

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

FEBRUARY 13, 2023 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, Gary Arentsen and Bill Schmaltz from Einstein Consulting Group
3. Approved minutes from December 12, 2022 Insurance Committee meeting.
Motion by Mike Strieker, seconded by Curt Haselhorst; motion passed 5-0.
4. Bill Schmaltz gave Health Insurance update:
 - a) Total costs up 8.1% compared to last year
 - b) Medical claims up \$60,409.58 compared to last year
 - c) Pharmacy claims up \$14,413.19 compared to last year
 - d) Fixed costs down \$3,362.00 compared to last year
5. Motion by Mike Strieker, seconded by Curt Haselhorst to proceed with considering options for renewal of coverage due May 1, 2023. Motion passed unanimously.
6. Discussion was held regarding whether employees could continue with the Clinton County employee health insurance plan after they retired from their Clinton County position. Further discussion to follow after review of employee contracts.
7. Financial Update:
 - a) Expenses YTD=\$290,643.27 or 60.49% over budget
 - b) Expenses YTD with reimbursements=\$93,766.46 or 45.1% under budget
 - c) Slight increase in Workmens Comp and Liability funds
 - d) Other expenses consistent with previous months
8. No further New or Old Business
9. Next meeting Monday, March 16, 2023 at 6:00 pm
10. Adjourn: 8:10 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

MARCH 13, 2023 MEETING
COUNTY BOARD ROOM

6:00 PM

1. Called to order at 6:00 PM
2. Members present: Mike Strieker, Nelson Heinzmann, Mike Hilmes, Curt Haselhorst and Joe Jansen. Also present: Board Chairman, Brad Knolhoff and Bill Schmaltz from Einstein Consulting Group
3. Approved minutes from February 13, 2023 Insurance Committee meeting.
Motion by Mike Strieker, seconded by Curt Haselhorst; motion passed 5-0.
4. Bill Schmaltz gave Health Insurance update:
 - a) Total costs up \$53,191 compared to last year
 - b) Medical claims up \$42,586 compared to last year
 - c) Pharmacy claims up \$13,463 compared to last year
 - d) Fixed costs down \$3,049 compared to last year
5. Discussed Employee Assistance Program which would be available on a 24/7 basis. Motion to implement at renewal on May 1, 2023 made by Mike Strieker, seconded by Mike Hilmes. Motion passed unanimously.
6. Bill Schmaltz discussed information for health insurance renewal on May 1, 2023.
7. Committee discussed renewal of dental coverage with Delta Dental; to be decided at April 10, 2023 meeting. Chairman will invite Dan Imming to April meeting to answer any questions.
8. Financial Update:
 - a) Expenses YTD=\$360,911.55 or 15.49% over budget
 - b) Expenses YTD with reimbursements=\$75,248.09 or 76% under budget
 - c) No change from previous month in Workmens Comp and Liability funds
 - d) Noted missing vision and dental insurance bills during previous month
9. No further New or Old Business
10. Next meeting Monday, April 10, 2023 at 6:00 pm
11. Adjourn: 7:10 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

APRIL 10, 2023 MEETING
COUNTY BOARD ROOM

6:00 PM

1. Called to order at 6:00 PM
2. Members present: Mike Strieker, Nelson Heinzmann, Mike Hilmes, Curt Haselhorst and Joe Jansen. Also present: Board Chairman, Brad Knolhoff, Dan Imming of Imming Insurance, Bill Schmaltz from Einstein Consulting Group and Laurie Breiner, employee of the Highway Department.
3. Approved minutes from March 13, 2023 Insurance Committee meeting.
Motion by Mike Strieker, seconded by Curt Haselhorst; motion passed 5-0.
4. Dan Imming presented renewal of Delta Dental coverage with minimal increase. Rate locked in for 2 years. Renewal deadline May 1, 2023. Motion made by Mike Strieker, seconded by Joe Jansen; motion passed 5-0.
5. Bill Schmaltz gave Health Insurance update:
 - a) Total costs up 10% compared to last year
 - b) It was noted that Total costs are down 36% compared to 2014-2015
 - c) Medical utilization up 13% compared to last year
 - d) Pharmacy utilization up 22% compared to last year
 - e) Fixed costs down 2% compared to last year
6. Motion to renew health insurance coverage with Consociate with similar rate as current coverage was made by Joe Jansen, seconded by Mike Strieker; motion carried 5-0.
7. Financial Update:
 - a) Expenses over budget \$80,541.53 or 19.33%
 - b) Expenses with reimbursements over budget \$72,959.13 or 21%
 - c) No change in Workmens Comp and Liability fund balances
 - d) Other expenses in line with previous months
8. No further New or Old Business
9. Next meeting Monday, May 8, 2023 at 6:00 pm
10. Adjourn: 6:50 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

