

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

JANUARY 13, 2022 MEETING
COUNTY BOARD ROOM

7:00 PM

1. Called to order at 7:00 PM
2. Members present: Mike Strieker, Bob Netemeyer, Dennis Middendorf, and Nelson Heinzmann.
Also present: Board Chairman, Larry Johnson and Bill Schmaltz of Einstein Consulting Group.
3. Committee minutes from December 2021 Insurance Committee meeting were approved.
4. Bill Schmaltz of Einstein Consulting gave update on health insurance
Einstein Reports show:
 - a) Total costs down 12.00% compared to last year
 - b) Pharmacy down slightly compared to last year
 - c) Utilization down 5% compared to last year
 - d) Fixed costs down 32% compared to last year
 - e) Rebate check issued to county totals \$2,772.00
5. Discussed FSA for employees at length. Plan to invite employees to February 10th, 2022 committee meeting to gauge interest. Possible incentives discussed.
6. Bill presented KIS Card and explained how it worked. KIS Card encourages employees to utilize stand-alone imaging and surgical centers. This program will also be presented at the February 10th meeting.
7. Financial Reports for first month of new fiscal year show:
 - a) Expenses without reimbursements under budget by 1.27%
 - b) Expenses with reimbursements under budget by 27.3%
8. No further New or Old Business
9. Next meeting February 10, 2022 at 7:00 pm
10. Adjourn: 7:55 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

FEBRUARY 10, 2022 MEETING
COUNTY BOARD ROOM

7:00 PM

1. Called to order at 7:00 PM
2. Members present: Bob Netemeyer, Craig Taylor and Nelson Heinzmann. Also present: Board Chairman, Larry Johnson and Bill Schmaltz of Einstein Consulting Group. Recognized Guests included Vicky Albers and Linda Richter
3. Bill Schmaltz gave presentation on Flexible Spending Account and its benefits to Clinton County employees. Several questions were addressed.
4. Bill also presented KISX Card and its advantages for health care procedures such as imaging performed at stand-alone centers and its benefits when compared to costs of in-hospital procedures.
5. Committee minutes from January 13, 2022 Insurance Committee meeting were approved.
6. Bill Schmaltz of Einstein Consulting gave update on health insurance
Einstein Reports show:
 - a) Total costs up 1.2% compared to last year
 - b) Pharmacy utilization down slightly compared to last year
 - c) Utilization up 9% compared to last year
 - d) Fixed costs down 24% compared to last year
7. Financial Reports for January year show:
 - a) Expenses without reimbursements under budget by 1.79%
 - b) Expenses with reimbursements under budget by 31.68%
8. Update on ICIT given-2 counties still not paid
9. ICRMT renewal reported
10. No further New or Old Business
11. Next meeting March 14, 2022 at 7:00 pm
12. Adjourn: 7:50 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

MARCH 14, 2022 MEETING
COUNTY BOARD ROOM

7:00 PM

1. Called to order at 7:00 PM
2. Members present: Mike Strieker, Bob Netemeyer, Dennis Middendorf, Craig Taylor and Nelson Heinzmann. Also present: Dan Imming from Imming Insurance
3. Approved minutes from February 10th 2022 Insurance Committee meeting.
4. Dan Imming gave options on vision insurance coverage. Committee voted to renew with VSP with no change in premium or coverage and a four-year rate guarantee.

Dan also gave options on dental insurance. Committee voted to switch coverage to Delta Dental; a previous carried with better rates than MetLife.
5. Committee approved offering FSA to employees with cost of \$3.80/member/month.
6. Committee approved offering KISX card to employees for imaging performed at stand-alone facilities.
7. Bill Schmaltz of Einstein Consulting conferenced in with the Health Insurance update.
Einstein Reports show:
 - a) Total costs down 9.25% from previous year
 - b) Pharmacy up slightly from previous year
 - c) Utilization down 3.7% from previous year
 - d) Fixed costs down 24% from previous year
8. Financial Reports for February show:
 - a) Expenses without reimbursements under budget by 7.48%
 - b) Expenses with reimbursements under budget by 58.12%
9. No further New or Old Business
10. Next meeting April 11, 2022 at 7:00 pm
11. Adjourn: 8:25 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

