



HENDRICKS COUNTY BOARD OF COMMISSIONERS & HENDRICKS COUNTY COUNCIL

MINUTES OF THE JOINT FEBRYARY 18, 2025 MEETING

The Hendricks County Board of Commissioners and the Hendricks County Council met in a joint session at 10:30 AM on Tuesday, February 18, 2025, in Meeting Rooms 4 & 5 located on the first floor of the Hendricks County Government Center at 355 S. Washington Street, Danville, IN 46122 with the following Hendricks County personnel in attendance:

Dennis W. Dawes	Commissioner, President
Dave Cox	Councilman
Larry Hesson	Councilman
Larry Scott	Councilman, President
Charles Parsons	Councilman
Nancy Marsh	Councilman
Ann Stark	Auditor
R. Todd McCormack	Executive Director
Jack Sadler	Sheriff
Erin Hughes	Human Resources Administrator
Mila M. Shaffer	Administration and Public Affairs
Paula Alkire	Financial Administrator

CALL TO ORDER AND DETERMINATION OF A QUORUM

Commissioner Dawes opened the Meeting at 10:30 AM with a Council quorum of five (5) Councilmen present; Councilmen Wyeth and Wathen were not in attendance. Commissioner Dawes confirmed a quorum was not available for the Commissioners; Commissioner Gentry and Whicker were not in attendance.

IN THE MATTER OF APPROVAL OF MINUTES FROM THE SEPTEMBER 17, 2024 JOINT MEETING

Councilman Cox moved to approve the minutes from the September 17, 2024 joint meeting as presented. Councilman Hesson seconded the motion, and the motion was approved by Council 3-0-2. Nancy Marsh and Charles Parsons abstained. It was decided that the Commissioners would approve the minutes at a later date.

IN THE MATTER OF 2025 ORGAN TRANSPLANT APPROVAL

Katie Brockway-Greenwald, Apex Benefits, presented the Organ Transplant Proposal from Tokio Marine HCC. Councilman David Cox moved to approve the provider; Larry Hesson seconded. Motion carried in Council 5-0. It was agreed that the Commissioners would approve it at their next meeting. (Exhibit A)

IN THE MATTER OF PRESCRIPTION DRUG REIMBURSEMENTS

It was discussed that there is an option to direct the rebates that normally go to the county, to the employees themselves. Larry Hesson was in favor due to concern that those individuals who are forced to use brand name prescriptions cannot afford them and deserve the rebates. Commissioner Dennis Dawes asked if there was a way to calculate how many employees were using brand names. Katie agreed to take a deeper dive into that information.

IN THE MATTER OF RX HELP CENTER NEGOTIATED SERVICE FEE

Katie Brockway-Greenwald shared the negotiated service fees for the Rx Help Center. She also shared the advantages of the Mark Cuban Cost Plus/True Rx plan.

IN THE MATTER OF OPEN ENROLLMENT

There was discussion about how open enrollment went. It was asked if there could be further clarification on how to use/sign up for Chard Snyder's HSA program.

IN THE MATTER OF THE RENEWAL SUMMARY

It was specified that the reinsurance was negotiated at a lower cost. Katie Brockway-Greenwald informed us that Apex will be reviewing the Ancillary plans this year. (Exhibit B)

IN THE MATTER OF THE HEALTH PLAN PERFORMANCE REVIEW

Katie Brockway-Greenwald presented the executive financial summary of the performance review.

There was discussion on how beneficial the GLAD program has been. (Exhibit C)

IN THE MATTER OF THE KINETIQ CLINICAL REVIEW

Jordyn Schwerin, Kinetiq Health Program Manager, presented the Kinetiq health plan summary. Summaries were based on condition groups, drug names, population, claims, therapeutic groups, encounter types, pharmacy scripts, and chronic conditions. (Exhibit D)

There was discussion about educating people on when to visit urgent care versus the emergency department. Apex confirmed they have put together education materials to send out.

There was discussion about how the number one chronic condition of Hendricks County employees was obesity for 2024. David Cox asked if there were incentives to help people lose weight. Erin Hughes advised that other counties use a point system and would research something like that.

There was discussion about how beneficial the annual preventative screenings are.

