

**AUSTIN COUNTY CLERK
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COMMISSIONERS COURT MINUTES

October 21, 2024 Austin County Commissioners Court met in the 2nd floor Courtroom at the Austin County Courthouse with the following present:

Tim Lapham, County Judge
Mark Lamp, Commissioner, Precinct 1
Robert "Bobby" Rinn, Commissioner, Precinct 2
Leroy Cerny, Commissioner, Precinct 3
Chip Reed, Commissioner Reed, Precinct 4
Kimberly Benjamin, Deputy Clerk

10:10 A.M. OPENING

CALL TO ORDER

ROLL CALL AND CERTIFICATION OF QUORUM

1. Employee Health Insurance Workshop.

Per Judge Lapham, meeting is an open discussion. There will not be a decision made during workshop, but possibly later.

Brian Naiser (Associate Director – Health and Benefits Services Department, TAC Legal Services), addressed staff in regards to Health Care Coverage. Texas Association Counties (TAC) is non-for profit, member owned. Cost is 10% better than competition. Meeting is to follow-up for quote request from County for Health Care Coverage.

TAC Legal provided County with two quotes for Health Care Coverage: 1) Self Insured - Coverage will remain as is (self-funded). County will remain in Risk Pool, but continue to self-fund. 2) Fully Insured quote, where County gets out of insurance business for themselves. Risk Pool Association takes on the product. TAC Legal provides a premium to County, where there is a set number County can budget for.

Proposal offered by TAC Legal matches what County is currently offering its employees. Fully Insured quote assumes all risk. Medical Insurance offered is through Blue Cross/Blue Shield.

Risk Pool currently has 233 groups made up of County and District Entities. Offers around 230 benefit plans.

Benefit Quotes offered to Austin County matches the current plan but it is not exact. Out-of-pocket cost, \$500 deductible, co-pays are matched.

Risk Pool offers a Healthy County Program. This includes Pre-diabetic Programs, Diabetic Programs, Weight Loss Programs and Metabolic Syndrome Programs. Offers Preventive Care at no cost for members. Offers weight loss challenges, physical activity challenges and incentives for participants.

Insurance is not Obama Care, but there are still rules that they have to comply with under same Affordable Care Act (ACA).

Employees expressed concerns in regards to availability of Customer Service Representatives. Current Insurance Representative is easily accessible to assist staff.

Per Brian Naiser (Associate Director – Health and Benefits Services Department, TAC Legal Services), there is a team of three that services Austin County: Wellness Consultant, Orlando Espinoza (TAC Employee Benefit Consultant), and a Specialist available to answer members phone calls. Average speed of answer for customer calls is 6 seconds with no abandoned calls.

Commissioner Rinn inquired on Representative availability on weekends. Per Orlando Espinoza (TAC Employee Benefit Consultant), employees would contact Blue Cross/Blue Shield that has 24-hour accessibility. County can continue to use current Broker while having coverage through TAC Legal.

Per Brian Naiser (Associate Director – Health and Benefits Services Department, TAC Legal Services), price quoted to County for Health Insurance, includes current Broker of Record.

Commissioner Reed inquired if Name Brand medications are insured. Per Orlando Espinoza (TAC Employee Benefit Consultant), members can contact Navitus to check if medication is available in generic form. In most cases name brands and generic brands consists of same ingredients just at cheaper cost.

Per Brian Naiser (Associate Director – Health and Benefits Services Department, TAC Legal Services), during a transition of member coverage, all medicines prescribed to patient will be transferred as well.

Per Commissioner Lamp, contacted another County to inquire on their experience with TAC Legal Insurance Program and the transition process. He was informed there were no issues during transfer phase or with services provided through TAC Legal. Taxpayers fund benefits provided by County to its employees. County's idea to review other insurance program is to offer same package to staff at more reasonable costs. Would like employees to be open minded to new program.

Hilda Gomez (Assistant Auditor), expressed concern that new program will cost employees more than current plan.

Per Judge Lapham, TAC Legal Insurance Program allows County to flat line budget. Exposure to County is tremendous. Wants program to be favorable for employees. Purpose of meeting is to allow employees to ask questions in regards to provisions of TAC Legal Insurance Program. Austin County provides higher level of health insurance than surrounding counties. Stop Loss stops employee's insurance from dramatic increase. Once an employee files a large

claim and it's covered by Stop Loss, the next claim filed has to be covered by County. County wants to find a more leveled plan for cost purposes and still provide same benefits.

Per Orlando Espinoza (TAC Employee Benefit Consultant), only works with Counties and County Entities. Goal is to provide County with better coverage than current insurance provider. Always receive positive feedback when others transfer to their program. Average renewal is 4.6% over past 5 years.

Per Brandy Robinson (Assistant District Attorney), request more detailed information in regards to, out-of-pocket costs, deductibles, co-pays, the type of plan, etc.

TAC Legal Program benefits costs (co-pays):

- Deductible - \$500
- Out-of-pocket - \$2,500
- Office visits - \$25
- Specialists - \$35
- Preventative Care - \$0
- Ambu Live (Virtual visit) - \$0
- Urgent Care - \$25 to \$35
- Emergency Room - \$100
- Lab/X-rays – 100% covered

Coverage plan is for full year and costs will not increase. There will be a 9.5% cap. Rates will not increase more than 9.5% on second year of coverage. Plan is PPO (Preferred Provider Organization).

TAC Legal Insurance Program offers mail order services through Costco. Service provides 90-day prescription supply at cost of two co-pays. TAC will investigate Amazon Mail Order Services for future use.

Per Brian Naiser (Associate Director – Health and Benefits Services Department, TAC Legal Services), County currently has very rich benefit plan. Commends County for keeping employee's costs low for benefits.

Per Orlando Espinoza (TAC Employee Benefit Consultant), TAC Legal has healthy reserves and no concerns of running out of funds in Risk Pool.

TAC Legal Insurance Program offers Pre-65 and Post-65, which allows employees to remain in pool after retirement. Employees will be responsible for cost, but can keep same coverage.

Per Commissioner Reed, County always has employee's best interest. Believes there is not enough time this year to make a decision on TAC Legal Insurance Program.

Judge Lapham request TAC Legal to provide costs that other counties are paying for family/dependent coverage. Per Orlando Espinoza (TAC Employee Benefit Consultant), most counties covers 100% for employees only.

Stop Loss Coverage is increasing due to specialty drugs. Per Judge Lapham, County's Stop Loss increases every year.

TAC Legal is the insurance carrier and payer of claims. They use Blue Cross/Blue Shield network. Blue Cross/Blue Shield does not determine coverage rates. Dental and Vision coverage is covered through Blue Cross/Blue Shield.

Commissioner Lamp encourage employees to meet one on one with TAC Legal Representatives to discuss their personal health concerns.

Per Brian Naiser (Associate Director – Health and Benefits Services Department, TAC Legal Services), will run a Disruption Analysis to determine amount of doctors used by employees that are not in network.

Website information: www.county.org > Member Services tab > TAC Health & Employees Benefits Pool > Prescription Benefits.

Court adjourned at 11:49 a.m.

ALL SUPPORTING DOCUMENTS ON FILE WITH COUNTY CLERK AS PROVIDED BY COMMISSIONERS COURT

I, Austin County Clerk, attest to the minutes of the Commissioners Court proceedings for October 21, 2024.

Date: November 21, 2024

Kimberly Benjamin

Kimberly Benjamin, Deputy
Clerk of Commissioners Court
Austin County, Texas



FILED

2024 NOV 21 AM 6:57

Andrea Cardenas
COUNTY CLERK
AUSTIN COUNTY, TEXAS