APRIL 11, 2022 MEETING
COUNTY BOARD ROOM

7:00 PM

1. Called to order at 7:00 PM
2. Members present: Mike Strieker, Bob Netemeyer, Dennis Middendorf, Craig Taylor and Nelson Heinzmann. Also present: Board Chairman, Larry Johnson, Ken Knolhoff, Bill Schmaltz, Dan Imming and guests from Community Link, Breese.
3. Approved minutes from March 14th 2022 Insurance Committee meeting.
4. Bill Schmaltz presented renewal proposal:
 - a) Committee voted to switch TPA from IPMG to Consociate with a potential savings of \$13,162.04 and no change of costs to employees.
 - b) Committee voted for Teladoc 5% increase to \$5.25/employee/month.
 - c) All info to be presented at open enrollment meeting for employees; time TBD.
 - d) Bill Schmaltz gave financial update:
 1. Total costs down 8% compared to last year
 2. Fixed costs down 24% compared to last year
 3. Pharmacy and medical utilization down slightly
 4. Pharmacy rebate to county \$3,204.00; making the total rebate for year \$13,210.80
5. Dan Imming presented vision and dental insurance coverage plans
 - a) Committee voted to stay with VFP for vision with a four-year rate guarantee
 - b) Committee voted to return to Delta Dental for dental coverage with a 2-tiered plan and a savings from the current plan
6. Financial Reports for March show:
 - a) Expenses without reimbursements under budget by 12.87%
 - b) Expenses with reimbursements under budget by 58.26%
7. No further New or Old Business
8. Next meeting May 9, 2022 at 7:00 pm
9. Adjourn: 7:50 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

MAY 9, 2022 MEETING
COUNTY BOARD ROOM

7:00 PM

1. Called to order at 7:10 PM
2. Members present: Mike Strieker, Bob Netemeyer, Dennis Middendorf, Craig Taylor and Nelson Heinzmann. Also present: Board Chairman, Larry Johnson, Brad Knolhoff, and Bill Schmaltz from Einstein Consulting Group
3. Approved minutes from April 11th 2022 Insurance Committee meeting.
4. Bill Schmaltz gave financial update:
 - a) Total costs and fees down 10.6% compared to last year
 - b) Fixed costs down 24% compared to last year
 - c) Medical claims down 3% compared to last year
5. Mr. Schmaltz addressed recent Open Enrollment held for employees:
 - a) Approximately one half of all employees attended
 - b) Details given for coverage regarding change from IPMG to Consociate
 - c) Committee voted 4 to 1 to “grandfather” coverage for employee’s dependent pregnancy coverage
6. Financial Reports for April show:
 - a) Expenses without reimbursements under budget by 13%
 - b) Expenses with reimbursements under budget by 55.45%
7. No further New or Old Business
8. Next meeting June 13, 2022 at 7:00 pm
9. Adjourn: 7:42 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

JUNE 13, 2022 MEETING
COUNTY BOARD ROOM

7:00 PM

1. Called to order at 7:10 PM
2. Members present: Mike Strieker, Bob Netemeyer, Dennis Middendorf, Craig Taylor and Nelson Heinzmann. Also present: Bill Schmaltz from Einstein Consulting Group
3. Approved minutes from May 9th 2022 Insurance Committee meeting.
4. Bill Schmaltz gave Health Insurance update:
 - a) Total Fixed costs down \$1,145.14 compared to last year
 - b) Medical claims down \$28,123.86 compared to last year
 - c) Pharmacy claims down \$10,35.58 compared to last year
 - d) Total Pharmacy expense during first month with new carrier (Consociate) is \$6,569.83
5. Employees interested in FSA are to contact Linda Richter by June 22, 2022 to set up informational meeting
6. Financial Update:
 - a) Expenses YTD=\$579,425.25 or 23% under budget
 - b) Expenses YTD with reimbursements=\$289,330.71 or 61.42% under budget
 - c) Slight increases in Liability and Workmans Comp Funds compared to previous month
 - d) Other expenses comparable to previous month
7. No further New or Old Business
8. Next meeting July 11, 2022 at 7:00 pm
9. Adjourn: 7:25 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

