

Chris Boies – Chip Schutte – David Weiss - Sharon Keeler – Chuck Bishop

AGENDA

Joint Administrative Services Board
Monday December 21, 2020 10:00 a.m.
Joint Government Center

1. **Call to Order.**
2. **Determination of Quorum.**
3. **Approval of Minutes. (November 16, 2020 Attached).**
4. **Review and Discussion of Insurance Consultant Proposal:**
Innovative Insurance Group has submitted a proposal to continue their services as a consultant for Clarke County & Clarke County Public Schools. The proposal is attached.
5. **Next Meeting:** January 25, 2021.

Joint Administrative Services Board
November 16, 2020 Regular Meeting 10:00 am

At a regular meeting of the Joint Administrative Services Board held on Monday, November 16, 2020, at 9:30 am in the Meeting Room AB, Berryville Clarke County Government Center, 101 Chalmers Court, 2nd Floor, Berryville, Virginia.

Members Present: Chuck Bishop, Chris Boies, Sharon Keeler, Chip Schutte, David Weiss

Members Absent: None

Staff Present: Brenda Bennett, Brian Lichty, Brianna Taylor

Others Present: Sam Irby, Innovative Insurance Group

1. Call to Order - Determination of Quorum

At 9:35 am, David Weiss called the meeting to order.

2. Determination of Quorum

David Weiss determined that a quorum was present.

3. Approval of Minutes

Chuck Bishop, seconded by Chris Boies, moved to approve the minutes for October 19, 2020, as presented. The motion carried by the following vote:

Chuck Bishop	- Aye
Chris Boies	- Aye
Sharon Keeler	- Absent
Chip Schutte	- Absent
David Weiss	- Aye

Chip Schutte entered the meeting room at 9:36 am.

Sharon Keeler entered the meeting room at 9:37 am.

4. Health Insurance Request for Proposal (RFP) update and proposed timeline.

At 9:38 am, Chris Boies, seconded by Chuck Bishop, moved that the Joint Administrative Services Board enter Closed Session pursuant to §2.2-3711-A29 for the purpose of Discussion of the award of a public contract involving the expenditure of

public funds, including interviews of bidders or offerors, and discussion of the terms or scope of such contract, where discussion in an open session would adversely affect the bargaining position or negotiating strategy of the public body. The motion carried by the following vote:

Chuck Bishop	- Aye
Chris Boies	- Aye
Sharon Keeler	- Aye
Chip Schutte	- Aye
David Weiss	- Aye

At 10:56 am, the members of the Joint Administrative Services Board, being assembled within the designated meeting place, with open doors, and in the presence of members of the public and/or the media desiring to attend, Chris Boies, seconded by Chip Schutte, moved to reconvene in open session. The motion carried as follows:

Chuck Bishop	- Aye
Chris Boies	- Aye
Sharon Keeler	- Aye
Chip Schutte	- Aye
David Weiss	- Aye

Chris Boies, seconded by Chip Schutte, further moved to execute the following Certification of Closed Session:

CERTIFICATION OF CLOSED SESSION

WHEREAS, the Joint Administrative Services Board has convened a closed meeting on the date pursuant to an affirmative recorded vote and in accordance with the provisions of the Virginia Freedom of Information Act; and

WHEREAS, Section 2.2-3700 of the Code of Virginia requires a certification by the Joint Administrative Services Board that such closed meeting was conducted in conformity with Virginia law.

NOW, THEREFORE BE IT RESOLVED, that the Joint Administrative Services Board hereby certifies that, to the best of each members knowledge, (i) only public business matters lawfully exempted from open meeting requirements by Virginia law were discussed in the closed meeting to which the certification resolution applies, and (ii) only such public business matters as were identified in the motion convening the closed meeting were heard, discussed or considered by the Joint Administrative Services Board. The motion was approved by the following roll-call vote:

Chuck Bishop	- Aye
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Chris Boies	- Aye
Sharon Keeler	- Aye
Chip Schutte	- Aye
David Weiss	- Aye

Chuck Bishop, seconded by Chip Schutte, moved to approve negotiations of a contract with Benefit Plan Administrators for the medical coverage for the next six months, with the option of renewing. Further moved to approve negotiations of a contract with Guardian for vision and dental coverage for the next six months, with the option of renewing. The motion carried by the following vote:

Chuck Bishop	- Aye
Chris Boies	- Aye
Sharon Keeler	- Aye
Chip Schutte	- Aye
David Weiss	- Aye

David Weiss thanked staff for their hard work to figure out this complex problem and thanked Sam Irby, Innovative Insurance Group, for working with the County. Appears that this is an opportunity to take the County in a different direction, that would benefit the County financially and the employees personally.

5. Next Meeting

Regular Meeting: December 21, 2020

6. Adjournment

At 10:59 am, David Weiss adjourned the meeting.

Minutes Recorded and Transcribed by Brianna R. Taylor



820 East 5th Avenue
P. O. Box 440
Kenbridge, VA 23944
888-676-9496

December 16, 2020

Mike Legge, Purchasing Manager
Clarke County Purchasing
129 Ramsburg Lane
Berryville, Virginia 22611

RE: Quotes for Continuing Health Insurance Advisory Services

Dear Mr. Legge,

Thank you for the opportunity to provide you a quote for our full scope of services for the remainder of the current fiscal year. We highly recommend the use of our Employee Portal noted on page three below. This is an excellent online system to help Clarke County/Schools manage the employee benefits programs. It also gives the employees year-round access to benefits.

