

**GENESEE COUNTY COMMUNITY MENTAL HEALTH
420 W. FIFTH AVENUE
FLINT MI 48503
RETIREE HEALTH CARE ADVISORY COMMITTEE
October 21, 2009**

RETIREES PRESENT:

P. Jordon, *Chair*, G. Stimson, D. Lee, M. Marcot, G. Kennedy
Via Phone Conference: S. Higashi, L. Smith, R. Sprague

RETIREES ABSENT:

N. Bartkiw, P. Casey, P. Primel, L. Allen

BOARD MEMBERS PRESENT:

A. Bailey

UNION MEMBERS PRESENT:

D. Simonds

STAFF PRESENT:

S. Mason, J. DeLay

Meeting called to order at 10:21 a.m.

Public Comment

None.

Approval of/Additions to the Agenda

None. Paul Jordan recommended that due to the presentation Blue Cross is providing, that the remaining agenda items be discussed at the meeting scheduled for October 29, 2009.

Presentation of Health Insurance Plan Options for 2010

Julie Smith-Spears, Blue Cross/Blue Shield Manager of Group Sales, gave a presentation, and answered questions, on the Medicare Plus Blue GroupSM plan.

P. Jordan asked for a retiree to preside over the remainder of the meeting at 12:00 p.m., as he had to leave. G. Kennedy agreed to do this.

J. DeLay informed the committee that currently the Agency is looking at providing the Medicare Plus Blue GroupSM or Blue Care Network for all retirees 65 and older. He explained that the Medicare Plus Blue GroupSM plan is a better plan as it covers individuals nationwide and Blue Care Network only covers individuals in a specific region. J. DeLay reviewed the difference in premium between each plan, which is approximately \$50. If one plan is designated as a base plan, retirees will have the option of buy up to the higher cost plan, which at this time is the Medicare Plus Blue GroupSM.

The committee asked several questions and discussed various options of healthcare coverage, cost, and possibility of being self-insured. J. DeLay discussed the various pro's and cons of the various options discussed. The bottom line is the increasing cost of insurance coverage.

J. DeLay reminded the committee that its purpose is to make a recommendation to the Board of Directors.

The committee asked several questions and discussed healthcare coverage options for those retirees who are under 65. J. Delay informed the committee that Blue Cross has increased its rates by 31% for 2010.

J. DeLay informed the committee that insurance rates are based on the pool of individuals, which will be covered. Due to our separation from the County insurance plans, our numbers are lower, therefore, our rates are higher. Rates also take into consideration the demographics, such as a high prescription drug usage.

D. Lee suggested an insurance fair be set up to give retirees all the pertinent information directly from the insurance carriers. J. DeLay reminded the committee that this was done last year through various different meetings with representatives from the insurance carriers.

D. Simonds asked for if it would be possible to provide the committee with a grid that lists all insurance carriers and what their plans offer. J. DeLay reminded the committee that the information is on the website. D. Simonds asked for a comparison grid to be provided.

G. Kennedy suggested that the grid include Traditional Blue Cross supplemental, even though it is not available and have the grid posted on the Agency web site.

D. Simonds asked that packets, including the grid, be sent out to retirees, who do not have computer access. J. DeLay reminded the committee that this has been done before during open enrollment.

G. Kennedy asked if he should adjourn the meeting as he is the presiding chair.

Adjourn at 12:48 p.m.

Submitted by: Chris Long, Human Resources Technician