



# **Human Resources Department**

## **FY 2020-2021 Health Insurance Renewal**

**Mr. John Light**  
**Director of Human Resources**

**August 27, 2020**

**Presentation to the Finance & Administrative Committee**



# Purpose & “Fast Facts”

*Human  
Resources*

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- **Brief and receive direction from the Committee as it pertains to Employee FY 2021 Health Insurance**
    - **The “Plan Year” runs from January 2021 – December 2021**
  - **2,254 employees elect to take the County’s Health Insurance**
    - **Employees choose a plan – we offer four (4) medical plans**
      - **CHDP – 866 enrolled**
      - **PPO – 377 enrolled**
      - **HMO IL – 742 enrolled**
      - **Blue Advantage HMO – 269 enrolled**



# Purpose & “Fast Facts”

*Human  
Resources*

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- **Employees share in the cost of health insurance**
    - The amount they pay depends upon the plan they select and who they elect to cover (for example – single vs. family coverage)
  - **Retirees and Forest Preserve Employees are also covered under the plans and are contained in the totals on the last page**
  - **186 Employees “Opt-Out” of the insurance.**
    - They are eligible to receive \$1,500 annually not to take the insurance



# What Renewal Looks Like

- **If the County were to renew the existing plans it would be an estimated increase in budgeted cost of between 6.6% - 8.1%**
  - **In dollars this equals between \$2,191,700 to \$2,692,400**
  - **The difference in the percentage is:**
    - **6.6% if the County keeps the cost sharing identical to this year.**
    - **8.1% if the County absorbs 100% of the cost of the increase.**
  - **The increase in the previous year was 2.1%**
  - **This projection assumes the plan design (prescription copays, deductibles, HSA 'seed' money stays the same for next year)**
- **The alternative to the increase is for the Committee to ask the Human Resources Director for alternatives**



# Next Steps

*Human  
Resources*

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- 1. Receive direction from Committee**
  - 2. Return to Committee with additional information and for decision on September 3<sup>rd</sup>**
  - 3. Formally set Open Enrollment dates**
  - 4. Prepare communications, software, and materials for employees**
  - 5. Open Enrollment occurs**
  - 6. Make enrollment changes for employees in the system and get new ID Cards issued**
  - 7. New Plan Year begins on Jan. 1, 2021**



# Questions