

**Hortonville Area School District
HFT Insurance Committee
Meeting Notes**

December 1, 2009
Greenville Middle School Room A218
3:45 – 4:45

Attendance - Deb Van Dalen, Ann Van Caster, Garry Beck, Dave Wuebben, Brenda Bergmann, Greg Yeager, Terry Tackman, Wendy Raab, Greg Weyenberg, Keli Reinke, Erin Kelly from Network, Shawn Essinger and Greg Biese from Associated Financial.

Dental Funding Analysis Report was presented by Greg Biese from Associated Financial Group. Year to date Experience is 95.4%. YTD reserve increase of \$4,264. Cumulative Reserve of \$89,098 is being questioned. Deb will update committee when she gets further information.

Changes in coverage will occur as of January 1. Deb will email document explaining changes to members. Members without district email will be notified through payroll stuffers. The business office will take care of those.

Dental coverage year for maximums and deductibles continues to run January 1 through December 31.

Health Insurance coverage year for deductibles, co-pays and maximums runs July 1 through June 30.

Network Health report was provided by Erin Kelly. With only one month of reports available showing Network as our carrier, our medical loss ratio is currently running at 60.06%. Hospital and prescription costs are our highest medical costs. This is true of most groups. Our use of mail order prescriptions remains lower than company averages and is an area that could save dollars. However, on a per member per month cost, we spend less on prescription drugs than average.

Impact of the health care reform updates were provided by Greg and Shawn. As the bill becomes more specific, Greg and Shawn are willing to come to the district to share information regarding the health care reform bill. It was also suggested we invite a politician or other expert to that forum.

Information to members was discussed as an important role of the Insurance Committee. The possibility of a web page with health information, insurance information, contact information and links was discussed. Information will continue to be disseminated via email. Customer service at Network health is another valuable resource available to all members as is their online sight. Associated Financial has also recently launched a web site where we could make information accessible.

Other – a suggestion was made that having a board member on the insurance committee may be beneficial. Deb will write a letter inviting a board representative to join us.

The role of the Insurance committee was also discussed. Key areas include information, recommendation, and education.

Next Meeting – Tuesday February 2, 2010