



# Lake County Illinois

## Legislation Details (With Text)

**File #:** 09-1925      **Version:** 1      **Name:** Health, Life and Dental Insurance Plan  
**Type:** resolution      **Status:** Regular Agenda  
**File created:** 8/28/2009      **In control:** Financial & Administrative Committee  
**On agenda:**      **Final action:** 9/8/2009  
**Title:** Resolution approving the County's Health, Life and Dental Insurance Plan for fiscal year 2010.  
**Sponsors:**  
**Indexes:**  
**Code sections:**  
**Attachments:** 1. F and A FY10 HLD Bullets

Date	Ver.	Action By	Action	Result
9/8/2009	1	Lake County Board	adopted	Pass
9/2/2009	1	Financial & Administrative Committee	recommended for adoption to the regular agenda	Pass

Resolution approving the County's Health, Life and Dental Insurance Plan for fiscal year 2010.

- Each year Lake County receives insurance plan premium changes based upon the projected cost of medical treatment and recommendations to modify the plan are made to reduce cost.
- The projected claim increase for FY2010 is 10% or \$3,182,000.
- The staff recommends no change for FY2010 in the percentage share of the premium costs to employees.
- The resolution outlines in detail the various program modifications.

WHEREAS, the Human Resources Department recommends an office visit co-pay increase of \$5 for PPO, HMO IL and HMO Blue Advantage plans, a \$100 in-patient hospital co-pay for HMO IL and HMO Blue Advantage plans, an emergency room visit co-pay increase of \$25 for PPO, HMO IL and HMO Blue Advantage plans and co-insurance for emergency room visits will change to 85% for the PPO plan;

WHEREAS, the Human Resources Department recommends that In-network co-insurance will change to 85%, in-network out-of-pocket max will change to \$900 individual and \$1,800 Family, out-of-network out-of-pocket max will change to \$3,600 Individual and \$7,200 Family, individual deductible will change to \$350 in-network and \$800 out-of-network and family deductible will change to \$700 in-network and \$1,600 out-of-network for the PPO plan;

WHEREAS, the Human Resources Department recommends that for Medicare eligible retirees a coordination of benefits with Medicare that will process claims in the same manner and in accordance with the same plan rules as for retirees that are under 65;

WHEREAS, the Human Resources Department recommends that mental health and substance abuse inpatient and outpatient visit limits be lifted for PPO, HMO IL and HMO Blue Advantage plans, mental health outpatient visits change to a \$20 co-pay for the PPO plan, mental health outpatient visits change to \$30 co-pay and mental health inpatient visits change to 100%

coverage for HMO IL and HMO Blue Advantage plans;

WHEREAS, the Human Resources Department recommends the implementation of Quantity Management, \$0 Generic Co-pay, Step Therapy and Prior Authorization programs to help manage the County's prescription drug costs;

WHEREAS, the Human Resources Department recommends the implementation of Medicare Part B Coordination and a Medicare Part D approved plan for Medicare eligible retirees;

WHEREAS, Human Resources recommends no change in employee cost sharing for health and dental insurance premiums, no change in prescription co-pays and no dental plan changes.

NOW, THEREFORE, BE IT RESOLVED, BY THIS County Board of Lake County, Illinois, that the County's health, life and dental insurance plan for fiscal year 2010, is hereby approved.