

Notice of Public Meeting
Wednesday, August 26, 2020
9:00 a.m.

RISK MANAGEMENT
&
INSURANCE COMMITTEE

Door County Government Center
County Board Room, 1st floor
421 Nebraska Street, Sturgeon Bay, WI

AGENDA

- A. Call Meeting to Order
- B. Establish a Quorum / Roll Call
- C. Election of Vice Chairperson
- D. Adopt Properly Noticed Agenda
- E. Correspondence
- F. Public Participation
- G. Approve Minutes of October 2, 2019 Meeting
- H. New Business – Discussion / Action
 - 1. Committee Duties
 - 2. Horton Group, Tim Deaton
 - Self-Insured and How it Works
 - Review of Current Stop Loss Insurance Carrier and Purpose
 - 2020 Health Claims Review (1st 3 quarters)
 - 2021 Health Insurance Premiums - Projections
 - 3. Go365 Wellness Program Update
 - 2022 Insurance Incentives Review
 - 4. Overview of Comprehensive General Property & Liability Insurance
- I. Matters to be Placed on a Future Agenda
- J. Future Meeting Dates – At Call of Chair
- K. Meeting Per Diem Code
- L. Adjourn

Deviation from the order shown may occur

MINUTES

Wednesday, October 2, 2019

**RISK MANAGEMENT
&
INSURANCE COMMITTEE***Door County Government Center
County Board Room, 1st floor
421 Nebraska Street, Sturgeon Bay, WI***Call Meeting to Order**

Chairman Virlee called the October 2, 2019 Risk Management and Insurance Committee meeting to order at 10:00 a.m. at the Door County Government Center.

Establish a Quorum / Roll Call

Members present: Richard Virlee, Joel Gunnlaugsson, Jon Koch, Bob Bultman. David Enigl was excused.

Others present: Administrator Ken Pabich, CC Grant Thomas, Finance Director Steve Wipperfurth, HR Director Kelly Hendee, Tim Deaton – Horton Group, and County Clerk Jill Lau.

"These minutes have **not** been reviewed by the oversight committee and are subject to approval at the next regular committee meeting."

Adopt Properly Noticed Agenda

Motion by Koch, seconded by Gunnlaugsson to adopt the agenda. Motion carried by unanimous voice vote.

Correspondence

No correspondence was presented.

Public Participation

N/A.

Approve Minutes of November 5, 2018 Meeting

Motion by Koch, seconded by Bultman to approve the November 5, 2018 meeting minutes. Motion carried by unanimous voice vote.

New Business – Discussion / Action**Horton Group, Tim Deaton**

Administrator Pabich explained all insurance will be reviewed at today's meeting including employee health, dental, along with property insurance and workers comp. Proposing to implement changes to insurance coverages and copays and to adjust insurance rates.

Tim Deaton, Horton Group, reviewed the medical reserve calculator, high cost claimants, medical renewal calculations, dental renewal calculations and the 2020 proposed budget with plan change recommendations.

Review and Approve 2020 Stop Loss Insurance Renewal

Tim reviewed how the stop loss contract works; the most the County would pay for claims is \$75,000 per insured person.

2019 Health Claims Review (1st 3 quarters)

Tim reviewed the claims dated August 1 thru July 31 of 2017, 2018, and 2019.

Dental claims reviewed. No recommended changes in plan or premium.

2020 Health Plan Recommended Changes

County would increase their budget 10%; no increase in dental insurance. Total 2020 expenses estimated at \$6,814,054.

Proposed changes include: increase 4th Tier Specialty Medications copay from \$60 to \$150; Mandatory Maintenance Mail – maintenance medications must be obtained through the direct RX program; increase Primary Care Provider/Specialty Office Visit copay from \$35 for PCP and \$50 for specialty; increase Urgent Care copay from \$20 to \$50; add Telehealth benefit – telemedicine is the ability 24/7/365 to connect with a physician via phone, webcam, or cellphone; increase 2020 Employee Health Insurance Employee Contributions 13%. Tim reviewed the impact to employees based upon the 2019 Go365 status.

2020 Health Insurance Premiums

Proposed 2020 impact on premiums reviewed - Family plan \$360 per month an increase of \$40.91 per month; Single plan \$144 per month an increase of \$16.37 per month.

Go365 Wellness Program Update

Angela Vandenberg, Humana, reviewed the Go365 program. 66% of the participants are at Silver status or above; 68% took biometrics screening; 75% took the health questionnaire. A 5-year study outlines savings for the county. A report of engagement status will be shared with committee members.

2021 Insurance Incentives

Recommending adjustment to incentives as follows: Blue – 15%; Bronze – 12%; Silver – 12% + \$50-\$79 of value in Go365 Bucks per member; Gold – 10% + \$80-\$99 of value in Go365 Bucks per member; Platinum – 8% + \$100-\$300 of value in Go365 Bucks per member.

Motion by Gunnlaugsson, seconded by Koch to approve the recommended plan changes, increase in premiums, and 2021 insurance incentives as presented. Motion carried by unanimous voice vote.

Review of 2020 Insurance Renewals

Finance Director Steve Wipperfurth distributed a comparison of insurance premium proposals. Wipperfurth explained he has not received actual quotes on all policies as of this date. Wipperfurth reviewed the 2019 actual premiums and the 2020 estimated premiums. The Liability, Property & Auto, Boiler & Machinery, and Crime policy premiums have been budgeted with estimated increases of 10%. The Workers Comp premium has decreased from \$421,150 to \$333,514 for 2020. The Highway Department Fuel Storage Tank Liability policy increased from \$6,123 to \$6,337. Wipperfurth noted if the estimated premiums come in higher than the estimated 10% another meeting will be called.

