

Special Called Meeting Minutes
May 3rd, 2019
9:00 A.M.

Chairman Glass called the Special Called meeting to order. Present for the meeting were Chairman Glass, Vice-Chairman Traylor, Commissioner Horton, Commissioner Heiney, Commissioner Thrash, County Administrator Townsend, and County Clerk Davidson.

1) ShawHankins-Insurance Plan 2019-20

James Clark and Tami Starkey from ShawHankins presented a medical renewal analysis to the board. The current insurance carrier Blue Cross Blue Shield Anthem will have an increase of 10.4 percent for the year 2019. A quote was also received from Cigna, Humana, and United Health Care. The carrier marketing survey showed that Aetna declined to quote. The current dental carrier shows a 15 percent decrease and Guardian, Lincoln and MetLife all declined to quote. The Vision carrier has a 2-year rate guaranteed remaining. The Life and Disability carriers shows that the quote received from Lincoln is competitive with a 3-year rate guarantee. The current carrier OneAmerica has a rate pass with a 3-year rate guarantee. A quote was received from Anthem Life but Guardian and Unum declined to quote

The earned premiums are \$939,236.00. The adjusted claims without the Association of County Commissioners of Georgia (ACCG) is \$820,370.00 The pooled claims with ACCG is \$117,235.00 leaving the total adjusted incurred claims with pooling at \$703,135.00. Ms. Starkey stated that several Lamar County's claims were over \$100,000.00 with a high cancer claim of \$225,000.00 and the prescription drug claims of \$221,000.00 has caused an increase in premiums. The ACCG pool paid claims incurred loss ratio is at 88 percent and the group adjusted incurred loss ratio with credibility is 86.0 percent. The ACCG annual trend is at 12.30 percent. The rate adjustment without Affordable Care Act (ACA) taxes is 8.87 percent and the rate adjustment with ACA taxes is 10.40 percent.

Ms. Starkey said that there are some changes to the standard plans with Blue Cross Blue Shield Anthem. The renewal base plan for out of pocket deductibles will go from \$7,150.00 to \$7,500.00 for single coverage to \$7,900.00 and \$14,300.00 to \$15,800.00 for family coverage. Another change would be with Urgent Care copay which is increasing from \$60.00 to \$75.00 and the emergency room copay is increasing from \$150.00 to \$350.00. For the buy-up plan, they are the same changes as the base plan but there is also an increase in the office visit copay from \$25.00 to \$30.00 and the specialist visit from \$50.00 to \$60.00. There is also a change in the specialty prescription drugs from \$80.00 to \$90.00 and also the prescription drugs, which are high cost injectable medications, from \$450.00 to \$550.00. Ms. Starkey said that these changes are not reflective of the County's utilization but more so with the changes from

Blue Cross Blue Shield Anthem that are across the board in Georgia. Ms. Starkey said that with these changes there is a total premium cost difference of \$104,855.00. Ms. Starkey presented the board with an alternative plan with Blue Cross Blue Shield Anthem where the base plan has a \$5,000.00 calendar year deductible. Ms. Starkey said that across the board the plan remains fairly consistent. The buy-up plan deductible is the same on the alternative plan choice with Blue Cross Blue Shield Anthem as it is on the regular plan which is \$3,500.00. The calendar year co-insurance decreases from 80 percent to 70 percent on the alternative plan. On the alternative plan the renewal has a combined annual premium cost difference of \$49,278.00.

Ms. Starkey presented the board with the plans from United HealthCare which she said was the most competitive plan in the market. Matching up plan designs with what is currently in place with Lamar County comes with a \$56,353.00 annual cost difference. By going with the competitive plan, you are removed from the ACCG pool and you lose that protection for a period of two years because of the high claims. Ms. Starkey also stated that there could be a potential coverage difference in prescriptions that could affect Lamar County employees.

Ms. Starkey went over the voluntary dental plan renewal with Blue Cross Blue Shield Anthem. There are no plan design or network changes with this plan and the cost premium reduction for this plan is \$5,630.00. The employees will see a lower cost with this voluntary dental plan. Ms. Starkey went over the vision renewal plan and stated that by staying with Blue Cross Blue Shield Anthem, this plan has a rate renewal guarantee and there are two years left before the rate could change. The plan design will remain the same.

Ms. Starkey went over the basic life renewal plan from OneAmerica that the County currently provides which is \$20,000.00 for each full-time employee. The total monthly premium renewal is \$578.00 and the total annual premium renewal is \$6,300.00. The basic life renewal plan offered by Lincoln Financial has a total monthly premium cost of \$420.00 and a total annual premium cost of \$5,040.00. The cost difference between the two plans is \$1,260.00 for the same coverage as OneAmerica. This rate is guaranteed for three years.