JULY 11, 2022 MEETING
COUNTY BOARD ROOM

7:00 PM

1. Called to order at 7:00 PM
2. Members present: Mike Strieker, Bob Netemeyer, Dennis Middendorf, Craig Taylor and Nelson Heinzmann. Also present: Bill Schmaltz from Einstein Consulting Group
3. Approved minutes from June 13th 2022 Insurance Committee meeting.
4. Bill Schmaltz gave Health Insurance update:
 - a) Total Fixed costs down \$77,975.86 compared to last year
 - b) Medical claims down \$75,934.16 compared to last year
 - c) Pharmacy claims down \$683.23 compared to last year
5. No employees interested in FSA.
6. Financial Update:
 - a) Expenses YTD=\$609,793.18 or 30.4% under budget
 - b) Expenses YTD with reimbursements=\$289,323.84 or 66.93% under budget
 - c) No increase in Liability or Workman's Comp Funds since previous month
 - d) Other expenses comparable to previous month
7. No further New or Old Business
8. Next meeting August 8, 2022 at 7:00 pm
9. Adjourn: 7:25 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

AUGUST 8, 2022 MEETING
COUNTY BOARD ROOM

7:00 PM

1. Called to order at 7:00 PM
2. Members present: Mike Strieker, Dennis Middendorf, Craig Taylor and Nelson Heinzmann. Also present: Bill Schmaltz from Einstein Consulting Group and Dan Imming from Imming Insurance Group
3. Approved minutes from July 11th 2022 Insurance Committee meeting.
4. Bill Schmaltz gave Health Insurance update:
 - a) Total Fixed costs down \$1890.16 compared to last year
 - b) Medical claims down \$96491.34 compared to last year
 - c) Pharmacy claims up \$1681.82 compared to last year
 - d) Total costs down \$96,699.68 compared to last year
 - e) County received rebate check from True RX Pharmacy for \$4,470.00
5. Discussed cyber security renewal presentation from Dan Imming
Voted to add cyber security to ICRMT policy with costs as follows:
\$1,264 from 10-1-2022 to 12-1-2022 as current coverage as current coverage ends 10-1-2022. Annual premium will be \$7,563.00 with \$1,000,000 limit and \$5,000 deductible
6. Financial Update:
 - a) Expenses YTD=\$699,694.16 or 30.3% under budget
 - b) Expenses YTD with reimbursements=\$343,663.32 or 65.63% under budget
 - c) Decrease in Liability or Workmen's Comp Funds since previous month
 - d) Other expenses comparable to previous month
7. No further New or Old Business
8. Next meeting September 12, 2022 at 7:00 pm
9. Adjourn: 7:50 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

SEPTEMBER 12, 2022 MEETING
COUNTY BOARD ROOM

7:00 PM

1. Called to order at 7:00 PM
2. Members present: Mike Strieker, Bob Netemeyer, Dennis Middendorf, Craig Taylor, Nelson Heinzmann and Board Chairman, Larry Johnson. Also present: Bill Schmaltz from Einstein Consulting Group
3. Approved minutes from August 8, 2022 Insurance Committee meeting.
4. Bill Schmaltz gave Health Insurance update:
 - a) Total costs down 28% compared to last year
 - b) Medical claims down 33% compared to last year
 - c) Pharmacy claims up 65% compared to last year
 - d) Total Fixed costs down 3.5% compared to last year
 - e) Total costs YTD are the lowest in 17 years
5. Discussed request for Hearing Aid coverage for an employee but took no action.
6. Discussed Sharx drug being unavailable due to supply chain issues.
7. Financial Update:
 - a) Expenses YTD=\$804,677.90 or 28.4% under budget
 - b) Expenses YTD with rebates=\$417,413.06 or 62.9% under budget
 - c) No change in Liability Fund
 - d) Slight increase in Workmen's Comp Fund
 - e) Other expenses comparable to previous month
8. No further New or Old Business
9. Next meeting October 10, 2022 at 7:00 pm
10. Adjourn: 7:35 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

