

**BALDWIN COUNTY COMMISSION
AGENDA ACTION FORM**

Meeting Type:	Baldwin County Commission – Regular
Meeting Date:	11/15/2016
Placement of Item on the Agenda:	ADDENDA: - GENERAL
Item Status:	Addendum
Submitted By:	Andrea Rider
From:	Ron Cink, County Administrator Andrea Roberson, Personnel Director

ITEM TITLE

Self-funding of Health Insurance and Consulting Agreement with Cobbs Allen

STAFF RECOMMENDATION

Take the following actions:

- 1) Approve and authorize the Chairman to execute the attached Consulting Agreement and Business Associate Agreement with Cobbs, Allen & Hall, for the Health Insurance Brokers/Consultants Services with their commission to come from Life, Voluntary Life, Short and Long Term Disability, Vision and Stop Loss Insurance. The term of this Agreement is for the time period commencing on January 1, 2017, and ending December 31, 2020; and
- 2) Approve and authorize the Chairman to execute the attached Enrollment Agreement with Blue Cross Blue Shield of Alabama to be effective January 1, 2017, and change group health from an underwritten policy to a self funded policy and change the calendar year out-of-pocket maximum to \$6,250.00 for individual coverage and \$12,500.00 aggregate amount per family.
- 3) Approve and authorize the Chairman to execute the attached Enrollment Agreement, Customized BCBSAL Plan, with Blue Cross Blue Shield of Alabama to be effective January 1, 2017, which added the benefit Teledoc telephone and online video consultation program. Administrative fee is \$1.55 per contract per month and services provided by Teladoc covered at 0% of the allowed amount after a \$40.00 payment per consultation, with consultation fee divided equally between the Baldwin County Commission and the employee; and
- 4) Approve and authorize the Chairman to execute the attached Application for Excess Insurance with United States Fire Insurance Company/Partners Managing General Underwriters for specific and aggregate stop loss insurance to be effective January 1, 2017; and

5) Authorize the Clerk Treasurer to issue a check to Partners MGU in the amount of \$48,914.33 for the first month premiums.

BACKGROUND INFORMATION

Previous Commission Action/Background Information:

No

The Baldwin County Commission has been evaluating for several years changing from an underwritten health plan to a self funded health plan. Cobbs Allen, who was hired as the Broker of Choice has monitored the claims and has recommended changing to a self funded plan beginning in 2017. Cobbs Allen has also recommended the Teladoc Program for the county employees.

All documentation is Confidential due to HIPAA regulations.

FINANCIAL IMPACT

Does the recommendation have a financial impact? Yes

Total cost of recommendation?

Are there funds budgeted for this recommendation? Yes

Budget line item(s) to be used:

Balance remaining in the line item after recommended expenditure:

Does the recommendation create a need for continued funding which is not included in the current budget?

No

LEGAL IMPACT

Are there any legal documents required to be executed if this recommendation is approved?

Yes

Does this documentation require County Attorney's review and approval?

No

Is this routine documentation reviewed and approved by Department Head?

No

ADVERTISING REQUIREMENTS

Is advertising required for this recommendation?

No

CONSISTENCY WITH B.C. STRATEGIC PLAN - 2006-2016

Is the recommendation applicable to the goals set forth in the Strategic Plan?

Yes

POLICY IMPACT

Is the recommendation consistent with Commission Policy?

Yes

PERSONNEL IMPACT	
Does the recommendation have personnel impact?	Yes
Open funded position?	No
Newly created position?	No
IMPLEMENTATION	
Is implementation for this item time sensitive?	No
Department(s)/Individual(s) responsible for follow up activities and specific actions required:	Administration have all documents designed by Chairman and return to Andrea Roberson.
ATTACHMENTS	
1. Consulting Agreement 11 11 16 (CONFIDENTIAL) 2. 2017 Enrollment Agreement from BCBS (CONFIDENTIAL) 3. 2017 EA - Adding Teladoc for 1-1-2017 (CONFIDENTIAL) 4. US Fire Insurance - Partners MGU - Stop Loss (CONFIDENTIAL)	
APPROVALS	
Budget	Christie Davis 11/14/2016 2:17:34 PM
Personnel	Andrea Rider 11/14/2016 2:18:19 PM
Administration	Keri Green 11/14/2016 2:44:46 PM
Chairman and County Administrator	Keri Green 11/14/2016 3:19:29 PM