MAY 8, 2023 MEETING
COUNTY BOARD ROOM

6:00 PM

1. Called to order at 6:00 PM
2. Members present: Mike Strieker, Nelson Heinzmann, Mike Hilmes, Curt Haselhorst and Joe Jansen. Also present: Board Chairman, Brad Knolhoff, Bill Schmaltz from Einstein Consulting Group and Kay Thole and Ruth Deering representing the Wellness Committee.
3. Approved minutes from April 10, 2023 Insurance Committee meeting.
Motion by Curt Haselhorst, seconded by Mike Strieker; motion passed 5-0.
4. Kay Thole gave an update on the Wellness Committee and explained plans to offer health testing to employees. Also seeking to put LED lighting to the gazebo on the courthouse lawn. The group plans to clean and replace plants around the gazebo. All items will be funded by the Wellness budget funds and rebates from Sharx.
5. Bill Schmaltz gave Health Insurance update:
 - a) Total fees up 10% compared to last year
 - b) Medical claims up 13% compared to last year
 - c) Pharmacy claims up 23% compared to last year
 - d) Fixed costs down 1% compared to last yearNoted: Total costs \$434,361 lower than 2018/2019 and \$364,146 lower than 2019/2020
6. Financial Update:
 - a) Expenses to date: \$623,615.29 or 19.73% over budget
 - b) Expenses with reimbursements over budget \$439,666.39 or 18.46% over budget
 - c) No change in Workmens Comp and Liability fund balances
 - d) Other expenses consistent with previous months
7. Audit from ICRMT resulted in a refund of \$39,589.00. New Animal Control Multipurpose building coverage is \$4,902.00 so next check to county will be a total of \$34,687.00.
8. No further New or Old Business
9. Next meeting Monday, June 12, 2023 at 6:00 PM
10. Adjourned at 7:00 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

JUNE 12, 2023 MEETING
COUNTY BOARD ROOM

6:00 PM

1. Called to order at 6:00 PM
2. Members present: Mike Strieker, Nelson Heinzmann, Mike Hilmes, Curt Haselhorst and Joe Jansen. Also present: Board Chairman, Brad Knolhoff and Bill Schmaltz from Einstein Consulting Group.
3. Approved minutes from June 8, 2023 Insurance Committee meeting.
Motion by Curt Haselhorst, seconded by Mike Strieker; motion passed 5-0.
4. Bill Schmaltz gave Health Insurance update:
 - a) Total costs down \$61,380.13 compared to last year
 - b) Medical claims up \$59,880.51 compared to last year
 - c) Pharmacy claims up \$888.66 compared to last year
 - d) Fixed costs up \$610.80 compared to last yearAnnual SharX Savings Summary Report shows:
Net savings \$442,682
Savings per employee \$1261
Return on investment 6:1
5. Financial Update:
 - a) Expenses to date: \$725,178.81 or 16.49% over budget
 - b) Expenses with reimbursements under budget \$164,948.75 or 26.4% over budget
 - c) No change in Workmens Comp and Liability fund balances
 - d) Other monthly expenses consistent with previous months
 - e) TrueRX check received for \$5,423.00
6. No further New or Old Business
7. Next meeting Monday, July 10, 2023 at 6:00 PM
8. Adjourned at 6:40 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

JULY 10, 2023 MEETING
COUNTY BOARD ROOM

6:00 PM

1. Called to order at 6:00 PM
2. Members present: Mike Strieker, Nelson Heinzmann, Mike Hilmes, Curt Haselhorst and Joe Jansen. Also present: Board Chairman, Brad Knolhoff and Bill Schmaltz from Einstein Consulting Group.
3. Approved minutes from June 12, 2023 Insurance Committee meeting.
Motion by Mike Strieker, seconded by Curt Haselhorst; motion passed 5-0.
4. Bill Schmaltz gave Health Insurance update:
 - a) Total costs up \$48,481.82 compared to last year (Note: this is lower than 10 of the last 11 years)
 - b) Medical claims up \$43,348.04 compared to last year
 - c) Pharmacy claims up \$2,317.76 compared to last year
5. Financial Update:
 - a) Expenses to date: \$821,761.37 or 12.7% over budget
 - b) Expenses with reimbursements \$210,433.95 or 35.72% under budget
 - c) No change in Workmens Comp and Liability fund balances
 - d) Other monthly expenses consistent with previous months
 - e) TrueRX check received for \$6,953.00
6. No further Old Business
7. New Business- motion to change meeting time to 6:30PM made by Curt Haselhorst, seconded by Mike Hilmes.
Motion carried 5-0.
8. Next meeting Monday, August 14, 2023 at 6:30 PM
9. Adjourned at 7:10 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

AUGUST 14, 2023 MEETING
COUNTY BOARD ROOM

6:30 PM

1. Called to order at 6:30 PM
2. Members present: Mike Strieker, Nelson Heinzmann, Mike Hilmes, Curt Haselhorst and Joe Jansen. Also present: Board Chairman, Brad Knolhoff, and Bill Schmaltz from Einstein Consulting Group.
3. Approved minutes from July 10, 2023 Insurance Committee meeting.
Motion by Mike Hilmes, seconded by Curt Haselhorst; motion passed 5-0.
4. Bill Schmaltz gave Health Insurance update:
 - a) Total costs up \$183,266.04 compared to last year
 - b) Medical claims up \$175,050.80 compared to last year
 - c) Pharmacy claims up \$6,835.36 compared to last year
 - d) Fixed costs up \$1,379.88 compared to last year
5. Financial Update:
 - a) Expenses to date: \$935,779.75 or 12.3% over budget
 - b) Expenses with reimbursements \$601,665.29 or 27.8% under budget
 - c) No change in Workmens Comp and Liability fund balances
 - d) Other monthly expenses consistent with previous months
6. Old Business-EAP utilization fairly low
7. No New Business
8. No September committee meeting-Next meeting October 9, 2023 at 6:30PM
9. Adjourned at 7:10 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