IN THE MATTER OF MULTI YEAR STRATEGY TIMELINE

Katie Brockway-Greenwald discussed the multi-year strategy recommendations. (Exhibit E)

IN THE MATTER OF STRATEGY TIMELINE

A detailed timeline for the year was presented. (Exhibit F)

Commissioner Dawes asked if Apex could present the numbers on how many employees take their webinars. Apex agreed to examine and provide that information.

IN THE MATTER OF WORKING BENEFITS

Sheriff Jack Sadler presented a proposal to increase the number of PTO hours given to employees per year. The proposal offered two possible solutions. One solution advised bumping the timeline for increasing monthly PTO hours from 10 years to every 5 years. Another solution advised giving out an extra day of PTO per year. Both were suggested to help increase a happy work-life balance, creating better productivity.

Sheriff Jack Sadler proposed a lateral PTO bank for those coming from other places with so many years of experience as an incentive, allowing them to have some PTO hours available right away.

Jack Sadler proposed an FMLA bank that would give PTO hours from the county to help offset the unpaid time when people are away for medical needs. There was discussion about how workman's comp was given and how the FMLA bank would prevent people from burning PTO to cover unpaid hours.

Commissioner Dawes asked if a task team could be put together to come up with an informed presentation. It was agreed that HR Administrator Erin Hughes, Executive Director Todd McCormack, Auditor Ann Stark, Sheriff Jack Sadler, and Councilman Charles Parsons would get together and come up with a reasonable presentation.

IN THE MATTER OF OTHER COMMISSIONER BUSINESS

No matters presented.

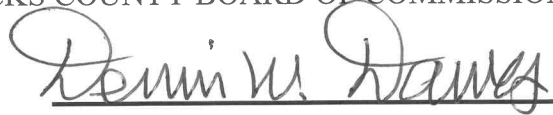
IN THE MATTER OF OTHER COUNCIL BUSINESS

No matters presented.

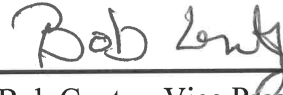
IN THE MATTER OF ADJOURNMENT

Commissioner Dennis Dawes moved to adjourn the February 18, 2025 Joint Meeting of the Commissioners and Council at 12:28 PM.

HENDRICKS COUNTY BOARD OF COMMISSIONERS



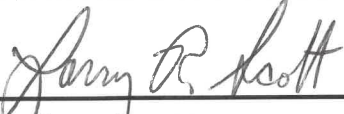
Dennis W. Dawes, President



Bob Gentry, Vice President

Brad Whicker, Member

HENDRICKS COUNTY COUNCIL



Larry Scott, President



David Cox, Vice President



Eric Wathen, Councilman

Absent

Larry Hesson, Councilman



Nancy Marsh, Councilman



Charles Parsons, Councilman

David Wyeth, Councilman

2025 Organ Transplant Approval



Tokio Marine HCC - Flag Lease Group
4 Center Green, Suite 400
Camden, NJ 08102 USA
Tel: 853-254-9537

Organ Transplant Proposal

Employer: Mendocino County Government
Proposal: 1001758
Product: Seattle Partner Group, LLC - Northwest
Claims Admin: UMR, Inc.
Carrier: MCC Life Insurance Company

Underwriter: Taka Leggett
Manufacturing Rep: Ben Paulson
Quote Date: 08/16/2024
Quote Valid Until: 01/01/2025
Effective Date: 01/01/2025

Summary of Coverage

Lifetime Maximum : \$1,000,000

Policy Deductible : \$0

Transplant Benefit Period: Evaluation up to 365 days post transplant

Reimbursement:

- 100% of covered transplant-related costs, including organ procurement, when performed in-network.
- 80% of covered transplant-related costs up to scheduled maximum amount per transplant when performed out-of-network (see policy)

Transportation :

\$300 per day, \$15,000 maximum for patient and companion. Coverage includes a separate ambulance benefit.

Transplant Indemnity Provision:

In the event you obtain a Covered Transplant Procedure, we will pay \$5,000 directly to you within 60 days after receiving required proof that the Covered Transplant Procedure has occurred. We may pay benefits directly to any relative as deemed appropriate if a benefit is payable and you are: 1) a minor; 2) legally incapable of giving valid receipt and discharge of payment; or 3) deceased.

