

THE BOARD OF COUNTY COMMISSIONERS HELD AN INFORMAL REGULAR SESSION ON WEDNESDAY, SEPTEMBER 3, 2014, WITH COMMISSIONERS DAVID H. UIBLE, ROBERT L. PROUD, AND EDWIN H. HUMPHREY IN ATTENDANCE.

ALSO IN ATTENDANCE WERE STEPHEN H. RABOLT, COUNTY ADMINISTRATOR, AND GAEL FAWLEY, CLERMONT COUNTY OFFICE OF COMMUNITY AND ECONOMIC DEVELOPMENT. ADDITIONAL ATTENDEES AT THE INFORMAL REGULAR SESSION ARE LISTED ON THE ATTACHED ATTENDANCE SHEET.

LET THE RECORD SHOW THAT THE SEPTEMBER 3, 2014 INFORMAL REGULAR SESSION WAS VIDEOTAPED AND IS AVAILABLE FOR PUBLIC INSPECTION MONDAY THROUGH FRIDAY BETWEEN THE HOURS OF 8:00 A.M. TO 4:30 P.M. LOCAL TIME. IN ADDITION, THE INFORMAL REGULAR SESSION IS AVAILABLE FOR PUBLIC VIEWING THROUGH THE COUNTY GOVERNMENT WEBSITE AT <http://www.clermontcountyohio.gov/videos-worksession.aspx>.

Let the record show informal session started shortly before 11:30 a.m.

THE FOLLOWING ISSUES WERE PRESENTED FOR DISCUSSION:

Issue - Health Care Options for 2015...06-1103-011

Discussion - Mr. Sander, Clermont County Human Resources Consultant introduced Mr. Steve Ashe, Account Manager, HORAN, Associates. Mr. Ashe provided a presentation to the Board for 2015 Renewal Programs. Mr. Ashe provided the Board with an update and some history regarding the Near Site and On-Site Clinic initiatives. At this time HORAN sees this as a cost prohibitive option for Clermont County to offer.

Mr. Ashe stated HORAN also explored the possibility of a partnership with Mercy as an alternative, which would have offered preferred scheduling and discounted wellness visit pricing. However, Mercy was not able to offer any discounts in addition to the already negotiated group rates through Humana.

Mr. Ashe addressed the Board regarding the Primary Care Physician (PCP) Program option HORAN would like to see offered. Through the PCP program each employee would be required to select a PCP and get an annual physical then the Employee/Spouse would receive a percent or dollar reduction to premiums. Humana covers preventative care at 100% and routine physicals are part of that preventative care so these would be at no cost to the employee. The employee would be required to have a form signed by the physician that the physical had been completed, and returned to the employer to receive the rebate on the premium. Mr. Ashe stated it is important to ensure the employee that no additional information from the physician would need be provided.

The physical would be required between November 2014 and October 2015. If employees receive the physical and have the required form turned in by January 2016 then the employees receive the discounted contribution for participation. Commissioner Humphrey asked what the amount of discount would be to the employee on the premiums, and what other companies/counties offered. Mr. Ashe stated it would be somewhere in the range of 10-15%.

Commissioner Uible asked the typical cost of a routine physical. Mr. Ashe stated the cost of physicals can vary but would be somewhere in the range between \$100.00 to \$125.00.

Commissioner Uible asked if there seems to be a significant savings over time after employees obtain routine physicals. Mr. Ashe indicated yes, studies have found typically employees who have a primary care physician and receive routine annual physical catch larger scale medical issues earlier and tend to have a reduced cost due to those illnesses.

Commissioner Proud asked if there were any longitudinal studies for companies that have provided this type of alternative. Mr. Ashe stated that as of yet those types of studies are not available.

Mr. Ashe provided some discussion on the Humana renewals as far as the increases on administration, specific and aggregate stop loss, claims for this year are trending very well and are currently below 2013 by almost \$1M. Mr. Ashe stated he anticipates a 7.9% total increase for healthcare to the County in 2015 at this time.

Mr. Ashe provided an update and some brief discussion regarding the County's other plans, including:

- EyeMed – 4 year rate hold
- ING/Voya (Basic life/Voluntary Life/AD&D/LTD) – Rate hold till 1/1/16
- Chard Snyder – Rate hold till 1/1/16
- TriHealth (EAP) – Renews 1/1/15
- Park National Bank – No cost Healthcare Savings Account (HSA)

Mr. Ashe indicated that so far this year the County has collected \$76,625 in Spousal Surcharges. The County will be looking into changing that surcharge from the current \$50/month to \$100/month in 2015 since the industry standard benchmark is \$100/mo.

Mr. Ashe explained that administration of COBRA is currently being handled by our Human Resources Department (HR) and it will be HORAN's recommendation to hire an outside administration firm in the future. HORAN has received annual pricing from three administrative groups for the Board to consider.

Commissioner Proud asked how many people we currently have on COBRA. Mr. Sander stated there are currently 11 on COBRA and that the administration of COBRA is time consuming.

Commissioner Uible asked how many of our employees now have an established PCP. Mr. Sander stated that 40% of our employees don't have a PCP and we are trying to get those employees to establish a relationship with a PCP and start seeing a physician for preventative and diagnostic testing on an annual basis. Mr. Sander stated he believes that this is a good start to wellness programs and biometric testing that would in the long term be beneficial to catastrophic long term medical conditions as the wellness programs tend to catch catastrophic illnesses much earlier.

Conclusion/Follow-Up Action Needed -

HORAN will prepare the final recommendations after meeting with the Health Care Advisory Committee and present them to the Board at informal session on 10/8/14.

Adjournment

Informal Regular Session was adjourned.

**BOARD OF COUNTY COMMISSIONERS
CLERMONT COUNTY, OHIO**

DAVID H. UIBLE, PRESIDENT

ROBERT L. PROUD, VICE PRESIDENT

EDWIN H. HUMPHREY, MEMBER

STEPHEN H. RABOLT, COUNTY ADMINISTRATOR

9/24/14

DATE APPROVED