Ms. Starkey went over the Voluntary Term Life and AD&D Renewal in addition to what the County currently provides. Lincoln Financial is matching the current rate. The age requirement for a spouse with OneAmerica is 70 years old but with Lincoln Financial they would be able to continue with that coverage until the employee's retirement. This rate is guaranteed for three years.

Ms. Starkey went over the Voluntary Short-Term Disability renewal plan where the employee pays 100 percent of this plan. After 14 days of being out of work, the plan pays 60 percent of the employee's salary for a period of 24 weeks. The rate is per \$10.00 weekly benefit with a guaranteed rate on all age brackets for a period of three years. The Long-Term Disability renewal plan would begin after the employee has been out of work for 180 days and will pay the employee until they reach their Social

Security retirement age or until they are able to return to work. This rate is based off of the covered payroll amount with a guaranteed rate on all age brackets for a period of three years.

Ms. Starkey went over the Teledoc medical bill saver and stated that there is an increase for the employer of \$6.24 to \$6.54 per employee. This plan can be removed because it is now built into the Blue Cross Blue Shield Anthem plan. Ms. Starkey said that in the past, the Blue Cross Blue Shield Anthem plan had a copay included. The Teledoc plan was unlimited where as the Blue Cross Blue Shield Anthem plan will be limited to 12 visits without a copay. Ms. Starkey reported, when asked by the board, that less than 12 people in the County had actually used the Teledoc plan.

Ms. Starkey stated that in conclusion she included a claims report showing that the large paid claims were related to the one large medical claim and prescription drugs. By having the \$100,000.00 protection, with the ACCG pool in the renewal, this benefited the County. Ms. Starkey reported that claims are up from last year and that underwriters will look at the last 12 months' worth of claims and the loss ratio was at 85 percent. With loss ratio versus claims, 75 percent is going to be target. Any carrier can pay claims and pay their administrative overhead and make some profit. Anytime you are 75 percent you can expect at least a trend increase. The trend is what you can expect to pay for the same exact claims in the last 12 months and the future 12 months because the cost of healthcare and the cost of medications are going up. There is also an aging population that will see a greater utilization. Ms. Starkey reported that in the Blue Cross Blue Shield Anthem renewal plan they are quoting trend at 12 percent and they are saying that if the County did nothing it would have gone up by 12 percent. The County has beat this over the last few years where you have not run as high as National Trends. Ms. Starkey said that what the County does in the future, is based on the proactive measures that have been put into place including adding a comprehensive wellness program. She said that Lamar County is too early into this process to start seeing the results of this but with having the wellness program you are early identifying risks and helping employees improve their health along with avoiding high cost claims in the future. Ms. Starkey said that this is how you stabilize your high cost claims long term.

Chairman Glass asked about the claims and prescription history being based on dollar amounts. He wanted to know what they would look like if they went back to actual prescriptions such as the number of pills prescribed for pain or antibiotics versus the dollar amount. Ms. Starkey stated that they often look at that data compared to the cost average year after year and on the prescription drug side this is driven by the increase cost of the medications. This is not just on brand name drugs or specialty drugs but even on generic drugs they are seeing an increase of 100 percent. Ms. Starkey said that it is not that members are taking more drugs; it is just that they cost more than they did five years ago. Ms. Starkey stated that she could get that data, not for renewal purposes, but for review. Chairman Glass stated that he would like to have this data to share with Local and State Legislators.

County Administrator Townsend shared information with the board regarding the budget amounts of each Department and Constitutional Officers as of April 30th. He said that he budgeted five percent into the six months. He said there are also some vacant positions that has helped out. The total budget amount is \$959,692.00 with \$233,083.82, as of April 30th, for the current amount, for the last five months. The forecasted total budgeted amount is \$861,249.14 with a difference of \$98,442.86. County Administrator Townsend said that the cost for Teledoc is \$4,655.34 and there are seven employees that are paying back into the insurance program for a cost of \$4,200.00 a year bringing the total savings to \$107,298.00; provided they cancel the Teledoc plan. He said that this should cover the increase and his recommendation is to stay at the \$2,500.00 deductible. County Administrator Townsend said that this is a 10.4 percent increase but there are some savings because of some vacant positions along with what was budgeted with the five percent. County Administrator Townsend said that the area that has the biggest increase is with the Sheriff's Office. Commissioner Thrash pointed out that those employee vacancies would be filled. County Administrator Townsend agreed that they would be filled but said that this would still be covered. County Administrator Townsend said that there is still contingency that they can fall back on. County Administrator Townsend said that the money from Solid Waste, the Barnesville Lamar County Library and the Industrial Development Authority will also help to offset the numbers.

