

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

FEBRUARY 12, 2024 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: Bill Schmaltz from Einstein Consulting Group.
3. Approved minutes of December 11, 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 \$207,843 compared to last year
 - b) Medical utilization up \$219,374 compared to last year
 - c) Pharmacy utilization down \$12,790 compared to last year
 - d) Fixed costs up \$1,259 compared to last year
5. Financial Update:
 - a) Expenses to date (Dec-Jan): \$284,932 or 21.1% over budget
 - b) Expenses with reimbursements \$216,139 or 14.48% under budget
 - c) Liability Fund \$412,561
 - d) Workers Compensation Fund \$773,315
 - e) Other expenses consistent with previous months
6. No further Old or New Business
7. Renewal to be discussed at next meeting March 11, 2024 at 6:30PM
8. Motion to adjourn made by Curt Haselhorst, seconded by Mike Hilmes; motion passed 5-0
9. Adjourned at 7:10 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

MARCH 11, 2024 MEETING
COUNTY BOARD ROOM

6:30 PM

1. Called to order at 6:30 PM
2. Members present: Nelson Heinzmann, Mike Strieker, Curt Haselhorst, and Joe Jansen. Also present: Brad Knolhoff, Board Chairman and Bill Schmaltz from Einstein Consulting Group.
3. Approved minutes of February 12, 2023 Insurance Committee meeting.
Motion by Mike Strieker, seconded by Curt Haselhorst; motion passed 4-0.
4. Bill Schmaltz gave health status report:
 - a) Total costs up \$235,253.69 compared to last year
 - b) Medical utilization up \$247,534.18 compared to last year
 - c) Pharmacy utilization down \$14,054.23 compared to last year
 - d) Fixed costs up \$1,965.56 compared to last year
5. Bill Schmaltz gave information regarding the renewal due May 1, 2024. Rates are flat compared to 2023. The committee recommends approval at the April 2024 full Board Meeting.
6. Financial Update:
 - a) Expenses to date (Dec-Feb): \$387,109.47 or 28.67% over budget
 - b) Expenses with reimbursements \$101,563.55
 - c) Expenses less reimbursements \$283,545.94 or 21.38% under budget
 - d) Liability Fund and Workers Compensation Fund same as previous month
 - e) Other monthly expenses consistent with previous months
7. No further Old or New Business
8. Renewal to be discussed at next meeting April 8, 2024 at 6:30PM
9. Motion to adjourn made by Curt Haselhorst, seconded by Mike Strieker; motion passed 4-0
10. Adjourned at 7:10 PM

Nelson Heinzmann
Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

APRIL 8, 2024 MEETING

COUNTY BOARD ROOM

6:30 PM

1. Called to order at 6:30 PM
2. Members present: Nelson Heinzmann, Mike Hilmes, Mike Strieker, Curt Haselhorst, and Joe Jansen. Also present: Bill Schmaltz from Einstein Consulting Group, Ruth Deering, and Kay Thole from the Wellness Committee and Amy Davis and Heather Deering from the Clinton County Public Health Department.
3. Approved minutes of March 11, 2023 Insurance Committee meeting.
Motion by Curt Haselhorst, seconded by Mike Strieker; motion passed 5-0.
4. Kay Thole and the nurses from the County Health Department gave an update from the Wellness Committee and their plans for Biometrics.
Motion to approve plans made by Mike Hilmes and seconded by Joe Jansen; motion passed 5-0.
Motion to approve offering PSA testing for men at age 45 made by Mike Strieker and seconded by Curt Haselhorst; passed 5-0.
5. Bill Schmaltz gave health status report:
 - a) Total costs up \$229,534 compared to last year
 - b) Medical utilization up \$245,641 compared to last year
 - c) Pharmacy utilization down \$18,040 compared to last year
 - d) Fixed costs down \$3549 compared to last year
 - e) Total costs \$95738 less than ten year ago
 - f) Rebate check issued in April for \$4790.00
6. Motion to renew Health Insurance with current carrier (Consociate) with Maximum increase of 11.37% and encouraging use of ScriptCo for generic drugs and encouraging use of independent drug stores.
Motion by Mike Hilmes, seconded by Curt Haselhorst; passed 5-0.
7. Motion to continue offering EAP for county employees was made by Mike Strieker, seconded by Joe Jansen; passed 5-0.
8. Financial Update:
 - a) Expenses to date (Dec-Mar): \$524,101 or 38.8% over budget
 - b) Expenses with reimbursements \$389,687 or 28.3% under budget
 - c) Expenses less reimbursements \$283,545.94 or 21.38% under budget
 - d) Liability Fund and Workers Compensation funds unchanged from previous month
 - e) Other monthly expenses consistent with previous months
9. No further Old or New Business
10. Next meeting May 13, 2024 at 6:30PM
11. Motion to adjourn made by Mike Strieker, seconded by Curt Haselhorst; motion passed 5-0
12. Adjourned at 7:45 PM
13. Nelson Heinzmann, Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

