

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

JANUARY 13, 2025 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 December 9, 2024 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 \$92,486 compared to last year
 - b) Medical claims up \$68,080 compared to last year
 - c) Pharmacy costs up \$21,594 compared to last year
 - d) Fixed costs up \$2,811 compared to last year
 - e) Total people on plan up 17 compared to last year
5. Financial Update-Year ending November 30, 2024
 - a) Expenses: \$243,542 or 50% over budget
 - b) Reimbursements \$7,576 or 6.7% over budget
 - c) Workers Compensation \$815,844
 - d) Liability \$449,685
 - e) Other monthly expenses consistent with previous months
6. Moving February 10, 2025 meeting to 6:00PM to allow more time for presentation from representative for Health Insurance renewal.
7. Next meeting February 10, 2025 at 6:00PM.
8. Motion to adjourn made by Mike Hilmes, seconded by Joe Jansen; motion passed 5-0
9. Adjourned at 8:10 PM

Nelson Heinzmann, Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

FEBRUARY 10, 2025 MEETING

COUNTY BOARD ROOM

6:00 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, and Mike from Med Tran
3. Approved minutes of January 13, 2025 Insurance Committee meeting.
Motion by Mike Strieker seconded by Curt Haselhorst; motion passed 5-0.
4. Mike from Med Tran gave presentation on captive opportunity. After discussion it was recommended it was not a good fit for Clinton County. No action taken.
5. Bill Schmaltz gave health insurance update:
 - a) Total costs up \$49,230 compared to last year
 - b) Medical claims up \$26,099 compared to last year
 - c) Pharmacy costs up \$19,213 compared to last year
 - d) Fixed costs up \$3,918 compared to last year
 - e) Total people on plan up 9% compared to last year
6. Financial Update-(2 months)
 - a) Expenses: \$333,528 or 38% over budget
 - b) Reimbursements \$264,231 over budget
 - c) Workers Compensation \$815,920
 - d) Liability \$449,808
 - e) Other monthly expenses consistent with previous months
7. Next meeting March 10, 2025 at 6:30PM.
8. Motion to adjourn made by Joe Jansen, seconded by Mike Hilmes; motion passed 5-0
9. Adjourned at 6:50 PM

Nelson Heinzmann, Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

MARCH 10, 2025 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 of ECG
3. Approved minutes of February 10, 2025 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 \$80,312 compared to last year; up 8%
 - b) Medical claims up \$42,586 compared to last year; up 6.7%
 - c) Pharmacy costs up \$23,741 compared to last year
 - d) Fixed costs up \$4,019 compared to last year
 - e) Total people on plan up 9.6% compared to last year
5. Financial Update-(3 months)
 - a) Expenses: \$445,921 or 23% over budget
 - b) Reimbursements \$109,815, 43% under budget
 - c) Workers Compensation \$815,920; same as previous month
 - d) Liability \$449,808, same as previous month
 - e) Other monthly expenses consistent with previous months
6. Held extensive discussion regarding renewal of employee insurance May1, 2025.
7. Next meeting April 14, 2025 at 6:30PM.
8. Motion to adjourn made by Curt Haselhorst, seconded by Mike Hilmes; motion passed 5-0.
9. Adjourned at 7:30 PM

Nelson Heinzmann, Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

APRIL 14, 2025 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; County Health Administrator, Chris Leidel; and Bill Schmaltz of ECG

3. Approved minutes of March 10, 2025 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 \$162,843 compared to last year
 - b) Medical claims up \$131,182 compared to last year
 - c) Pharmacy costs up \$26,251 compared to last year
 - d) Fixed costs up \$5,409 compared to last year
 - e) Total people on plan up 8.5% compared to last year; (17 additional people)
5. Approved renewal with CAS with no premium increase to county employees.
Motion to approve made by Mike Strieker, seconded by Mike Hilmes; motion carried 5-0.
6. Financial Update-(4 months)
 - a) Expenses: \$579,830 or 17% over budget
 - b) Reimbursements \$136,610, 39% under budget
 - c) Workers Compensation \$815,920; same as previous month
 - d) Liability \$449,808, same as previous month
 - e) Other monthly expenses consistent with previous months
7. Next meeting May 12, 2025 at 6:30PM.
8. Motion to adjourn made by Curt Haselhorst, seconded by Joe Jansen; motion passed 5-0.
9. Adjourned at 7:30 PM

Nelson Heinzmann, Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

MAY 12, 2025 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 of ECG
3. Approved minutes of April 14, 2025 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 \$218,969 compared to last year; up 8%
 - b) Medical claims up \$158,487 compared to last year; up 6.7%
 - c) Pharmacy costs up \$33,1341 compared to last year
 - d) Fixed costs up \$6,462 compared to last year
 - e) Total people on plan up 8% compared to last year
5. Financial Update-(5 months)
 - a) Expenses: \$746,578 or 23% over budget
 - b) Reimbursements \$183,706, 7.3% under budget
 - c) Workers Compensation \$815,920; same as previous month
 - d) Liability \$449,808, same as previous month
 - e) Other monthly expenses consistent with previous months
 - f) Received check from TruRX for \$5,932
6. Discussed and passed resolution for retiree insurance and how rates will be adjusted in future coverage years.
Motion made by Joe Jansen, seconded by Mike Hilmes; motion passed 5-0.
7. Next meeting June 9, 2025 at 6:30PM.
8. Motion to adjourn made by Mike Strieker, seconded by Curt Haselhorst; motion passed 5-0.
9. Adjourned at 7:30 PM

