wellness activities. A request of \$2,200 was made and the committee is forwarding the request to the Finance Committee.
4. Bill Schmaltz (IPMG) gave update on health/claims, etc.
 - a) Pharmacy down 68% compared to last year
 - b) Medical utilization down 28% compared to last year
 - c) Claims and Fees down 38% compared to last year
5. County YTD updated Expenses 9.38% under budget
Expenses with Reimbursements 7.05% under budget
6. Discussion about COBRA rates and retiree rates forwarded to Personnel Committee and Finance Committee.
7. Discussion about adding Board Members (if desired) to County Health Group Insurance Plan. Discussion to be continued in Reorganization Committee.
8. Next meeting June 14, 2021 at 7:00 pm
9. Adjourn: 8:25 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

JUNE 14, 2021 MEETING

7:00 PM

1. Called to order at 7:10 PM
2. Members present: Craig Taylor, Brad Knolhoff, Bob Netemeyer, Mike Strieker, and Nelson Heinzmann. Also present: Bill Schmaltz (IMPG).
3. Committee approved minutes of May 2021 Insurance Committee meeting.
4. Einstein Reports show:
 - a) Costs down 23% compared to last year
 - b) Pharmacy down 33%
 - c) Fixed costs down 36%
 - d) Claims down 9.4%
5. Discussed ICRMT credit following their audit findings.
6. Insurance without reimbursements 8.58% under budget
Insurance with reimbursements 42.9% under budget
7. Next meeting July 12, 2021 at 7:00 pm
8. Adjourn: 7:50 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

JULY 12, 2021 MEETING

7:00 PM

1. Called to order at 7:15 PM
2. Members present: Craig Taylor, Bob Netemeyer, Dennis Middendorf, Mike Strieker (via phone conference), and Nelson Heinzmann. Also present: Bill Schmaltz (IMPG).
3. Committee approved minutes of June 2021 Insurance Committee meeting.
4. Einstein Reports show:
 - a) Costs down 28% compared to last year
 - b) Pharmacy up slight compared to last year
 - c) Claims down 33% compared to last year
 - d) Total Fees down 37% compared to last year
5. Bill discussed employee concern about co-pay for Intern visit.
Approved amendment to limit such visit to \$20 co-pay.
6. Insurance without reimbursements 16.05% under budget
Insurance with reimbursements 44.0% under budget
7. Next meeting August 9, 2021 at 7:00 pm
8. Adjourn: 7:56 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

AUGUST 9, 2021 MEETING

7:00 PM

1. Called to order at 7:00 PM
2. Members present: Craig Taylor, Bob Netemeyer, Dennis Middendorf, Mike Strieker, Brad Knolhoff, Nelson Heinzmann and Larry Johnson. Also present: Bill Schmaltz (IMPG), Dan and Cody Imming of Imming Insurance.
3. Committee minutes from July 2021 Insurance Committee meeting not available; to be approved at the September meeting.
4. Einstein Reports show:
 - a) Costs down 34% compared to last year
 - b) Pharmacy down 5% compared to last year
 - c) Claims down 40% compared to last year
 - d) Fixed costs down 26% compared to last year
5. Dan Imming discussed:
 - a) Benefits of ICRMT
 - b) Explained Cyber Security Coverage
 - c) Check from ICRMT for Sheriff's Department Grant
6. Insurance without reimbursements 23% under budget
Insurance with reimbursements 48% under budget
7. Next meeting September 13, 2021 at 7:00 pm
8. Adjourn: 7:50 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

SEPTEMBER 13, 2021 MEETING

7:00 PM

1. Called to order at 7:00 PM
2. Members present: Craig Taylor, Dennis Middendorf, Mike Strieker, Brad Knolhoff, Nelson Heinzmann and Larry Johnson. Also present: Bill Schmaltz with Einstein Consulting
3. Approved minutes from July and August meetings
4. Einstein Reports show:
 - a) Total costs down 29% compared to last year
 - b) Pharmacy up 7% compared to last year
 - c) Medical claims down 33% compared to last year
 - d) Fixed costs down 33% compared to last yearNote: Total costs this plan year are second lowest in 16 years.
5. Health Insurance without reimbursements 28% under budget
Health Insurance with reimbursements 51% under budget
6. Discussed retirees on plan---to be continued
7. ICRMT Training for departments head December 17, 2021
8. Next meeting October 11, 2021 at 7:00 pm
9. Adjourn: 7:50 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

