

Fulton County Joint Advisory Health Insurance Committee Minutes

April 28, 2022

SIU/Graham Learning Lab, 175 South Main Street – Canton, IL 61520

1. **Call to Order** – The meeting was called to order at 4:35 p.m. by Co-Chair, Jaclyn Webb.
2. **Roll Call** – Committee members present were: Laura Kessel, Barry Beck, Susan Duquenne, Patrick O’Brian, Katie Lynn, Mary Ellen Carmack, Beth Hadsall, Jaclyn Webb, Tonya Holmes, and Trudy Williams.
3. **Approval of Previous Minutes** – Motion was made by Holmes, second by Kessel to approve the minutes from the February 10, 2022 meeting. Motion carried by roll call vote (10-0).
4. **Additions, Deletions, Corrections to Agenda** – Motion made by Kessel, second by Beck to approve the agenda. Motion carried by roll call vote (10-0).
5. **New Business** – Stan Travelstead presented to the committee a claims report covering April 1, 2021 through March 31, 2022. It showed that our claims are outpacing premiums paid. It also reflected that, during the period of April 1, 2021 through March 31, 2022, we had 10 members whose claims were over the \$75,000 mark.
Ann Marie Gibson of Health Alliance spoke about Fulton County going completely self-funded. A comparison page was provided to the committee titled Fulton County Self-Funded vs Fully-Insured. An explanation of the comparison ensued and discussion was open to questions. She explained that higher individual specific deductibles (lasers) may apply as part of the stop loss policy terms. If they do, the additional claims liability between the group’s specific deductible and the laser would not be eligible under the aggregate. An example of lasering seven (7) claimants would mean that Fulton County would be taking on almost \$1.8 million of additional laser liability. The committee pointed out that 1st Laser is deceased thus lower the liability to County of Fulton to approximately \$1 million. It was repeatedly pointed out by Ms. Gibson and Mr. Travelstead that being self-funded could be very beneficial to Fulton County. However, Health Alliance Underwriting is not recommending Fulton County move to self-insured at this time
6. **Old Business** – Member O’Brian reported that RFP for Broker of the Health Insurance is due tomorrow. As of today he has received four (4) bid packages.
No action was taken on 5. (a)(b) and 6 (a).
The next meeting will be May 2, 2022 at 4:30p.m.
7. **Adjournment** – Motion by O’Brian, second by Kessel, motion carried by roll call vote (10-0). Meeting adjourned at 5:30 p.m.
Minutes by: Trudy Williams