Commissioner Thrash made a motion to renew with Blue Cross Blue Shield Anthem with the 10.4 percent increase and cancelling the Teledoc plan. Vice-Chairman Traylor seconded the motion. The motion passed unanimously.

Vice-Chairman Traylor made a motion to approve the Dental Plan with Blue Cross Blue Shield Anthem with a 15 percent reduction. Commissioner Thrash seconded the motion. The motion passed unanimously.

The Vision Plan is under a guaranteed renewal rate plan with 2 years remaining and the current plan will remain the same.

Vice-Chairman Traylor made a motion to approve the change with the Basic Life renewal plan from OneAmerica to Lincoln with a 20 percent reduction and a guaranteed rate for a period of three years. Commissioner Horton seconded the motion. The motion passed unanimously.

Commissioner Thrash made a motion to approve the change with the Voluntary Term Life and AD&D and Voluntary Short-Term Disability renewal from OneAmerica to Lincoln with a guaranteed rate for a period of three years. Commissioner Heiney seconded the motion. The motion passed unanimously.

2) Wellness Plan

Katherine Sims and Michelle Sabol addressed the board regarding the Wellness Program with Corporate Health Partners (CHP). Ms. Sabol stated that Katherine White

and Allison Young are the health coaches for Lamar County. Ms. Sims stated that they have been with Lamar County for two years and they have been able to form relationships with employees and identify some risk factors in high risk areas.

Ms. Sims stated that the wellness team had formed a mission/vision statement that explains what wellness means. "Providing the resources and work environment that leads Lamar County employees to be healthier, happier, and more productive-continuously improving our service to the citizens of our county." Ms. Sims reported that the cohort data consists of 94 members and that three employees have decreased their BMI to less than 30. She said that 15 percent have lost 10 pounds or more. Three employees have lost 20 plus pounds and 11 participants have lost 10 to 19 pounds. There has been a decrease in diabetes with a decrease in diabetic ranges of glucose and A1c levels. There were 14 employees with a high A1c in the first year and that number dropped to 11 employees in the next year. Ms. Sims said that there are a lot of weight loss and life style challenges along with educational presentations that address weight. Ms. Sims stated that they saw an improvement with blood sugar with a decrease in the diabetic ranges. Ms. Sims stated that they also have been addressing the pre-diabetics and getting the employees the help that they need so they don't become a full-blown diabetic having to use medication. There were 24 employees in the first year that used tobacco and that number dropped to 20 employees in the next year. There have been six employees who have quit tobacco use but 2 relapsed and started using tobacco again. Ms. Sims reported on the annualized cost by risk factor saying that it cost \$7,900.00 for diabetes, \$2,056.00 for tobacco, \$1,420.00 for obesity and \$733.00 for hypertension. She said that these are averages as to what it cost per person. Ms. Sims stated that the goal is to get the employees engaged in the wellness program through health challenges and health coaching. She said that they are a face to face company and they believe that having a relationship with employees is what makes the difference. During the year, there has been at least 734 follow-up coaching sessions. The health coaches come on site and they visit with all of the departments traveling to different locations in the County to meet with each department. Throughout the year they offer healthy challenges on a quarterly basis and they have healthy breaks bi-monthly. The wellness team meets bi-monthly as well.

Ms. Sabol reported that they implemented the Wellness Warrior program. This is a program where they recognize an employee once a quarter who has made significant changes towards improving their health and wellness. One of the Wellness Warriors was a Public Works employee, Gregory Kilchriss, who is also related to Human Resource Officer Lesley Kilchriss. Ms. Sabol stated that he took this program to heart and realized that he had to make some changes in his life. He quit smoking and eating fried foods and started exercising more. He has begun saving money from not eating out. He said that his stomach quit hurting all the time and he has more energy.

Ms. Sabol stated that the health coaches help keep the employees accountable. Ms. Sabol stated that some employees were shocked about their weight gain until they started meeting with their health coaches. Ms. Sabol gave a highlight of one employee who now gets up at 4:00 a.m. in the morning to go to the gym and work out. This

employee said that getting on the scale was a wakeup call and they have talked about how their clothes were fitting and how much weight they had gained. This employee has lost 40 pounds and they have more energy and a more positive outlook on life. This employee is a single parent with three kids and just completed their first 5k walk.

Chairman Glass asked about the locations other than the Administration building that the healthy coaches visit. Ms. Sabol replied that Mrs. Young travels to both the Public Works facility and the Sheriff's Office at various hours. She also goes to the Criminal Investigation Division (CID) building to visit with employees and she doesn't just go there from 8:00 a.m. to 5:00 p.m. Ms. Sabol said that Mrs. Young will get to both of these locations by 7:30 a.m. or she will go out to the Sheriff's Office in the evening as late as 9:00 p.m. to visit with the employees because they work different shifts.

