

# RICHLAND COUNTY COUNCIL

## SOUTH CAROLINA

### HEALTH INSURANCE AD HOC COMMITTEE

March 24, 2015  
3:00 PM  
Admin Conference Room

*In accordance with the Freedom of Information Act, a copy of the agenda was sent to radio and TV stations, newspapers, persons requesting notification, and was posted on the bulletin board located in the lobby of the County Administration Building*

#### CALL TO ORDER

Mr. Pearce called the meeting to order at approximately 3:05 PM.

#### ELECTION OF COMMITTEE CHAIR

Mr. Livingston moved, seconded by Mr. Rush, to elect Mr. Pearce as Chair. The vote in favor was unanimous.

Mr. Pearce stated that historically Richland County has provided “free” health insurance for its employees with a very rich plan. The County is open to options to handle the rising costs of health insurance (i.e. partnering with Palmetto Health, the City of Columbia, etc.)

#### CIGNA HEALTH INSURANCE

##### a. CIGNA Overview

- Global health service organization
- Mission: To help those we serve to improve their health, wellbeing and sense of security
- Operate in over 33 countries
- Over 35,000 employees worldwide
- Over 15 Million customers in the United States
- 200 years in the business of health
- 1.6 Million local government customers
- Customer Service Available 24/7
- 700,000 customers in the Carolinas
- Richland County is the largest local government customer in South Carolina



#### Committee Members Present

Greg Pearce, Chair  
District Five

Paul Livingston  
District Four

Torrey Rush  
District Seven

#### Others Present:

Kelvin E. Washington, Sr.  
Bill Malinowski  
Tony McDonald  
Dwight Hanna  
Larry Smith  
Michelle Onley  
Monique McDaniels

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### **b. CIGNA's Commitment to Richland County Government**

- Provide exceptional customer service
- Resource to HR and Administration
- Improve Health
- Desire and Willingness to Collaborate in a Consultative Nature

### **c. A Partnership with Richland County Government for Better Health**

- Work with physicians to educate their patients to not use the Emergency Rooms except when necessary
- Incentivize and encourage physicians to utilize the places CIGNA has determined to be high quality sources of imaging services (i.e. MRI, CAT Scan, etc.)
- Working toward posting costs of healthcare services
- Share practice patterns between physicians
- Reviewing "catastrophic" claims to see how to prevent these occurrences in the future
- 5% of individuals generally create 50% of the total costs
- Richland County was looking for a carrier to meet them where they were, confirm their efforts and take them to the next level
- Working to build a more robust wellness program
- Launched "Motivate Me Program" - 100% paperless wellness program
- Lunch & Learn for April is "Get Up Off of That Thing"
- "Meet the Coach" Sessions

### **d. Shared Returns Funding, an Overview**

- Richland County presently has "Shared Returns Fully Insured"
- Barriers to self-funding is the volatility of claims
- Shared Return - Receive a year-end settlement if your claims are lower than your premium

### **e. Renewal Timing**

- After April 1<sup>st</sup> CIGNA will review claims and begin work on renewal rates in anticipation of the upcoming budget cycle.

Mr. Pearce inquired if Vision Care or other coverages could be carved out the insurance.

CIGNA would be able to provide an analysis and options to Council prior to renewal.

Mr. Washington requested a scale of premiums based upon employee's earnings.

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### **ADJOURNMENT**

The meeting adjourned at approximately 4:22 PM

