



# Lake County Illinois

## Legislation Text

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Resolution approving the Fiscal Year (FY) 2021 Health Insurance rate structure.

- The Human Resources Department working in conjunction with the County's health insurance consultant, Segal Consulting, developed and presented a recommended design and budget for the County's FY 2021 Health Insurance Plan.
- Based on the direction provided by the Board, the projected increase in costs for FY 2021 is approximately \$2,191,700 for a total projected cost of \$42,927,200 and represents a 6.6 percent increase.
- Based on Board guidance, the design and budget for the County's FY 2021 Health Insurance Plan includes the following:
  - The distribution of the cost increase employees enrolling in the Health Maintenance Organization (HMO) Illinois or Blue Advantage HMO plan will be limited to a five percent increase.
  - The distribution of the cost increase to employees enrolling in the Consumer Driven Health Plan (CDHP) will be 6.6 percent.
  - The distribution of the cost increase to employees enrolling in the Preferred Provider Organization (PPO) will be nine percent.
- During Open Enrollment, employees will be provided an opportunity to continue with their existing plan or enroll in another available plan.

### 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**, at its September 8, 2020 meeting, the County Board considered options to the overall design of the health insurance plans to minimize the amount of the proposed increase but decided to keep the plans the same; and

**WHEREAS**, based upon the decision to keep the plans the same, the projected increase in costs for the County is \$2,191,700, for a total projected cost to the County of \$42,927,200, in 2021; and

**WHEREAS**, beginning in 2021, employee premiums will be increased between five to nine percent depending upon the plan the employee elects to enroll in during Open Enrollment; and

**WHEREAS**, in order to add clarity for employees and staff responsible for implementing this

action, the 2021 Rate Sheet is attached to this Resolution; and

**NOW, THEREFORE, BE IT RESOLVED**, by this County Board of Lake County, Illinois, that the County's health insurance plan for Fiscal Year 2021, as outlined in Rate Sheet, is hereby approved; and

**BE IT FURTHER RESOLVED**, by this County Board of Lake County, Illinois that the 2021 Rate Sheet be shared with employees as part of the Open Enrollment process.

**DATED** at Waukegan, Illinois, on September 29, 2020.