Experimental :

Coverage for all phases of NCI Clinical Trials

Pre-Existing Requirements :

Pre-Ex is waived for current Participants (unless they are completing an established Pre-Ex Waiting Period). However, Participants added from the acquisition of a new group, affiliate, division, and/or subsidiary, are subject to a 12 month Pre-Ex Waiting Period that begins on the date the acquisition is covered under the Policy. A Pre-Existing Condition is any condition for which the Participant has within the past 24 months been advised that a transplant may be necessary; had a transplant consultation, workup, or evaluation; been scheduled for a transplant; received dialysis treatments; or been diagnosed with Chronic Kidney Disease or End Stage Renal Disease. *

	Enrollment	Quoted Rate Per Month
Single	291	\$8.41
Family	248	\$23.34
Estimated Annual Premium		\$92,437
Quoted Rate(s) includes Commissions of		10.89%

* Rates and benefits are subject to state approval, and the 24 month Pre-Ex "look-back" period may vary by state.

Robby Kerr

Robby Kerr
Senior Vice President



Renewal Summary – Medical

Initial Renewal		Negotiation Results	Strategy Notes
Administration (UMR) (1.9%) (\$6,210)	Reinsurance (QBE) + 13.1% (\$72K) premium	Administration (UMR) (0%)	Negotiated no increase in URM administrative fees.
		Reinsurance (QBE) 5.1% (\$28K) premium	Negotiated -8% (\$44K) savings from 2024 stop loss premium and no contract change.
		+ 7.6% (\$78K) fixed costs	Negotiated Pharmacy fee down from \$6 PEPM to \$4 PEPM
		No Laser	No new laser

Renewal Summary - Ancillary

Renewal	Negotiation Results	Strategy Notes
Dental 0%	Dental 0%	2024 Negotiated two-year rate guarantees with Delta Dental
Vision 0%	Vision 0%	2024 Rate guarantee in place until 12/31/2025
All Metlife Ancillary Plans + 0%	All Metlife Ancillary Plans + 0%	Negotiated Rate Pass Renewal

Exhibit C

Health Plan Performance Review

Executive Financial Summary

Difference

	Plan Effective Year		
No. of Months	2024	2023	
Member Enrollment Months	12	12	0
Average Member Enrollment	11,492	11,027	465
Employee Enrollment Months	958	919	39
Average Employee Enrollment	5,390	5,235	155
	449	436	13

Paid Claims

Medical Gross Spend	\$4,413,391	\$4,277,082	\$136,310
Rx Gross Spend	\$1,131,227	\$792,640	\$338,587
Total Gross Spend	\$5,544,618	\$5,069,722	\$474,896
Rx Rebate	(\$279,145)	(\$156,229)	(\$120,916)
Stop Loss Reimbursement	(996,947)	(917,440)	(\$79,507)
Total Net Spend	\$5,168,526	\$4,894,053	\$274,473
Total Net spend PEPH	\$957.84	\$933.09	\$24.75
Rx % (of Gross)	20%	16%	5%

Fixed Costs

Admin Fee	\$463,511	\$399,232	\$74,279
ISL Premium	\$534,251	\$585,438	(\$51,187)
ASL Premium	\$48,025	\$38,791	\$9,234
Total Fixed Costs	\$1,045,787	\$1,013,462	\$32,325
Total Fixed Costs PEPH	\$197.51	\$193.22	\$4.29

Budgeted Cost

Employee Contributions	\$331,637	\$328,510	\$3,126
Employee Contributions PEPH	\$65.17	\$62.63	\$2.53
Employer Contributions	\$8,720,309	\$8,172,631	\$547,679
Total Budget	\$9,071,946	\$8,501,141	\$570,804.87

Cost Comparison

Total Plan Cost	\$6,234,313	\$5,907,515	\$326,798
Total Plan Cost PEPH	\$1,155.36	\$1,126.31	\$29.04
Total Plan Cost Net Budget	(\$2,837,433)	(\$2,393,626)	(\$444,006)
Total Net Paid	\$5,882,677	\$5,579,005	\$303,672
Total Net Paid PEPH	\$1,080.19	\$1,063.68	\$16.51
Reinsurance Loss Ratio	-17%	-3%	-15%

