

CHAMPAIGN COUNTY LABOR/MANAGEMENT HEALTH INSURANCE COMMITTEE AGENDA

MINUTES – Approved as Distributed on August 5, 2025

DATE: Tuesday, July 22, 2025

TIME: 3:00 p.m.

PLACE: Shields-Carter Meeting Room

Bennett Administrative Center 102 E. Main St., Urbana, IL 61801

Committee Members:

Present	Absent
Andrew Bequette	Jon Cagle
Suzanne Brock	Beth Vanichtheeranont
Wade Lorenz	Travis Wilson
Angela Lusk	Jilmala Rogers
DeShonna Matthew	Brad Wakefield
Micah McMahon	Janae Wisehart
John Naese	
Tami Ogden	
Cece Phillips	
Jennifer Sims	
Steve Summers	
Jarod Tinsley	
Travis Wilson	
Travis Woodcock	
Michelle Jett	

County Staff: Megan Robison (recording secretary)

Others Present: Shannon Garrett (Broker – Gallagher) & Amanda Balster (Blue Cross Blue Shield)

<u>AGENDA</u>

I. Call to Order

Co-Chair Matthew called the meeting to order at 3:00 p.m.

II. Roll Call

Roll call was taken, and a quorum was declared present.

III. Approval of Minutes- May 20, 2025

Mr. McMahon requested to update the language on line #66 to clarify that only management wanted to remove the cash incentive from the list of options. He also was marked absent but was in attendance. Mr. Bequette was also marked absent and in attendance at the meeting.

MOTION by Mr. McMahon to approve the minutes of May 20, 2025, amended as discussed; seconded by Mr. Bequette. Upon vote, the **MOTION CARRIED** unanimously.

IV. FY25 Copay Resolution Proposal

Ms. Garrett introduced Amanda Balster from Blue Cross Blue Shield. She is here to answer any questions the Committee may have about the copay resolution. They have been researching different ways to include the copays in the current HCA after the \$2,000 self-pay corridor has been met. While Blue Cross Blue Shield does not have a program that would work, FLEX (our current FSA vendor) partners with BCBS to administer an HRA program that could provide the necessary solution. Ms. Garrett detailed exactly how the FLEX HRA program would work and would be retroactive back to January 1, 2025.

The earliest this program could begin would be September 1, 2025. After implementation, employees would need to submit their reimbursements for anything that occurred prior to the implementation. Anything that occurs after September 1st, would automatically be reimbursed. This solution would use the same app as the FSA, users would just have a new option on the screen to select for HRA information.

This program is only for FY2025, unless they choose to keep it in place when selecting the insurance plan for FY2026. Ms. Balster explained that this is not a good option if they want to continue with the HCA option from BCBS in FY2026.

Ms. Ogden asked if moving to the HRA option would negatively affect their renewal with BCBS and it was explained that it would not because the County pays the administrative costs for the program.

The Committee members went into caucus at 3:25 p.m.

The Committee members resumed open session at 3:39 p.m.

Co-Chair Matthew asked how the union members would like to move forward. Mr. McMahon requested to postpone the vote until the next meeting, to give them some time to discuss this option with their membership. Ms. Phillips said they feel rushed to make a decision because they just received all of this information.

MOTION to TABLE the Copay Resolution to the August 5th meeting by Ms. Lusk; seconded by Mr. McMahon. Upon vote, the **MOTION CARRIED** unanimously.

V. 2025 Claim Review

Ms. Garrett moved on to the 2025 claim review. The claims have spiked back up but not as high as they had been. She pointed out that the high-cost claimants, approximately 7-8 members, make up 41% of all claims.

VI. Health Insurance Plan Renewal Discussion

The high-cost claimants combined with the loss of Health Alliance, has not had a good effect on the renewal rates. Ms. Garrett detailed the loss ratio and changes to the drug listing that will affect two members. She has sent requests for proposals out to several other companies.

Ms. Garrett asked BCBS what the renewal rate would look like for the previous plan design and the rate was 65% higher than the current renewal rate. The current renewal rate has been reviewed by nurse management, so Ms. Garrett does not believe they are going to be able to get the rate down much farther. She wanted to get some feedback from the Committee to see what factors would help them make the decision to move to another carrier.

Committee members discussed the previous billing issues that made moving to another company very difficult. Ms. Garrett explained that Aetna has established a public works division and should now be able to bill the County in a way that does not cause any issues with our internal reconciliations.

VII. Other Business

A. Wellness Survey

Ms. Garrett mentioned a few items that they could add to the survey that would be helpful. Committee members continued to discuss the timeline and asked if the survey is relevant at this time as it doesn't look like the results are going to make a difference with the renewal rates for FY2026. It was determined that they will wait to release the survey at another time.

VIII. Next meeting – August 5, 2025

The next meeting will be August 5, 2025.

IX. Adjournment

Co-Chair Matthew adjourned the meeting at 4:18 p.m.