



*Minutes approved 7.17.25*

## Insurance Review Committee Meeting

McKenzie Building – Jury Room

Thursday, February 27, 2024 – 3:00 p.m.

Committee Members Present: Chairman Tammy Rich-Stimson, Nick Graff, Jon Hopkins, Mark Chism, Janet Johnson, Irvin Johnson, Trent Strunk, Scott Moon

Committee Members Absent: Dave Mingus, Ryan Tarby, Jake Tucker

Others Attending: Mike Deluhery, County Administrator, Sue Webster, Human Resources Director, Randy Mahr, Jake Edwards

### **MOTION**

**MOTION BY MEMBER J. JOHNSON, SECOND BY MEMBER I.**

**JOHNSON** to approve the minutes of the September 12, 2025 meeting.

On voice vote, **MOTION CARRIED UNANIMOUSLY.**

### **DISCUSSION**

#### **2024 CONSOCIATE ANNUAL CLAIM COST REVIEW**

Human Resources Director Sue Webster provided an overview of a document which outlined all claims that were submitted to Consociate Health from 1/1/2024 through 12/31/2024. She stated that the total charges as of 2/19/2025 was \$10,993,377.12.

Director Webster explained the reserve fund that is in the budget book. She stated that when you have a stop loss program, you are required to have a reserve in case of a catastrophic event.

Member I. Johnson questioned how that reserve is recuperated. Director Webster stated as of now, it is not because the claims are outreaching those numbers.

#### **IN/OUT OF NETWORK CHARGES EXPLANATION**

Director Webster stated that we have the wrap network and the Health Plus network. She stated that if you live in Pekin, you must go to a Carle Health provider. She stated that if you go to an OSF provider, the insurance pays nothing.

Director Webster stated that if you are outside of a 40 mile radius and you are traveling or your kids are in school, you have to look for a provider in the wrap network.

Director Webster stated that if you have a procedure that Carle Health does not offer and you have to go to an OSF provider, they will treat that as in-network.

Director Webster stated that Health Plus+ is a website where you can find in-network Carle Health providers.

### **CARLE HEALTH PHYSICIAN NAME CHANGE**

Director Webster stated that as of January 1, 2025, Carle Health is changing their physician name to CHPP. She stated that nothing else is changing other than the name.

### **SMITH RX SPECIALTY PHARMACY CHANGE INFORMATION**

Director Webster stated that Smith RX is now partnering with Costco as a preferred specialty prescription provider. She stated that this could be a cheaper alternative. She stated that Sam's Club also offers discounted rates.

### **2025 WELLNESS PROGRAMS**

Director Webster stated that every year the County has put on the wellness programs. She stated that previously, there were incentives, and she would like to offer those again in 2025. She requested feedback for incentive ideas that could be offered.

Member Strunk stated that years ago, the county offered premium discounts for participating in the wellness programs.

Member J. Johnson stated that the County used to offer an incentive for being a non-smoker. She stated that there could be incentives for a lot of things you can do preventatively, for example, flu shots, immunizations, annual wellness checks, mammograms, colonoscopies, etc.

Director Webster stated that she would appreciate everyone's feedback at the next meeting, which will take place in May.

Member Strunk stated that he and his wife do bloodwork on their own and suggested that they be able to turn that in and receive an incentive.

Chairman Rich-Stimson stated that her husband is part of the plumber's union, and they can have a form filled out by their doctor that states that he performed bloodwork, and they receive a discount on their premium.

Director Webster stated that in our current plan, colonoscopies are not paid 100% unless you are above 45 years old, regardless if you have a family history or if your doctor ordered it. She stated that she recommends this coverage if there is a family history or your doctor orders it. She stated that currently, in the plan, if you have a colonoscopy and have polyps, you cannot get a follow-up colonoscopy for 10 years. She stated that if a doctor wants you to have a repeat colonoscopy in 3 or 5 years, she would like to change the plan to get that covered.

Director Webster received consensus from the committee to move forward with this recommendation.

Chairman Rich-Stimson recessed the meeting at 4:04 p.m.

(transcribed by S. Gullette)