

LIVINGSTON COUNTY BOARD
INSURANCE & BOND COMMITTEE
MINUTES OF SEPTEMBER 4th, 2012

Committee Chair Dee Woodburn called the meeting to order at 4:00 p.m. in the meeting room on the 2nd floor of the Pontiac Public Library.

Present: Woodburn, Deany, Campbell, Heath, Ruff,

Absent: Ingles, Borngasser, Flott, Vietti

Also Present: Linda Daniels, Alina Hartley

Woodburn called for any additions or changes to the agenda with none being requested. *Motion by Heath, second by Deany to approve the agenda as presented.* **MOTION CARRIED WITH ALL AYES.**

The Committee reviewed the minutes of the August 16th, 2012 meeting. *Motion by Deany, second by Ruff to approve the minutes of the August 16th, 2012 meeting.* **MOTION CARRIED WITH ALL AYES.**

BCBS Health Insurance Renewal – Jeff Gilmore was present to review Blue Cross Blue Shield health insurance renewal rates. Gillmore stated that the claims data for the last two years was very good with a 78% loss ratio. Gillmore stated that their goal is a 90% loss ratio. Gillmore reported that the current plan came in with a 2.3% decrease in premium (equivalent to approximately \$40,000). Gillmore reviewed with the committee the option of going to a high deductible plan. Gillmore stated that the county could offer both plans to its employees in order to make the family plan more affordable. Discussion took place. It was noted that this could be a problem for the union contracts that offered medical allowances as these funds could not go against the deductible due to federal regulations. Consensus of the Committee was to not offer the additional plan at this time, since this option would need to be reviewed with each union. *Motion by Deany, second by Ruff to approve the renewal with the current plan.* **MOTION CARRIED WITH ALL AYES.**

Bills – The Committee reviewed the bills presented. *Motion by Heath, second by Campbell to approve the bills.* **MOTION CARRIED WITH ALL AYES.**

Motion by Deany, second by Ruff to adjourn the meeting. **MOTION CARRIED WITH ALL AYES.** Meeting adjourned at 4:18 p.m..

Alina M. Hartley
Administrative Resource Specialist