



Commission Meeting
Brookings City & County Government Center
520 3rd Street
Chambers, Suite 310 (3rd floor)

1. 11:00 AM Call to Order on Thursday, May 2, 2019

2. Pledge of Allegiance

3. Invitation for a Citizen to schedule time on the Commission Agenda for an item not listed.

Action items will be scheduled for a future meeting date.

4. Approval of Agenda

Action: Motion to Approve, Request Comments, Voice Vote

5. Scheduled Agenda Items

- A. Discussion and possible action on changes to the County's health insurance plans. Sherri Matthews, Senior Account Manager with Wellmark Blue Cross and Blue Shield of South Dakota, presenting.

Action: Motion to Approve, Request Comments, Roll Call

Documents:

[Benefit Information.pdf](#)

6. Adjournment

Action: Motion to Approve, Voice Vote

7. Public Notices

- *May 6, Monday: Tour of jail facilities at Renville County, Olivia, MN.*
- *May 22, Wednesday: Sioux Valley Commissioner's meeting (10 County) hosted by Moody County.*
- *May 27, Monday: County Offices will be closed in honor of the Memorial Day holiday.*
- *June 4, Tuesday: Mental Health Task Force presentation, 3:30 p.m. in the Chambers of the Brookings City & County Government Center.*
- *June 11, Tuesday: Budget Hearings. 8:30 a.m. - 5:00 p.m. in the Community Room of the Brookings City & County Government Center.*
- *June 12, Wednesday: Budget Hearings. 8:30 a.m. - 12:00 p.m. in the Community Room of the Brookings City & County Government Center.*

NOTE: Individuals needing assistance, pursuant to the Americans with Disabilities Act, should contact Brookings County (605-696-8205) 48 hours in advance of the meeting to make necessary arrangements. The County of Brookings is responsive to requests for communication aids and the need

to provide appropriate access and will provide alternative formats and accessible locations consistent with the Americans With Disabilities Act.

Benefit Information	2019 Plan A	2019 Plan B	Alt A-6
PLAN TYPE			
	108-182	108-183	
Online Benefit Summary	-	92-170	108-186 / 92-176
Health Product	SD Blue Select	SD Blue Select	SD Blue Select
H.S.A. Qualified	No	No	HRA
Pharmacy Product	CMM	Complete	Blue Rx Value Plus
ACA GF / Non-Grandfathered	GF	GF	Non-GF
HEALTH BENEFIT PLAN			
	Single \$300	Single \$1,000	Single \$3000
Deductible In-Network	Family \$600	Family \$2,000	Family \$6000
Coinsurance In-Network	20%	15%	0%
Coinsurance Non-Network	30%	25%	0%
Copay Office Visit	N/A	PCP \$20 Non PCP \$20	\$20.00
Copay Emergency Room	N/A	PPO	N/A
Out of Pocket Maximum In-Network	Single \$800 Family \$1,600	Single \$2,000 Family \$4,000	Single \$3000 Family \$6000
PHARMACY BENEFIT PLAN			
Deductible	N/A	N/A	N/A
		Tier 1: \$10	Tier 1: \$10
		Tier 2: \$20	Tier 2: \$20
Copay Tiers	N/A	Tier 3: \$30	Tier 3: \$30
Copay/Coinsurance	N/A	Copay	Copay
		Single \$2,000	Single \$3000
Out Of Pocket Max (OPM)	N/A	Family \$4,000	Family \$6000
FULLY INSURED RATES			
Estimate % Decrease			-20.00%
			<i>Estimated Blended Savings at 20%</i>
Single	50	2019 Rates \$857.75	2019 Rates \$785.53
Family	12	\$2,632.43	\$2,410.79
ES	10	\$1,756.67	\$1,608.77
EC	12	\$1,623.72	\$1,487.01
Monthly Total / Savings	84	\$111,528.00	\$102,137.80
Annual Total / Savings		\$1,338,336.00	\$1,225,653.60
			-\$21,365.00
			-\$256,380.00

	Single Employee	HRA Reimbursement	Wellmark Plan
Deductible	\$500		\$3,000
Coinsurance	20% (\$500)	80% (up to \$2,000)	
Total Ded and Coin	\$1,000		
OV Copay	\$20		
Rx Copays	\$10/\$20/\$30		
OPM	\$3,000		\$3,000

	Family Employee	HRA Reimbursement	Wellmark Plan
Deductible	\$1,000		\$6,000
Coinsurance	20% (\$1000)	80% (up to \$4,000)	
Total Ded and Coin	\$2,000		
OV Copay	\$20		
Rx Copays	\$10/\$20/\$30		
OPM	\$6,000		\$6,000

Brookings County Employees - Estimated Overall Savings

Estimated Premium Savings:

Estimate 20% Savings to move to \$3000 deductible.

Monthly Blended Total	\$106,833
Estimated savings	20%
Monthly blended Savings	-\$21,367
Annual projected Savings	-\$256,399

HRA Reimbursements:

Anticipate 20 single / 20 family

\$2,000	\$40,000
\$4,000	\$80,000
Estimated	\$120,000

Maximum 50 Single / 34 Family

\$2,000	\$100,000
\$4,000	\$136,000
Maximum	\$236,000

Historical Amounts would have paid towards HRA reimbursements:

2018	\$86,197	(42 members ranging from \$500 - \$4000 reimbursed from HRA)
2017	\$75,250	(37 members \$75 - \$4000 reimbursed from HRA)

This was figured by pulling outpatient/inpatient claims by allowed amounts. Employees paid the first \$500 single / \$1000 family then 80% coinsurance paid by the County. These amounts will be reduced by member copays that also apply to their Out-of-Pocket maximum, which is not reflected in the numbers above.

HRA Administrative Fees:

\$4.95 per participant per month

84 contracts x \$4.95 =	\$416	month
x 12 months	\$4,990	Annual

Total Estimated Savings	Estimated	Maximum	2018	2017
Annual projected savings	-\$256,399	-\$256,399	-\$256,399	-\$256,399
Estimated Reimbursement	\$120,000	\$236,000	\$86,197	\$75,250
HRA Admin Fees	\$4,990	\$4,990	\$4,990	\$4,990
	-\$131,410	-\$15,410	-\$165,213	-\$176,160