Thank you, again, for your consideration of Innovative Insurance Group. We welcome the opportunity to continue our consulting relationship with your Joint Administrative Services Board.

Sincerely,

Samuel S. Irby

Samuel S. Irby, CLU
Chartered Financial Consultant

CONTINUING CONTRACT – FULL SERVICE

The tasks to be completed as a part of the Continuing Contract with Clarke County and Clarke County Public Schools will be as follows:

Customer Service Assurance

- Access to our customer service staff in addition to the Carrier call centers
- Daily assistance to Clarke County Public Schools and Clarke County administrators and employees in resolving carrier service issues (i.e., claims, billing, etc.)
- Review of plan documents, summary plan descriptions, contracts, and other benefits-related documents; and
- Advocacy for both the employee and employer in the resolution of escalated service and/or claims issues.

Compliance and Health Care Reform Guidance

Our guidance and recommendations are sound and well-researched. In addition your lead consultant and our licensed agents who handle customer service, we also have an Employee Benefits Attorney on retainer, a Certified Public Accountant on staff, an HR Consultant on staff, and we work closely with several other subject matter experts.

The Innovative team of licensed agents is well-educated in government requirements and regulations with regard to both plan design and implementation and can provide the following:

- Full-service compliance advice and assistance
- Guidance on legislation affecting benefit programs; and
- Document preparation and review

In addition to live help from our agents, our clients have complimentary access to **HR360** which includes:

- Guidance to stay within the PPACA, complete with calendars, forms, deadlines and required posters and notices
- A site that is simple to navigate and written and maintained by a team of attorneys in easy-to-understand language
- Content which is continuously monitored by attorneys for accuracy
- Hundreds of downloadable forms, policies, and checklists
- Laws such as COBRA, ERISA, FMLA, HIPAA clearly explained
- Downloadable federal and state posters, and
- HR news alerts

An Employee Communication Web Portal

Through our **Ease** suite of services, we will provide your employees with one place to go for all their benefits information. This service not only allows for the electronic submission of open enrollment information, but affords the following benefits as well:

- A customized and secure portal will be set up exclusively for Clarke County and Clarke County School Board employees
- **Ease** allows employees to review their plan designs, enroll for their benefits online; print claim forms when needed, and easily retrieve benefit summaries and SPDs
- **Ease** enables employees to easily retrieve carrier contact information and links to carrier's web sites
- Clarke County employees will now have complete 24/7; secure access to all the information needed to learn, plan, and make benefits decisions
- Clients can use **Ease** to ensure regulatory compliance by requiring that employees review any necessary employee benefits communications and documents
- **Ease** can be used for ACA tracking and reporting (1095 preparation), payroll deduction and enrollment reports, COBRA administration, and Onboarding of new employees
- We process all changes, additions, terminations with the carriers based on the information you and your employees enter in **Ease**
- Applications/waivers with electronic signature are stored and easily accessible in **Ease** in case of audit; and
- **Ease** is secure and all data is encrypted

Claims Experience/Quarterly Reporting

- Prepare quarterly claims analysis, detailing paid claims, plan enrollment and large claims.
- Prepare preliminary renewal projection based on claims analysis; and
- Analyze claims history to determine most appropriate method of medical and/or dental funding

Renewal and Marketing

Each plan year, beginning approximately six months prior to the renewal, Innovative Insurance Group will meet with the appropriate administrators to discuss your current employee benefits strategy and establish renewal objectives. Once Innovative receives your renewal, the process is as follows:

- Review renewal, census data and claims information for accuracy
- Analyze utilization
- Investigate large claims
- Quantify financial impact of renewal
- Coordinate with the carrier to adjust renewal and obtain additional data
- Negotiate any variance between renewal and our prediction
- Prepare and present detailed renewal report, including recommendations from our leadership team
- Discuss alternatives (plan benefit changes and contribution formulas, etc.) with administrators to determine if the renewal is in a range that can be negotiated to meet objectives.

If necessary, an RFP will be released as often as your administration feels it will be of benefit, even outside of your renewal period. We will work as your procurement partner to:

- Prepare, advertise, and distribute Request for Proposal if marketing is necessary
- Direct and coordinate the full RFP process and carrier data requests
- Prepare and present marketing report detailing current and proposed costs, provider networks, services capabilities, plan designs, vendor evaluations, etc.
- Prepare and submit Executive Summary of finalist carrier/plan recommendations, coordinate carrier presentations and conduct negotiations on behalf of Clarke County and Clarke County Public Schools.

Open Enrollment Process

- We will work with the group administrator to develop an implementation plan and schedule
- At the General Sessions, a carrier representative will provide a detailed explanation of each benefit plan being offered and answer general questions. Our representatives will remain at each meeting site to answer individual questions for the employees.
- Employees who are ready to proceed with enrollment may do so, using our digital application software. The Innovative enrollment team will assist employees with navigation of the software and ensure the process is completed properly.
- Our enrollment software maps the entered information directly to carrier forms. It facilitates day-to-day enrollment and eligibility changes, without the need for additional paperwork and written communication.
- Prior to transmittal of open enrollment to the carriers, any discrepancies will be investigated by our team and resolved.
- We will confirm the successful transmittal of all data and obtain a mailing date for the employee insurance cards and packets.

Pricing:

The rate for the CONTINUING CONTRACT includes the services listed above to include:

- RFP work for July 1, 2021 Contract
- Facilitation of and Attendance at Open Enrollment Meetings for July 1, 2021

Our pricing of the contract for the Period from 1-1-2021 through 6-30-2021 will be at a flat rate of \$20,000