



# Lake County Illinois

## Legislation Details (With Text)

**File #:** 18-0980      **Version:** 2      **Name:** Resolution approving the County's 2019 Health Insurance Plan.  
**Type:** resolution      **Status:** Passed  
**File created:** 8/21/2018      **In control:** Financial & Administrative Committee  
**On agenda:**      **Final action:** 9/11/2018  
**Title:** Resolution approving the Lake County (County) Fiscal Year (FY) 2019 Health Insurance Plan.  
**Sponsors:**  
**Indexes:**  
**Code sections:**  
**Attachments:** 1. 2019 Health Insurance Plan presentation

| Date      | Ver. | Action By                            | Action   | Result |
|-----------|------|--------------------------------------|--|--------|
| 9/11/2018 | 2    | Lake County Board                    | adopted  | Pass   |
| 8/29/2018 | 1    | Financial & Administrative Committee | recommended for adoption to the consent agenda | Pass   |

Resolution approving the Lake County (County) Fiscal Year (FY) 2019 Health Insurance Plan.

- The Human Resources Department worked, in conjunction with the County's health insurance consultant, Segal Consulting, developed and presented a recommended design and budget for the County's FY 2019 Health Insurance Plan.
- Based on the recommendation, the projected increase in claim costs for FY 2019 is \$3,393,900, for a total projected cost of \$41,873,600, and represents an 8.82 percent increase above the FY 2018 budget.
- The recommended design and budget for the County's FY 2019 Health Insurance Plan includes the following:
  - an increase to all employee premiums by 5.7 percent;
  - an additional two percent cost share increase for employees with the traditional Preferred Provider Organization (PPO) health plan;
  - implementation of premium subsidy for part time employees - 25 percent for employees who average 12 to 24 hours per week and 50 percent for employees who average at least 25 hours but less than 37.5 hours per week at an estimated annual cost of \$250,000; and
  - a reduction in the Consumer Driven Health Plan (CDHP) Health Savings Account (HSA) County contribution by \$50 for the single coverage and \$100 for both the family and single plus once coverage.

## RESOLUTION

**WHEREAS**, the Human Resources Department worked with the County's health insurance consultant, Segal Consulting, to derive the County's annual healthcare program design and budget; and

**WHEREAS**, based on Segal's review, the projected increase in claim costs for 2018 is \$3,393,900, for a total project cost of \$41,873,600 in 2019; and

**WHEREAS**, Human Resources recommends an increase in employee health insurance premiums of 5.7 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**, the Human Resources department recommends the implementation of a premium subsidy for part time employees, at an estimated \$250,000 - 25 percent for employees who average 12 to 24 hours per week and 50 percent for employees who average at least 25 hours, but less than 37.5 hours, per week.

**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 2019, is hereby approved.

**DATED** at Waukegan, Illinois, on September 11, 2018.