October 11, 2021 MEETING

7:00 PM

1. Called to order at 7:00 PM
2. Members present: Craig Taylor, Bob Netemeyer, Dennis Middendorf, and Nelson Heinzmann. Also present: Bill Schmaltz of Einstein Consulting.
3. Committee minutes from September 2021 Insurance Committee meeting were approved.
4. Einstein Reports show:
 - a) Costs down 22% compared to last year
 - b) Pharmacy up 12% compared to last year
 - c) Claims down 12% compared to last year
 - d) Fixed costs down 34% compared to last year
5. Committee discussed: retiree benefits and highest medical costs for employees
6. Through September health insurance without reimbursements 29.5% under budget
Through September health insurance with reimbursements 51% under budget
Liability Fund same as previous month
Workers Compensation Fund same as previous month
7. Other insurance costs similar to previous month
8. Next meeting November 8, 2021 at 7:00 pm
9. Adjourn: 7:55 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

NOVEMBER 8, 2021 MEETING

COUNTY BOARD ROOM

7:00 PM

1. Called to order at 7:00 PM
2. Members present: Craig Taylor, Mike Strieker, Bob Netemeyer, Dennis Middendorf, and Nelson Heinzmann. Also present: Bill Schmaltz of Einstein Consulting and Dan Imming of Imming Insurance Group.
3. Committee minutes from October 2021 Insurance Committee meeting were approved.
4. Dan Imming explained changes and renewal of Cyber Security coverage. Premium up to \$5,700 annually and deductible up to \$25,000 for \$1,000,000 coverage.

Dan also presented County Liability and Property coverage—annual premium \$350 lower but property values increased on several parcels. This coverage to be approved at the November 15, 2021 County Board meeting.

5. Bill Schmaltz of Einstein Consulting gave update on health insurance.

Einstein Reports show:

- a) Costs down 15% compared to last year
- b) Pharmacy up 10% compared to last year
- c) Medical Claims down 11% compared to last year
- d) Fixed costs down 34% compared to last year

The group discussed at length the high costs of imaging at hospitals vs free standing imaging facilities. Free standing could have saved the county \$20,927 in the past year. Committee will have a proposal to consider at the December meeting—possibly Flexible Spending Account.

6. Financial Reports:

- a) Through October health insurance without reimbursements \$326,361.95 under budget or a savings of 31%.
- b) Through October health insurance with reimbursements \$656,800.09 under budget or 52% savings.
- c) Liability Fund and Workers Compensation Fund stable
- d) County received reimbursement check from True RX for \$4,121.10

7. Discussed ICIT phone conference and upcoming assessment for member counties:
including input by phone from Larry Johnson, County Board Chairman. Clinton County
shared around \$7,100.
8. No further New or Old Business
9. Next meeting December 13, 2021 at 7:00 pm
10. Adjourn: 8:25 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

DECEMBER 13, 2021 MEETING

COUNTY BOARD ROOM

7:00 PM

1. Called to order at 7:00 PM
2. Members present: Craig Taylor, Mike Strieker, Bob Netemeyer, Dennis Middendorf, and Nelson Heinzmann. Also present: Bill Schmaltz of Einstein Consulting Group.
3. Committee minutes from November 2021 Insurance Committee meeting were approved.
4. Bill Schmaltz of Einstein Consulting gave update on health insurance noting it was another great month.
Einstein Reports show:
 - a) Total costs down 13.34% compared to last year
 - b) Pharmacy down 3% compared to last year
 - c) Utilization down 6% compared to last year
 - d) Fixed costs down 33% compared to last year
5. Discussed FSA for employees
6. Meeting planned for January to further plan for implementation
7. Financial Reports for Year Completed show
 - a) Expenses without reimbursements under budget by 25.5%
 - b) Expenses with reimbursements under budget by 53.8%
8. No further New or Old Business
9. Next meeting January 13, 2021 at 7:00 pm
10. Adjourn: 7:45 PM

Nelson Heinzmann
Chairman