

Finance, Revenue and Insurance Committee
Tentative Minutes
June 11, 2024

1. Call Meeting to Order: Chairman Billeter called the meeting to order at 4:09 p.m. Present: Finfrock, Griffin, Larson, Miller, Nordman, Youman and Billeter. Others present: Janes, Ramsey, Simms and Treasurer Tiffany O'Brien, Absent: None
2. Approval of Minutes: May 14, 2024 - Motion by Nordman to approve, 2nd by Griffin. Motion carried.
3. Public Comment: None.
4. Approval of Bills
 - County Clerk: \$1,254.08 Motion by Youman to approve, 2nd by Miller. Motion carried.
 - Treasurer: \$220.38 Motion by Youman to approve, 2nd by Nordman. Motion carried.
 - Finance: \$18,310.81. Motion by Nordman to approve, 2nd by Finfrock. Motion carried.
 - HR: None.
 - Department Claims: None.

5. Insurance:

- Health Insurance and Aggregate Report – Billeter commented last month we saw a significant increase in claims in the aggregate report from \$281,502 in April to \$410,483 in May. Billeter stated he also wanted to inform the committee that the Health Insurance Planning Committee met yesterday and there was a proposal to switch our insurance from our current self-funding plan to a fully insured plan through Blue Cross and Blue Shield. Billeter shared the proposal from BCBS was provided but the decision date was June 15th. Billeter commented the data was discussed at length through three meetings but the motion to switch providers was defeated which means we will be staying with our current plan. Billeter stated he thought it should be noted for the record that this decision was made with the facts known that renewal amounts for insurance were increasing 36% next year and the overall increase to premiums to employees of the County will be approximately 20%.

Nordman shared that is just shocking information but is there anything we can do about it and Billeter stated not that he is aware of. Billeter stated that from what he has been told the committee felt like it happened too fast and some felt pressured to make a decision in short notice. Billeter explained some members of the committee didn't appreciate that so they voted for what they knew as opposed to something they were uncertain about. Billeter shared since the committee only meets once a month when the discussion was started looking elsewhere it was hard to gather the information, receive proposals and make a decision with a deadline. The committee did meet 3 times after the proposal was submitted and there was a lot of questions asked and answered and clear communication of the cost savings for both the County and employees but for some reason we had people against it. Finfrock asked if there was a way the committee could be brought back together and discuss the concerns from the "no" voters. Billeter stated he wasn't sure that would make a difference since they were informed there was a costs savings for the employees and a savings of roughly \$1 million to the County. Larson asked if the committee was aware of the financial hardship the County is under and Billeter stated it was shared however that wasn't the driving force behind why we're looking elsewhere. Billeter explained it was the Committees decision to look elsewhere due to the continued depletion of the insurance fund to cover our current self-insurance arrangement.

Miller shared it takes a three-quarter vote to make any progress in that committee and that is pretty high. Billeter stated maybe we need to look at our bylaws and address those concerns. Miller stated those four no votes canceled the cost savings for 180 people and he just doesn't feel that is right for our employees. Billeter stated they have made their decision and unfortunately for the County and our employees they will

have to deal with the repercussions of the committee. Billeter stated all that he sees we can do now is in a year try it again even though we probably won't get as good of rates as we were quoted this time.

Griffin asked if the rest of the employees have any idea that this vote was taken. Billeter stated he isn't sure but it is up to the committee members to represent their said employees. Billeter stated there was one representative who clearly stated they had spoken to the individuals they represented but beyond that Billeter couldn't confirm if other employees were notified of the decision. Treasurer O'Brien stated she can confirm no one in her office was notified of the said change and she feels comfortable stating the non-union employees are probably completely unaware of what is going on.

- **Property Casualty - CIRMA Update:** Billeter asked the Treasure to provide and update. O'Brien shared it seems that he building claims are moving forward but we are still struggling to get through the process on vehicle claims. She noted the adjuster has been in communication but seems not to be able to get response back regarding sending an appraiser to look at the damages. Nordman shared she has seen communication from May 9th that show they are trying to set a time and asked for clarification on them not responding. The Treasurer stated since that email the adjuster has reached out to them 3 times to set up the onsite appraisals and is getting no communication back from them. Nordman stated she would pass the information along to the Sheriff.

