



# Lake County Illinois

## Legislation Details (With Text)

**File #:** 17-0907 **Version:** 2 **Name:** Resolution approving the County's 2018 Health Insurance Plan – Annually, the Human Resources Department works with the County's health insurance consultant to derive the County's healthcare program design and budget, the following represents changes to th

**Type:** resolution **Status:** Passed

**File created:** 8/22/2017 **In control:** Financial & Administrative Committee

**On agenda:** **Final action:** 9/12/2017

**Title:** Resolution approving the County's 2018 Health Insurance Plan.

**Sponsors:**

**Indexes:**

**Code sections:**

**Attachments:**

Date	Ver.	Action By	Action	Result
9/12/2017	2	Lake County Board	adopted	Pass
8/30/2017	1	Financial & Administrative Committee	recommended for adoption to the consent agenda	Pass

Resolution approving the County's 2018 Health Insurance Plan.

- The Human Resources Department worked with the County's health insurance consultant, Arthur J. Gallagher and Company, to develop the recommended design and budget for the County's 2018 healthcare program.
- The projected increase in claim costs for 2018 is \$875,340, for a total projected cost of \$39,468,713, and represents a 2.3 percent increase above the 2017 budget.
- The fiscal year (FY)2017 health insurance budget is \$38,595,109; it is recommended that FY2018 budget remain the same; any shortfall will be funded with savings carried over from previous years.
- The recommended design and budget for the County's 2018 healthcare program includes the following:
  - an increase to all employee premiums by the projected 2.3 percent;
  - an additional two percent cost share increase for employees with the traditional Preferred Provider Organization (PPO) health plan;
  - a reduction in the Consumer Driven Health Plan (CDHP) PPO Health Savings Account (HSA) funding by \$50 for the single coverage and \$100 for both the family and single plus one coverage; and
  - an increase in CDHP PPO deductibles by \$50 for the single coverage and \$100 for both the family and single plus one coverage, per federal regulation requirements.
- The resolution authorizes the recommended premium and plan changes to the 2018 Lake County Health Insurance Plan.

## RESOLUTION

**WHEREAS,** the Human Resources Department worked with the County's health insurance

consultant, Gallagher, to derive the County's annual healthcare program design and budget; and

**WHEREAS**, based on Gallagher's review, the Human Resources Department recommends no budget increase for health insurance claims (\$38,595,109); and

**WHEREAS**, Human Resources recommends an increase in employee health insurance premiums of 2.3 percent for all plans; and

**WHEREAS**, the Human Resources Department recommends no change in employee cost sharing for Consumer Driven Health Plan (CDHP), Health Maintenance Organization (HMO) plan, and HMO Blue Advantage plan will remain the same; and

**WHEREAS**, the Human Resources Department recommends an additional change in employee cost sharing for health insurance premiums of two percent for the Traditional Preferred Provider Organization (PPO) plan; and

**WHEREAS**, the Human Resources recommends changing the County's health insurance plan for the CDHP to decrease the Lake County health savings account (HSA) contribution by \$100 for single plus one and family coverage and \$50 for single coverage; and

**WHEREAS**, federal regulations require deductible increases for the CHDP PPO plan by \$50 for single coverage and \$100 for both family and single plus one coverage.

**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 2018, is hereby approved.

**DATED** at Waukegan, Illinois, on September 12, 2017.