Ms. Sabol stated that they sent out a survey to all employees regarding the wellness program and there was a 33 percent participation rate. She said that 80 percent of those participants saw a benefit with the program and 86 percent said that they participated in a wellness event or a healthy activity. She said that 8 percent of the participants believe the program is motivational and 78 percent of the participants believe there is an overall improvement in their health. Human Resource Office Kilchriss reported that the employees are required to get four healthy credits each year and there were 79 employees who had 4 plus healthy credits. These healthy credits can include dental, vision and other preventive exams.

Commissioner Heiney stated that the numbers reveal that the County is trending down on medical claims and asked if this program has inherent value in terms of the cost. Commissioner Thrash stated that by looking at the numbers it shows that this program has paid for itself. Ms. Sabol stated that from the first year that the County started the program, there were a lot more employees that were not seeing their doctor or not getting their medications refilled. With the wellness program, there has been some decreases in blood pressure or people coming out of the high-risk categories. Now, employees are going to their doctor and getting their medications refilled.

Ms. Sims stated that it takes longer than two years to see positive results with a wellness program and no one likes to be told what to do. Eating and exercising habits aren't going to change overnight. She said it takes time to see the whole population but there have been a lot of great successes. Commissioner Heiney wanted to know if they are seeing people accepting this more and wanting to become a participant? Ms. Sims agreed that they do and said that there is a 98 percent participation of eligible employees. Ms. Sims said that this is outstanding since they usually only see an 85 percent participation rate.

Vice-Chairman Traylor wanted to know if they are using the data to publicize and to encourage the employees who are currently not participating. Vice-Chairman Traylor wanted to know if they should put something in the employee's payroll check or on the boards at different departments that shows the medical data so they know this is why they are able to keep the premiums low. Vice-Chairman Traylor said that the employees

in Lamar County need to celebrate that they are doing a great job. Chairman Glass stated that the feedback comes from when they give quarterly recognition to an employee such as being a Wellness Warrior. Commissioner Horton stated that he is a witness to this type of program. Commissioner Horton stated that after he was sick in the hospital, his doctor has him drinking black coffee without adding either cream or sugar so that he can feel better and live longer. Commissioner Horton stated that with the help of the Good Lord he will turn 75 on June of 2019. He said that just as soon as he leaves this meeting, he will go and jump on a lawn mower. Commissioner Horton said that he can do this because he follows orders from his doctor so that he can be healthy.

Human Resource Officer Kilchriss said that in the beginning she had one employee bless her out about the wellness program but she explained the program to them and sent them letters and then they understood. They also had to get their 4 healthy credits to be a participant in the wellness program.

Commissioner Thrash asked if it was possible to have the bloodwork done with their own doctor. Ms. Sabol said that there are onsite screenings for two days but sometimes people are on vacation or just prefer to have their bloodwork done with their own doctor. There is usually a 90-day window to get this done. County Clerk Davidson stated that she doesn't do well with having blood drawn and she goes to her own doctor to have this done. Ms. Sabol said that there are kick-off meetings where all of this is explained. They do individual follow-ups with each employee. This year the kick-off meeting will be held June 19th and 20th and the screenings in house are scheduled this year for July 17th and 18th. This is fasting bloodwork that is done.

Ms. Sabol said that the goal is to focus on why you want to live and be healthy. What kind of quality of life do you want to have? Do you want to be able to bend over and tie your shoe?

Vice-Chairman Traylor asked if spouses are eligible to participate in the program. Human Resource Officer Kilchriss replied that they are not eligible. She said that the patient portal from CHP called Healthy Tracks is available for every employee to review their numbers and it shows their individual records and the healthy tracks they have participated in. Vice-Chairman Traylor asked about employees who are paying for their spouses in the insurance plan and wondered if these numbers will affect the wellness program. Ms. Starkey stated that the wellness program numbers from a spouse can be pooled into the insurance program plan. She said that they also have the option to have the spouse pay an additional surcharge or have them pay an additional charge for having insurance.

Commissioner Heiney made a motion to renew the Wellness Program with Corporate Health Partners (CHP) and Commissioner Thrash seconded the motion. The motion passed unanimously.

Commissioner Horton made a motion to adjourn the Special Called meeting at approximately 10:09 a.m. Commissioner Heiney seconded the motion. The motion passed unanimously.

THE LAMAR COUNTY BOARD OF COMMISSIONERS

Charles Glass, Chairman

Ryran Traylor, Vice-Chairman

Bennie Horton, Commissioner

Robert Heiney, Commissioner

Nancy Thrash, Commissioner

Attest: _____ Carlette Davidson, County Clerk