O'Brien stated now that our deductibles have increased do we have a process established with proper procedures to pay claims. She noted she has received a bill for \$800 but no other details on the accident and what money should be used to pay that claim as far as fund lines. She is just asking for guidance on how claims will be handled from here forward. Billeter stated that would need to be looked at.

- **Department Reports:**

County Clerk and Recorder: Not present.

Treasurer: Treasurer O'Brien shared taxes due date was yesterday and her office is working on processing those payments and the submissions through mail. She is hoping to have the first disbursement processed on June 28th.

Economic Development: There is a scheduled walk through Etnyre coming up. Billeter asked if we could have the Executive Director come in and introduce herself to the committee and see where and what her plans are that benefit Ogle County.

Finance: Billeter stated according to our budget we are in a good place.

6. **Budget Review – FY 2024 Budget:** Billeter explained we are currently at 30% revenue and last year we were at 28% on the expense side we are at 48% of budget and last year we were at 47%. Based on the percentages we are tracking appropriately as we have in the past.

Treasurer O'Brien shared with the committee they have received the first payment for the cops grant. O'Brien stated it will be put back into the General Fund to reimburse for those salaries that already have been paid. Billeter stated we need to make sure we are tracking and receiving that money since the grant money is what allowed us to make those hires.

7. **Old Business:** None

8. **New Business:**

- **Audit Contract / Renewal:** Billeter shared the renewal time is here again and he would like to know the committee's opinion on using Sikich or finding someone else. Billeter stated he personally is satisfied with what they have done last year. Youman asked the Treasurer what she thought of them and she replied she doesn't have an opinion but they have been very good to work with from her side of things. She also shared that she has been in contact some other Treasurers and they are struggling to find auditors. Finfrack shared that he is much more comfortable with them now that they are looking at the items we are concerned about and he was very happy with their services in the last audit. Miller asked if other counties are struggling with

finding auditors would we want to look at an extended contract and not just a one year. O'Brien stated the contracts are usually signed on a three-year basis. Due to the committee have mixed opinions on them Billeter shared they can be approached for a one year to make sure we are satisfied before we enter into a longer agreement with them. O'Brien is going to reach out to Sikich and get back to committee.

- ARPA Requests / Recommendation(s): None.
- Economic Development / Grant Approval: See above
- Hiring Freeze Position Review / New Requests: None
- Coroner Staff Update: Billeter commented this is completed and will be voted on at the Executive meeting.
- Human Resource Information Systems (HRIS): None.
- Finance – Task Force: Billeter shared the group met May 24 and then a small group met with the Sheriff on the 30th to bring him up to speed with the information that has been collected. There was a walk-through of the jail with the HOK architect to see if there were any deficiencies not being utilized in our approach. The tour was good but there were no items for adjustment that could be done to bring the County cost savings.

Finfrock shared he had contacted UCCI regarding a survey of counties pertaining to jails and finances. They have sent them out and will provide results of the survey back to us when they are available. He shared there are 77 counties within UCCI that participate in these surveys but not everyone answers them so we are hoping for good results.

Youman shared he still feels strongly that we need to share information with the community to make sure that our narrative is getting out there. Nordman shared Billeter spoke with the Department Heads and the next step is to share the information at the County Board meeting in June.

Billeter also informed the committee we have had to now gotten the lawyers involved with Waste Management due to their lack of participation in conversations. A letter was sent to them from our lawyers on June 5th requesting a response within 30 days.

9. Other Business for consideration: Griffin stated he shared information from the Oregon's mayor about a grocery tax. He stated he wasn't sure if it would be helpful but wanted to share.
10. Closed Session: None
11. Open Session: None
12. Adjournment: With no further business, Chairman Billeter adjourned. Time: 4:48 p.m.

