

CLINTON COUNTY INSURANCE COMMITTEE

MINUTES OF

NOVEMBER 8, 2021 MEETING

COUNTY BOARD ROOM

7:00 PM

1. Called to order at 7:00 PM
2. Members present: Craig Taylor, Mike Strieker, Bob Netemeyer, Dennis Middendorf, and Nelson Heinzmann. Also present: Bill Schmaltz of Einstein Consulting and Dan Imming of Imming Insurance Group.
3. Committee minutes from October 2021 Insurance Committee meeting were approved.
4. Dan Imming explained changes and renewal of Cyber Security coverage. Premium up to \$5,700 annually and deductible up to \$25,000 for \$1,000,000 coverage.

Dan also presented County Liability and Property coverage—annual premium \$350 lower but property values increased on several parcels. This coverage to be approved at the November 15, 2021 County Board meeting.

5. Bill Schmaltz of Einstein Consulting gave update on health insurance. Einstein Reports show:
 - a) Costs down 15% compared to last year
 - b) Pharmacy up 10% compared to last year
 - c) Medical Claims down 11% compared to last year
 - d) Fixed costs down 34% compared to last year

The group discussed at length the high costs of imaging at hospitals vs free standing imaging facilities. Free standing could have saved the county \$20,927 in the past year. Committee will have a proposal to consider at the December meeting—possibly Flexible Spending Account.

6. Financial Reports:
 - a) Through October health insurance without reimbursements \$326,361.95 under budget or a savings of 31%.
 - b) Through October health insurance with reimbursements \$656,800.09 under budget or 52% savings.
 - c) Liability Fund and Workers Compensation Fund stable
 - d) County received reimbursement check from True RX for \$4,121.10

7. Discussed ICIT phone conference and upcoming assessment for member counties: including input by phone from Larry Johnson, County Board Chairman. Clinton County shared around \$7,100.
8. No further New or Old Business
9. Next meeting December 13, 2021 at 7:00 pm
10. Adjourn: 8:25 PM

Nelson Heinzmann
Chairman