OCTOBER 10, 2022 MEETING
COUNTY BOARD ROOM

7:00 PM

1. Called to order at 7:00 PM
2. Members present: Mike Strieker, Bob Netemeyer, Craig Taylor, Nelson Heinzmann. Also present: Bill Schmaltz from Einstein Consulting Group
3. Approved minutes from September 12, 2022 Insurance Committee meeting.
4. Bill Schmaltz gave Health Insurance update:
 - a) Total costs down 10% compared to last year
 - b) Medical claims down 33.5% compared to last year
 - c) Pharmacy claims up 63% compared to last year
 - d) Fixed costs down \$2,194.97 compared to last year
5. Bill Schmaltz explained a portion of ACA that may allow employees to recoup a portion of their hospital bill from non-profit hospitals if they meet the parameters and apply for refund.
6. Financial Update:
 - a) Expenses YTD=\$865,394.66 or 30.76% under budget
 - b) Expenses YTD with reimbursements=\$441,392.13 or 64.69% under budget
 - c) Slight changes in Workmens Comp and Liability funds
 - d) Other expenses comparable to previous month
7. Discussed budget need for 2023 Fiscal year-asking for it to be set at \$1,250,000
8. No further New or Old Business
9. Next meeting Monday, November 14th, 2022 at 7:00 pm
10. Adjourn: 7:35 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

NOVEMBER 14, 2022 MEETING
COUNTY BOARD ROOM

7:00 PM

1. Called to order at 7:00 PM
2. Members present: Mike Strieker, Dennis Middendorf, Bob Netemeyer, Craig Taylor, Nelson Heinzmann. Also present: Brad Knolhoff, Dan Imming from Imming Insurance and Bill Schmaltz from Einstein Consulting Group
3. Approved minutes from October 10, 2022 Insurance Committee meeting.
4. Dan Imming presented facts and figures regarding the ICRMT renewal for 2023. Committee members unanimously approved renewal.
5. Bill Schmaltz gave Health Insurance update:
 - a) Total costs down 2% compared to last year
 - b) Medical claims down 3.5% compared to last year
 - c) Pharmacy claims up 20% compared to last year
 - d) Fixed costs down 2.2% compared to last year
6. There was extensive discussion concerning the proposed Retirement Ordinance with regards to health insurance coverage. The final draft is to be sent to the Finance Committee November 16, 2022.
7. Financial Update:
 - a) Expenses YTD=\$1,034,840.22 or 24.74% under budget
 - b) Expenses YTD with reimbursements=\$575,802.41 or 58.12% under budget
 - c) No change in Workmens Comp or Liability funds
 - d) County received True RX check for \$3324.00
 - e) Other expenses comparable to previous month
8. No further New or Old Business
9. Next meeting Monday, December 12th, 2022 at 7:00 pm
10. Adjourn: 7:55 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

DECEMBER 12, 2022 MEETING
COUNTY BOARD ROOM

7:00 PM

1. Called to order at 7:00 PM
2. Members present: Mike Strieker, Nelson Heinzmann, Mike Hilmes, Curt Haselhorst and Joe Jansen. Also present: Board Chairman, Brad Knolhoff, Lori Breiner, employee of the county highway department and Bill Schmaltz from Einstein Consulting Group
3. Approved minutes from November 14, 2022 Insurance Committee meeting.
Motion by Mike Strieker, second by Brad Knolhoff
4. Bill Schmaltz gave Health Insurance update:
 - a) Total costs up \$55,471 compared to last year
 - b) Medical claims up \$44,172 compared to last year
 - c) Pharmacy claims up \$14,178 compared to last year
 - d) Fixed costs down \$2,878 compared to last year
 - e) Discussion about HealthCare Bluebook which compares quality and costs of medical procedures—required for 2023
5. Motion to join HealthCare Bluebook membership was made by Mike Strieker, second by Mike Hilmes.
Unanimously passed.
6. Discussion about retirement ordinance with information provided by Lori Breiner regarding IMRF rules. The committee is getting more input. Based on advice from States Attorney, proper ordinance procedures were not followed at the November Board Meeting. The committee plans to revisit at January Insurance Committee meeting.
7. Financial Update:
 - a) Expenses YTD=\$1,178,055.07 or 21.17% under budget
 - b) Expenses YTD with reimbursements=\$688,544 or 54.1% under budget
 - c) Workmens Comp and Liability funds noted
 - d) Other expenses comparable to previous month
 - e) Budget is set at \$1,250,000 for 2023
8. No further New or Old Business
9. Next meeting Monday, January 9, 2022 at 6:00 pm
10. Adjourn: 8:25 PM

Nelson Heinzmann
Chairman