OCTOBER 9, 2023 MEETING
COUNTY BOARD ROOM

6:30 PM

1. Called to order at 6:30 PM
2. Members present: Nelson Heinzmann, Mike Hilmes, Curt Haselhorst and Joe Jansen. Also present: Board Chairman, Brad Knolhoff, and Bill Schmaltz from Einstein Consulting Group.
3. Approved minutes August 14, 2023 Insurance Committee meeting.
Motion by Mike Hilmes, seconded by Curt Haselhorst; motion passed 4-0.
4. Bill Schmaltz gave Health Insurance update:
 - a) Total costs up \$193,761.22 compared to last year
 - b) Medical claims running 5% over estimated
 - c) Discussed other savings going forward with other carriers—
to be determined at renewal in May 2024
5. Voted to pay bill of \$60.25 to IPMG -claim was near end of IPMG as carrier. Motion made by Mike Hilmes, seconded by Joe Jansen; motion carried 4-0.
6. Financial Update:
 - a) Expenses to date: \$1,102,050.06 or 17.5% over budget
 - b) Expenses with reimbursements \$736,900.21 or 21.4% under budget
 - c) No change in Workmens Comp and Liability fund balances
 - d) Other monthly expenses consistent with previous months
 - e) Received check from True Rx for \$4,807.00
7. No Old Business
8. No New Business
9. Next meeting November 13, 2023 at 6:30PM
10. Adjourned at 7:10 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

NOVEMBER 13, 2023 MEETING
COUNTY BOARD ROOM

6:30 PM

1. Called to order at 6:30 PM
2. Members present: Nelson Heinzmann, Mike Hilmes, Curt Haselhorst, Mike Strieker and Joe Jansen. Also present: Board Chairman, Brad Knolhoff, Bill Schmaltz from Einstein Consulting Group and Dan Imming from Imming Insurance.
3. Approved minutes of October 9, 2023 Insurance Committee meeting.
Motion by Mike Strieker, seconded by Curt Haselhorst; motion passed 5-0.
4. Bill Schmaltz gave health status report:
 - a) Total costs up \$186,520 compared to last year
 - b) Medical claims up \$202,106 compared to last year
 - c) Pharmacy claims down \$16,981 compared to last year
 - d) Fixed costs up \$1,395 compared to last year
 - e) Teledoc savings YTD \$33,137
5. Dan Imming gave information about renewal due December 1, 2023 for Liability, Workers Comp, etc. coverage with ICRMT.
Total premium: \$486,909 (\$9,830 lower than last year)
Motion to renew made by Mike Strieker, seconded by Mike Hilmes; motion passed 5-0.
6. Financial Update:
 - a) Expenses to date: \$1,324,591.30 or 16.0% over budget
 - b) Expenses with reimbursements \$888,089.66 or 22% under budget
 - c) Workers Comp balance is \$936,874.05 and Liability fund balance is \$726,614.76
 - d) Other monthly expenses consistent with previous months
7. No Old Business
8. No New Business
9. Next meeting December 11, 2023 at 6:30PM
10. Adjourned at 7:30 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

DECEMBER 11, 2023 MEETING
COUNTY BOARD ROOM

6:30 PM

1. Called to order at 6:30 PM
2. Members present: Nelson Heinzmann, Mike Hilmes, Curt Haselhorst, Mike Strieker and Joe Jansen. Also present: Board Chairman, Brad Knolhoff, and Bill Schmaltz from Einstein Consulting Group.
3. Approved minutes of November 13, 2023 Insurance Committee meeting.
Motion by Curt Haselhorst, seconded by Mike Strieker; motion passed 5-0.
4. Bill Schmaltz gave health status report:
 - a) Total costs up \$179,993.03 compared to last year
 - b) Medical claims up \$197,786.64 compared to last year
 - c) Pharmacy costs down \$19,583.34 compared to last year
 - d) Fixed costs up \$1,729.73 compared to last year
5. Financial Update:
 - a) Expenses to date: \$1,454,462.61 or 16.3% over budget
 - b) Reimbursements \$467,881.10
Expenses less reimbursements \$263,418.49 or 16.98% under budget
 - c) Other monthly expenses consistent with previous months
 - d) Reimbursement from Consociate \$50.96
6. No further Old Business
7. Motion to skip January 8, 2024 meeting
Motion by Mike Strieker, seconded by Joe Jansen; Passed 5-0.
8. Adjourned at 7:10 PM

Nelson Heinzmann
Chairman