



Lake County Illinois

Legislation Text

File #: 10-0820, **Version:** 1

Resolution approving the County's Health, Life and Dental Insurance Plan for FY 2011.

- Proposed co-pay, deductible, out-of-pocket and plan changes for Lake County's medical insurance.
- Proposed co-pay and plan changes for Lake County's prescription coverage.
- Proposed plan changes for Lake County's dental insurance (see FY11 Health, Life and Dental Recommendations for details).

WHEREAS, the Human Resources Department recommends a .75% change in employee cost sharing for health insurance premiums;

WHEREAS, the Human Resources Department recommends an office visit co-pay increase of \$5 for HMO IL and HMO Blue Advantage plans, a specialist office visit co-pay increase of \$10 for HMO IL and HMO Blue Advantage plans, a \$50 increase for 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 80% for the PPO plan;

WHEREAS, the Human Resources Department recommends that for the for the PPO plan in-network co-insurance will change to 80% and out-of-network co-insurance will change to 60%, in-network out-of-pocket max will change to \$1,200 individual and \$2,400 Family, out-of-network out-of-pocket max will change to \$4,000 Individual and \$8,000 Family, individual deductible will change to \$450 in-network and \$1,100 out-of-network and family deductible will change to \$900 in-network and \$2,200 out-of-network;

WHEREAS, the Human Resources Department recommends that for Medicare eligible retirees in the HMO IL and HMO Blue Advantage plans there will be 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 preventive health benefits (as defined by the Secretary of HHS) will be paid without any cost-sharing (deductibles, co-pays or coinsurance) when using network providers, lifetime maximums for the PPO plan of \$2,000,000 will be removed and the physical therapy \$4,500 annual maximum for the PPO plan will be removed to comply with the Patient Protection and Affordable Care Act (PPACA);

WHEREAS, the Human Resources Department recommends a prescription co-pay increase of \$5 for brand formulary and non-formulary drugs and the discontinuation of grandfathering members for the Step Therapy and Prior Authorization programs to help manage the County's prescription drug costs;

WHEREAS, Human Resources recommends that replacement for crowns, inlays & onlays, partial & complete dentures, post & cores, fixed bridges, implants will change from 1 in 5 years to 1 in 10 years, coverage for fillings will now be based on a composite (tooth colored resin) instead of amalgam (silver) and no change in cost sharing for dental insurance premiums.

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 2011, is hereby approved.

DATED, at WAUKEGAN, LAKE COUNTY, ILLINOIS, on September 14, 2010.