Respectfully submitted,
June Jacobs



Report Package prepared for *Ogle County*

Thursday, June 6, 2024 (EDT)

Contents

- Normative Comparison Summary
- Aggregate Execution
- Shock Claim Summary
- Preventive Screening Summary
- Utilization Benchmark Summary
- Preventable Conditions
- Key Utilization Indicators

Ogle County

Group ID: OGLE

Date Range: Check Date: 8/1/2023 through 5/31/2024 (305 days) (Paid Data)

Enrollments, Payments & Savings	
Health Plan Contracts	183
Health Plan Members	388
Members Per Contract	2.12
Average Member Age	36.32
Average Employee Age	47.70
Inpatient Facility	\$570,496.37
Outpatient Facility	\$1,594,982.21
Inpatient Professional	\$115,181.25
Outpatient Professional	\$792,302.36
Dental	\$129,755.90
Prescription Drug	\$564,441.85
Total Plan Payment	\$3,767,159.94
Total Charges	\$8,457,622.86
Total Plan Payment	\$3,767,159.94
Employee Responsibility	\$227,848.26
Exclusions	\$1,307,851.21
Other Insurance	\$5,798.35
Overall N/W Savings Amount	\$3,158,090.90
Overall N/W Savings Percent	44.17 %

Utilization Statistics					
Claim Type	Statistics	Group	Norm	Difference %	Norm Category
All Medical Claims	Services/1000 Members	26,537.67			
	Plan Payment/Member	\$9,384.43			
	Plan Payment/Contract	\$19,887.39	\$13,235.68	50.26 %	National, Overall*
	Plan Payment/Contract	\$19,887.39	\$13,221.23	50.42 %	3-199 EEs*
Inpatient Facility	Plan Payment/Contract	\$19,887.39	\$13,030.97	52.62 %	State/Local Government*
	Services/1000 Members	510.84			
	Plan Payment/Member	\$1,471.87			
	Plan Payment/Contract	\$3,119.17			
	Admissions/1000 Members	36.12			
	Average Length of Stay (Days)	3.79			
	Days/1000 Members	136.74			
Outpatient Facility	Total Length of Stay (Days)	53			
	Total Admissions	14			
	Services/1000 Members	9,850.36			
Inpatient Professional	Plan Payment/Member	\$4,115.02			
	Plan Payment/Contract	\$8,720.52			
	Services/1000 Members	869.45			
Outpatient Professional	Plan Payment/Member	\$297.17			
	Plan Payment/Contract	\$629.75			
	Services/1000 Members	15,281.22			
Prescription Drug	Plan Payment/Member	\$2,044.12			
	Plan Payment/Contract	\$4,331.89			
	Plan Payment/Member	\$1,456.25			
	Plan Payment/Contract	\$3,086.07			

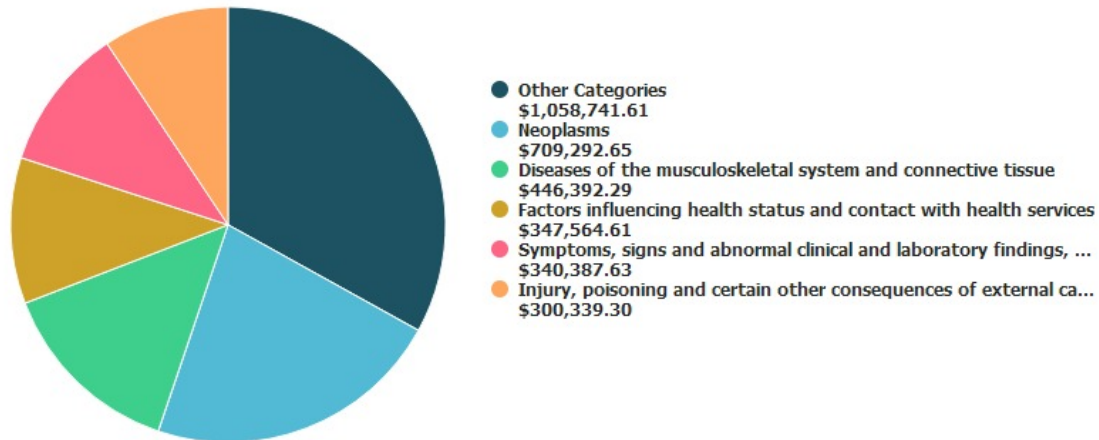
Derived from: 2023 Employer Health Benefits Survey, (The Henry J. Kaiser Family Foundation, 2023) www.kff.org