Nelson Heinzmann, Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

JUNE 9, 2025 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 of ECG
3. Approved minutes of May 12, 2025 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 \$48,212 compared to last year
 - b) Medical claims up \$40,802 compared to last year
 - c) Pharmacy costs up \$5,974 compared to last year
 - d) Fixed costs up \$1,234 compared to last year
 - e) Total people on plan up 8% compared to last year (14 additional people)
5. Financial Update-(5 months)
 - a) Expenses: \$870,255 or 17% over budget
 - b) Reimbursements \$217,528, 11% under budget
 - c) Workers Compensation \$815,920; same as previous month
 - d) Liability \$449,808, same as previous month
 - e) Other monthly expenses consistent with previous months
6. July meeting cancelled due to Clinton County Fair
7. Motion to adjourn made by Curt Haselhorst, seconded by Joe Jansen; motion passed 5-0.
8. Adjourned at 7:05 PM

Nelson Heinzmann, Chairman

AGENDA

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

WHEN: August 11, 2025 6:30 PM

LOCATION: Clinton County Board Room

1. Call to Order
2. Members present/quorum
3. Approve June 9th, 2025 Minutes
4. Recognize guests present
5. Einstein Consulting Health Insurance Status Report
6. Financial update
7. Old Business
8. New Business
9. Executive session (if needed)
10. Member Questions or Concerns
11. Next meeting September 8, 2025 @ 6:30 PM
12. Adjournment

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

OCTOBER 13, 2025 MEETING

COUNTY BOARD ROOM

6:30 PM

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

Also present: Board Chairman, Brad Knolhoff, Bill Schmaltz of ECG and Linda Richter
3. Approved minutes of August 11, 2025 Insurance Committee meeting.
Motion by Mike Strieker seconded by Curt Haselhorst; motion passed 6-0.
4. Bill Schmaltz gave health insurance update:
 - a) Total costs down \$133,827 compared to last year
 - b) Medical claims down \$168,432 compared to last year
 - c) Pharmacy costs up \$14,991 compared to last year
 - d) Fixed costs up \$5,599 compared to last year
5. Financial Update
 - a) Expenses without reimbursements: \$1,186,098 or 2.0% under budget
 - b) Reimbursements \$437,299 or 60% under budget
 - c) Workers Compensation \$835,136
 - d) Liability \$532,136 same as previous month
 - e) Rebate check for \$7,648
 - f) Other monthly expenses consistent with previous months
6. Next meeting November 10, 2025 at 6:30 PM
7. Motion to adjourn made by Curt Haselhorst, seconded by Mike Strieker; motion passed 6-0.
8. Adjourned at 7:30 PM

Nelson Heinzmann, Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

NOVEMBER 10, 2025 MEETING

COUNTY BOARD ROOM

6:30 PM

1. Called to order at 6:30 PM
2. Members present: Mike Strieker, Mike Hilmes, Joe Jansen, Jeff Crisel, Nelson Heinzmann, and Curt Haselhorst
Also present: Board Chairman, Brad Knolhoff, Dan Imming from Imming Insurance, Bill Schmaltz of ECG and Linda Richter
3. Approved minutes of October 13, 2025 Insurance Committee meeting.
Motion by Curt Haselhorst, seconded by Mike Strieker; motion passed 6-0.
4. Dan Imming gave an update on the renewal of insurance coverage for Workers Compensation and Property.
 - a) Several changes in property values per audit
 - b) Added Animal Control/Storage building to property list
 - c) Renewal will be increase in premium of 7% for an estimated cost of \$556,779.Motion to renew Workers Comp and Property policies was made by Mike Strieker, seconded by Jeff Crisel; motion passed 6-0.
5. Bill Schmaltz gave health insurance update:
 - a) Total costs down \$256,135 compared to last year
 - b) Medical claims down \$277,159 compared to last year
 - c) Pharmacy costs up \$15,325 compared to last year
 - d) Fixed costs up \$5,698 compared to last year
6. Financial Update for October
 - a) Expenses to date: \$1,284,566 or 3.3% under budget
 - b) Expenses less reimbursements: \$805,607 or 80% under budget
 - c) Workers Compensation \$849,333
 - d) Liability \$593,115
7. Next meeting December 8, 2025 at 6:30 PM
8. Adjourned at 7:25 PM. Motion made by Mike Strieker, seconded by Mike Hilmes; passed 6-0.

Nelson Heinzmann, Chairman

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

DECEMBER 8, 2025 MEETING

COUNTY BOARD ROOM

6:30 PM

1. Called to order at 6:30 PM
2. Members present: Mike Strieker, Mike Hilmes, Joe Jansen, Jeff Crisel, Nelson Heinzmann, and Curt Haselhorst
Also present: Board Chairman, Brad Knolhoff, Bill Schmaltz of ECG and Linda Richter
3. Approved minutes of November 10, 2025 Insurance Committee meeting.
Motion by Curt Haselhorst, seconded by Mike Strieker; motion passed 6-0.
4. Bill Schmaltz gave health insurance update:
 - a) Total costs down \$50,012 compared to last year
 - b) Medical claims down \$53,012 compared to last year
 - c) Pharmacy costs up \$30,955 compared to last year
 - d) Fixed costs up \$5,898 compared to last year
5. Financial Update for October
 - a) Expenses to date: \$1,456,945 or .48% over budget
 - b) Expenses less reimbursements: \$969,293 or 38% under budget
 - c) Workers Compensation \$663,613
 - d) Liability \$225,498
6. Next meeting January 12, 2026 at 6:30 PM
7. Adjourned at 7:10 PM. Motion made by Joe Jansen, seconded by Jeff Crisel; passed 6-0.

Nelson Heinzmann, Chairman