



JOINT FINANCE COMMITTEE & BYLAWS/PERSONNEL COMMITTEE MEETING MINUTES

February 4, 2019

Children's Services Council of Martin County
101 SE Central Parkway, Stuart, FL

Present:	Ann Rodriguez <i>(phone)</i> Michelle Akins <i>(phone)</i> Steve Newman	Carolann Wegener-Vitani Sandy Akre Richard Reilly
Excused:	Miranda Hawker Julie Zobec Linda Halpin	Natalie Sanders Joy Yates
Staff:	Marsha Powers Zack Hackley	Loretta Toth
Others:	Klif Gehring, Gehring Insurance	Samantha Ricchini, Gehring Insurance

I. CALL TO ORDER

The joint meeting of the Finance Committee and Bylaws/Personnel Committee was called to order by Finance Chair, Ann Rodriguez at 8:31 a.m. Roll call was taken and a quorum present.

II. ADOPTION OF AGENDA

Motion to adopt the agenda was made by Sandy Akre, seconded by Michelle Akins and passed.

III. NEW BUSINESS

A. Review of Health Plans – Data Review and Discussion – At the recommendation of a board member, a joint meeting of the two committees was scheduled to review health plans, employee contributions and cost reductions. Ms. Powers turned the meeting over to Gehring Insurance.

Mr. Gehring, Gehring Insurance, commented that they review every available carrier and submit the best rates to the coalition each year. Since the ELC is considered a small group health plan, he explained small group health plan ratings, rate factors, and rate protections and reforms. As of today, renewal rates are not available and will not be available until the middle of May.

Ms. Ricchini reviewed the confidential survey which was sent to all ELC staff regarding their current health plan. The results were mostly positive. There are no dependents enrolled in the health plan due to cost. The results of the dental and vision plans were also mostly positive. Mr. Newman suggested that future surveys include questions regarding dependents.

Gehring Insurance conducted a survey of other ELC's regarding employer contribution amounts. Of those surveyed, all contribute 80% or more of employee coverage.

Quotes included in the packet are part of the newest "association plan", called AHP, which is in conjunction with the Stuart/Martin County Chamber of Commerce. All quotes were from United Healthcare, who bought out NHP. Mr. Gehring reviewed the various plans comparing the deductibles, out-of-pocket costs and premiums to the ELC's current plan deductible, out-of-pocket cost and premium, noting the current ELC plan offers a greater benefit at a lower premium.

The group discussed possible options which include a high-deductible health plan with an HSA (health savings account). This would require some education to employees on how to use the plan. Mr. Newman suggested that employees contribute 20% toward coverage and the savings be contributed to short-term and long-term disability insurance.

Ms. Powers requested direction from the committee. Her recommendation is to continue 100% contribution toward employee-only health coverage, stating it is a great benefit for employees and great for attracting new employees. In addition, she recommended exploring the high-deductible plan, but continue offering 100% contribution for employee-only coverage. Most of the group agreed with Ms. Powers' recommendation.

In summary, Gehring Insurance will be asked to assist with the education of employees. During the review process and from a financial standpoint, the coalition staff will work with Gehring Insurance to review cost-saving plan changes that have the least impact on employees, while covering 100% of the contribution. An overview will be presented to the Board at the April meeting, followed by additional review of the committee, and a final board vote at the May meeting.

IV. BOARD MEMBER COMMENTS

Mr. Newman asked for a financial update. Mr. Hackley reported that the VPK portal is up and running with reconciliation expected soon. There are no updates as to when the SR portal will be operational. The coalition is enrolling in all three counties.

V. PUBLIC COMMENTS – None

VI. ADJOURNMENT

The meeting was adjourned at 9:47 a.m.

Respectfully submitted,

Approved 5/20/19

Ann Rodriguez, Finance Chair
AR:lt