Per-Network Savings				
PPO	Total Charges	Exclusions	Discount Amount	% Savings
CIGNA	\$6,506,934.37	\$953,228.98	\$2,848,345.04	51.29 %
KISX	\$8,145.00	\$885.00	\$0.00	0.00 %
LB1	\$3,503.68	\$0.00	\$2,664.15	76.04 %
NET	\$80,516.74	\$9,560.45	\$25,219.27	35.54 %
OGLE	\$720,953.43	\$83,166.33	\$192,970.10	30.26 %
P4P	\$11,263.42	\$1,333.36	\$0.00	0.00 %
QPA	\$121,236.67	\$14,390.14	\$70,959.25	66.41 %
STRATOSE	\$48,605.00	\$22,254.10	\$14,253.65	54.09 %
Other	\$956,464.55	\$223,032.85	\$3,679.44	0.50 %
Total	\$8,457,622.86	\$1,307,851.21	\$3,158,090.90	44.17 %

In-Network Statistics		
Number of Services	10,286	100.00 %
Plan Payment	\$3,075,882.19	100.00 %
Claim Type	% Services	Plan Payment
Inpatient Facility	1.92 %	18.55 %
Outpatient Facility	37.12 %	51.85 %
Inpatient Professional	3.28 %	3.74 %
Outpatient Professional	57.58 %	25.76 %

Top Five Providers by Claim Payment		
Provider	% of Plan Payment	Plan Payment
CVS/CAREMARK	14.98 %	\$564,441.85
KATHERINE SHAW BETHEA HOSP	10.73 %	\$404,361.52
SWEDISH AMERICAN HOSPITAL	9.95 %	\$374,889.78
UNIVERSITY OF WISCONSIN HOSPITAL AND CLINICS	9.07 %	\$341,855.43
ST ANTHONY MEDICAL CTR	5.98 %	\$225,160.00
All Other Providers	49.28 %	\$1,856,451.36

Top 5 Diagnosis Categories



Ogle County

Group ID: OGLE

Reinsurance Contract Summary

MGU	AccuRisk Solutions	
Stop Loss Carrier	Nationwide Life Insurance Company	
	Aggregate	Specific
Contract	24\12	24\12
Paid	8/1/2023-7/31/2024	8/1/2023-7/31/2024
Incurred	8/1/2022-7/31/2024	8/1/2022-7/31/2024
Coverages	Med,Rx	Med,Rx
Minimum Attachment Point	\$4,343,548.00	
Specific Limit	\$100,000.00	Individual Deductible
Aggregated Specific Deductible	\$75,000.00	
Factors	EE	FAM
	\$1,101.86	\$2,923.70