MAY 9, 2024 MEETING
COUNTY BOARD ROOM
6:30 PM

1. Called to order at 6:30 PM
2. Members present: Nelson Heinzmann, Mike Hilmes, and Joe Jansen. Also present: Bill Schmaltz from Einstein Consulting Group and Neil Richter.
3. Approved minutes of April 8, 2023 Insurance Committee meeting.
Motion by Mike Hilmes, seconded by Joe Jansen; motion passed 3-0.
4. Neil Richter, Highway Department employee, addressed the committee about his future retirement and health insurance ramifications for him and his spouse.
5. Bill Schmaltz gave health insurance update:
 - a) Medical claims up \$270,990 compared to last year
 - b) Pharmacy claims down \$22,800 compared to last year
 - c) Fixed costs up \$1,278.78 compared to last year
6. Financial Update:
 - a) Expenses to date (Dec-Apr): \$680,818.22 or 21% over budget
 - b) Reimbursements \$185,287.13
 - c) Expenses less reimbursements \$67,287.13 or 13.5% under budget
 - d) Liability Fund and Workers Compensation funds unchanged from previous month
 - e) Other monthly expenses consistent with previous months
7. No further Old or New Business
8. Next meeting June 10, 2024 at 6:30PM
9. Motion to adjourn made by Mike Hilmes, seconded by Joe Jansen; motion passed 3-0
10. Adjourned at 8:00 PM
11. Nelson Heinzmann, Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

JULY 9, 2024 MEETING

COUNTY BOARD ROOM

6:30 PM

1. Called to order at 6:30 PM
2. Members present: Nelson Heinzmann, Mike Hilmes, Mike Strieker and Joe Jansen. Also present: Bill Schmaltz from Einstein Consulting Group, Gary Arentson, Dave Veizer, Mike Rakers, Bruce Rapien, and Neil Richter.
3. Approved minutes of May 9, 2023 Insurance Committee meeting.
Motion by Mike Strieker, seconded by Joe Jansen; motion passed 4-0.
4. Bill Schmaltz gave health insurance update:
 - a) Total costs down \$43,819.83 compared to last year
 - b) Medical claims down \$41,072.38 compared to last year
 - c) Pharmacy claims down \$2,041.82 compared to last year
 - d) Fixed costs down \$705.63 compared to last year
5. Financial Update:
 - a) Expenses to date (Dec-June): \$903,905.62 or 14.8% over budget
 - b) Reimbursements \$264,536.19
 - c) Expenses with reimbursements 5.3% under budget
 - d) Liability Fund and Workers Compensation funds unchanged from previous month
 - e) Other monthly expenses consistent with previous months
6. Extensive discussion regarding retiree definition and benefits with Personnel Committee members.
No action taken.
7. No further Old or New Business
8. Next meeting August 12, 2024 at 6:30PM
9. Motion to adjourn made by Mike Hilmes, seconded by Mike Strieker; motion passed 4-0
10. Adjourned at 8:00 PM
11. Nelson Heinzmann, Chairman

AGENDA

SUBJECT: Insurance Committee of the Clinton County Board
Nelson Heinzmann, Chairman