Motion by Koch, seconded by Gunnlaugsson to authorize staff to renew insurance policies contingent upon premiums received are lower than the 10% estimated increase with notification of final premiums received to committee members. Motion carried by unanimous voice vote.

Matters to be Placed on a Future Agenda

Nothing as of this meeting.

Future Meeting Dates

At call of Chair.

Meeting Per Diem Code

102.

Adjourn

Motion by Koch, seconded by Bultman to adjourn. Time: 11:09 a.m. Motion carried.

Respectfully submitted by Jill M. Lau, County Clerk

DUTIES OF COMMITTEES

Adopted May 26, 2020

PREAMBLE

The principal purpose here is to delineate, without limitation by reason of enumeration herein, the primary roles, responsibilities, and authority of Door County's committees, commissions, and boards.

In any county that has a county administrator:

- The county administrator is the chief administrative officer of the county, and coordinates and directs all administrative and management functions of the county government not otherwise vested by law in boards or commissions, or in elected officers (See: Section 59.18 Wisconsin Statutes).
- The various county committees, commissions, and boards are policy making bodies only, determining the broad outlines and principles governing such administrative and management powers.

One objective here is to define and strike a balance between the administrative and management functions and policy making function of county government.

References to the Wisconsin Statutes or Wisconsin Administrative Code are to those in full force and effect on the date this document is approved or as thereafter amended or revised

This document is subject and subordinate to the Wisconsin Statutes and Wisconsin Administrative Code.

FISCAL MATTERS APPLICABLE TO ALL COMMITTEES

1. Annual Budget

The County Administrator and Finance Director will, annually, prepare a proposed budget for submission to the Finance Committee. The Finance Committee will review and approve or modify and approve the proposed budget, and then refer the same (in relevant part) to each departmental oversight committee. The oversight committees will review and approve or modify and approve the proposed budget, and refer the same to the Finance Committee. The Finance Committee will report the final proposed budget to County Board for consideration and action in accordance with Section 65.90 Wisconsin Statutes.

2. Capital Improvements ("C.I.P.")

Each oversight committee is responsible for reviewing and approving all capital item requests, those that pertain to the CIP, prior to the departments submitting them for inclusion in the proposed CIP.

3. Payment Vouchers ("PV")

Each oversight committee is empowered to review all proper claims and expenses for the departments.

4. Contracts / Agreements

Contracts with a term greater than 1 year shall be approved by the oversight committee. Contracts with terms over 3 years or that were not part of the approved budget shall be recommended for approval to Finance Committee and the County Board.

3. Encourage and facilitate the establishment and maintenance of relationships and cooperation (including mutual aid and assistance agreements) with other municipalities (e.g., counties, cities, towns and villages) with respect to law enforcement, public-safety communications, emergency medical services, and emergency management.
4. General oversight of the acquisition, maintenance and repair of vehicles *and* other equipment necessary for the operation of emergency services, emergency management and law enforcement consistent with the annual budget.
5. Work collaboratively with the Sheriff regarding the authority and responsibilities of the Humane Officer(s) and Humane Society consistent with Chapters 173 & 174, Wisconsin Statutes.
6. Periodic review of year to date expenditures and revenue to ensure the same are in line with the annual budget.
7. Review of audit(s) and annual reports.

(5) Risk Management Committee

(Created per Resolution 2012-36; Duties established by Resolution 2012-51)

1. Assess, on an ongoing basis, the current state of the County's risks.
2. Determine whether the County has the appropriate strategies and capabilities in place to manage and ameliorate these risks, and recommend changes accordingly.
3. Acquire the necessary Insurance Knowledge and Aptitude, Including:
 - a. Types of Insurance Coverage:
 - i. General Liability;
 - ii. Personal Injury Liability;
 - iii. Discrimination;
 - iv. Civil Rights Violations;
 - v. Employment Related Actions;
 - vi. Automobile Liability:
 1. underinsured motorist coverage; and
 2. uninsured motorist coverage.
 - vii. Law Enforcement Liability;
 - viii. Public Officials' Errors And Omissions Liability;
 - ix. Property Insurance;
 - x. Environmental;
 - xi. Health Insurance;
 - xii. Stop-Loss or Excess;
 - xiii. Unemployment; and
 - xiv. Worker's Compensation.
 - b. Conditions, Exclusions, and Limitations of Liability.
 - c. Related Services & Resources
 - i. Claims Management
 - ii. Loss Prevention

- iii. Policy, Procedure, & Protocol Review
 - iv. Pre-Claims Loss Control
 - v. Training
 - vi. Underwriting
4. Respond to the Changing Insurance Coverage Needs of the County.
 5. Maintain Official Bonds - County Officials
 6. Financial Management: Adhere to fiscally sound and prudent business practices when reviewing, and renewing or purchasing, insurance coverage. To the extent feasible, make sure that appropriate resources are available and allocated to effectively address County's risks. Ensure that the continued financial strength and stability of the County are not threatened by known or anticipated emerging risks.
 7. Recommend plans, policies, procedures, and protocols on risk and insurance management as deemed appropriate, then attempt to ensure that such are incorporated in priority setting, planning and decision making throughout the County.