Total Cost Overview

Month	Claims Paid (within contract terms)			Claims Paid (outside contract terms)		Total Paid
	Medical	Rx	Total	Dental	Total	Total Paid Claims
8/2023	\$227,467.82	\$59,910.96	\$287,378.78	\$14,840.90	\$14,840.90	\$302,219.68
9/2023	\$295,509.26	\$59,432.83	\$354,942.09	\$8,934.60	\$8,934.60	\$363,876.69
10/2023	\$435,639.84	\$71,536.84	\$507,176.68	\$9,436.80	\$9,436.80	\$516,613.48
11/2023	\$255,579.35	\$43,435.61	\$299,014.96	\$12,844.90	\$12,844.90	\$311,859.86
12/2023	\$426,344.75	\$70,267.89	\$496,612.64	\$9,914.00	\$9,914.00	\$506,526.64
1/2024	\$180,476.12	\$76,832.25	\$257,308.37	\$6,308.80	\$6,308.80	\$263,617.17
2/2024	\$453,754.03	\$41,386.90	\$495,140.93	\$21,505.80	\$21,505.80	\$516,646.73
3/2024	\$212,020.75	\$50,516.95	\$262,537.70	\$16,154.60	\$16,154.60	\$278,692.30
4/2024	\$224,635.87	\$44,060.54	\$268,696.41	\$12,806.50	\$12,806.50	\$281,502.91
5/2024	\$349,333.06	\$47,061.08	\$396,394.14	\$14,089.00	\$14,089.00	\$410,483.14
6/2024	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7/2024	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$3,060,760.85	\$564,441.85	\$3,625,202.70	\$126,835.90	\$126,835.90	\$3,752,038.60
PEPM*	\$1,673.46	\$308.61	\$1,982.07	\$69.35	\$69.35	\$2,051.42

*(1,829 EE Months)

Aggregate Overview

Month	Enrollment		Monthly Amounts			Cumulative Amounts		
	Employee Only	Family	Expected Claims	Attachment Point (125%)	Contracted Claims	Attachment Point	Contracted Claims	% of Att Point
8/2023	91	87	\$283,704.93	\$354,631.16	\$287,378.78	\$354,631.16	\$287,378.78	81.04%
9/2023	93	86	\$283,128.94	\$353,911.18	\$354,942.09	\$708,542.34	\$642,320.87	90.65%
10/2023	94	85	\$281,671.47	\$352,089.34	\$507,176.68	\$1,060,631.68	\$1,149,497.55	108.38%
11/2023	94	86	\$284,010.43	\$355,013.04	\$299,014.96	\$1,415,644.72	\$1,448,512.51	102.32%
12/2023	94	88	\$288,688.35	\$360,860.44	\$496,612.64	\$1,776,505.16	\$1,945,125.15	109.49%
1/2024	97	89	\$293,671.78	\$367,089.72	\$257,308.37	\$2,143,594.88	\$2,202,433.52	102.74%
2/2024	98	89	\$294,553.26	\$368,191.58	\$495,140.93	\$2,511,786.46	\$2,697,574.45	107.40%
3/2024	97	89	\$293,671.78	\$367,089.72	\$262,537.70	\$2,878,876.18	\$2,960,112.15	102.82%
4/2024	97	89	\$293,671.78	\$367,089.72	\$268,696.41	\$3,245,965.90	\$3,228,808.56	99.47%
5/2024	96	90	\$295,129.25	\$368,911.56	\$396,394.14	\$3,614,877.46	\$3,625,202.70	100.29%
6/2024	0	0	\$0.00	\$0.00	\$0.00	\$3,614,877.46	\$3,625,202.70	100.29%
7/2024	0	0	\$0.00	\$0.00	\$0.00	\$3,614,877.46	\$3,625,202.70	100.29%
Total	951	878	\$2,891,901.97	\$3,614,877.46	\$3,625,202.70			
Average	95	88						
PEPM (1,829 EE Months)			\$1,581.14	\$1,976.42	\$1,982.07			

Aggregate Reinsurance Summary

Contracted Claims	\$3,625,202.70
Less Individual Claimant Amounts Over \$100,000	\$745,930.72
Net Claims Eligible Under Aggregate	\$2,879,271.98
Net Claims Eligible Per EE Per Month	\$1,574.23
Net Claims Eligible as % of Expected Claims	99.6 %
Net Claims Eligible as % of Attachment Point	79.6 %
Unused Liability - Cumulative Attachment Point (\$3,614,877.46) *	\$735,605.48
Unused Liability - Minimum Attachment Point (\$3,617,639.98) Prorated *	\$738,368.00

* Contractually the stop loss carrier has the right to use the higher of either the minimum attachment point or the cumulative (calculated) attachment point as the claims limit for the