WHEN: August 12, 2024 6:30 PM

LOCATION: Clinton County Board Room

1. Call to Order
2. Members present/quorum
3. Recognize guests present
4. Approve July 9th, 2024 Minutes
5. Einstein Consulting Health Insurance Status Report
6. Financial update
7. Old Business
8. New Business- discussion of retiree health benefits.
9. Executive session (if needed)
10. Member Questions or Concerns
11. Next meeting September 9, 2024 @ 6:30 PM
12. Adjournment

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

OCTOBER 14, 2024 MEETING

COUNTY BOARD ROOM

6:30 PM

1. Called to order at 6:30 PM
2. Members present: Mike Strieker, Mike Hilmes, Nelson Heinzmann, Curt Haselhorst and Joe Jansen

Also present: Board Chairman, Brad Knolhoff, and Bill Schmaltz from ECG
3. Approved minutes of August 12, 2024 Insurance Committee meeting.
Motion by Curt Haselhorst, seconded by Mike Strieker; motion passed 5-0.
4. Bill Schmaltz gave health insurance status report:
 - a) Total costs up 3% compared to last year
 - b) Medical claims up \$29,144 compared to last year
 - c) Pharmacy claims up \$14,991 compared to last year
 - d) Fixed costs up 1% compared to last year
 - e) Total people on the plan up by 15 (7.65%)
5. Financial Update:
 - a) Expenses to date (Dec-Sept): \$1,293,884.53 or 15% over budget
 - b) Expenses minus Reimbursements \$889,023.05 or 27% under budget
 - c) Liability Fund \$492,965.74
 - d) Workers Compensation fund \$816,431.47
 - e) Other monthly expenses consistent with previous months
6. No further Old or New Business
7. Next meeting November 11, 2024 at 6:30PM.
8. Motion to adjourn made by Joe Jansen, seconded by Mike Hilmes; motion passed 5-0
9. Adjourned at 7:30 PM

Nelson Heinzmann, Chairman

AGENDA

SUBJECT: Insurance Committee of the Clinton County Board
Nelson Heinzmann, Chairman

WHEN: November 11, 2024 6:30 PM

LOCATION: Clinton County Board Room

1. Call to Order
2. Members present/quorum
3. Approve October 14th, 2024 Minutes
4. Recognize guests present
5. Dan Imming of Imming Insurance will present insurance renewal
6. Einstein Consulting Health Insurance Status Report
7. Financial update
8. Old Business
9. New Business
10. Executive session (if needed)
11. Member Questions or Concerns
12. Next meeting December 9, 2024 @ 6:30 PM
13. Adjournment

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

DECEMBER 9, 2024 MEETING

COUNTY BOARD ROOM

6:30 PM

1. Called to order at 6:30 PM
2. Members present: Mike Strieker, Mike Hilmes, Nelson Heinzmann, Curt Haselhorst and Joe Jansen

Also present: Board Chairman, Brad Knolhoff, Bill Schmaltz
3. Approved minutes of November 11, 2024 Insurance Committee meeting.
Motion by Mike Strieker seconded by Joe Jansen; motion passed 5-0.
4. Bill Schmaltz gave health insurance update:
 - a) Total costs up \$141,838 compared to last year
 - b) Medical claims up \$116,793 compared to last year
 - c) Pharmacy costs up \$22,892 compared to last year
 - d) Fixed costs up \$2,158 compared to last year
 - e) Total people on plan up 9% compared to last year
5. Financial Update-Year ending November 30, 2024
 - a) Expenses: \$1,596,330 or 18.25% over budget
 - b) Reimbursements \$538,737
 - c) Expenses minus Reimbursements 27.6% under budget
 - d) Liability and Workers Comp balance showed slight decrease
 - e) Other monthly expenses consistent with previous months
6. No further Old or New Business
7. Next meeting January 13, 2025 at 6:30PM.
8. Motion to adjourn made by Mike Strieker, seconded by Curt Haselhorst; motion passed 5-0
9. Adjourned at 7:15 PM

Nelson Heinzmann, Chairman