Hendricks County Government
Plan Effective Year 2024
Paid: 1/1/2024 - 12/31/2024
Incurred: 1/1/2019 - 12/31/2024

ApexBenefits

ApexBenefits

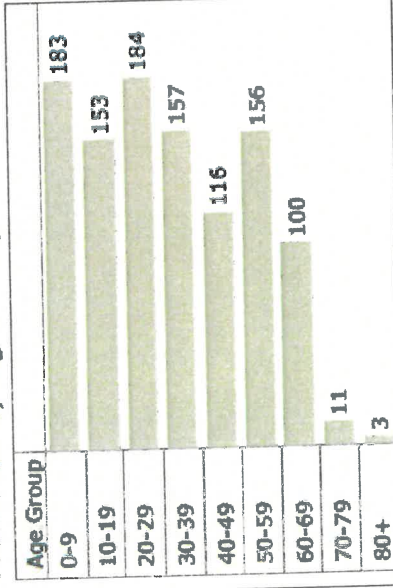
Health Plan Summary

Prior Period				Current Period			Forecast for Next 12 Months		
Paid Amount	PMPM	PEPM	Enrolled Members	Paid Amount	PMPM	PEPM	Forecasted Amount	PMPM	
\$5,069,722	\$459	\$971	1,043	\$5,544,618	\$483	\$1,031	\$5,740,684	\$500	
Trends									
Percent change from previous to current period									
Total Paid Claims				Total PMPM			Enrolled Members		
9.4%			↑	5.2%			1.9%		↑
Top 5 ETG's Current				Top 5 Service Class Current			Top 5 Rx Current		
Condition Groups	Paid Amount	Unique Claimants		Service Classific...	Paid Amount	Unique Claimants	Drug Name	Paid Amount	Unique Claimants
Cancer	\$901,360	98		Facility Costs	\$1,225,185	151	ZELJULA	\$108,007	1
Musculoskeletal	\$673,198	234		Surg Procs	\$1,004,862	209	SKYRIZI ON-BODY	\$83,542	1
Pregnancy Newborn	\$640,251	52		Rx Channel Specialty Drug	\$598,743	22	ENTYVIO	\$77,769	2
Gastrointestinal	\$367,284	107		Radiology	\$423,829	507	HUMIRA(CF) PEN	\$75,947	1
Cardiovascular	\$311,516	178		Brand Name Prescription	\$413,348	164	SAPHNELO	\$62,801	1

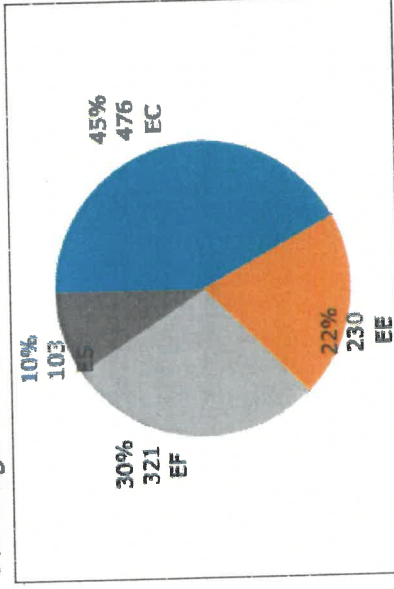
Unique Members Enrolled
1,063

Average Member Age
32.37

Members by Age Group



Coverage Tier Breakdown



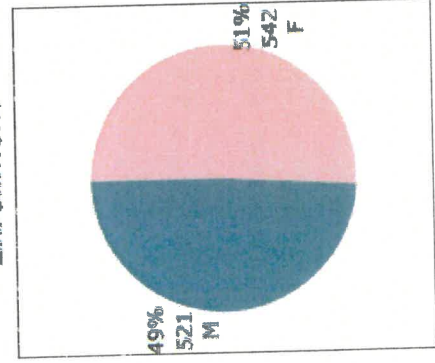
Enrollment by Relationship

Relationship	Enrolled Members	% of Total Enrolled Members along Ta...
Employee	488	46%
Spouse	127	12%
Child	448	42%

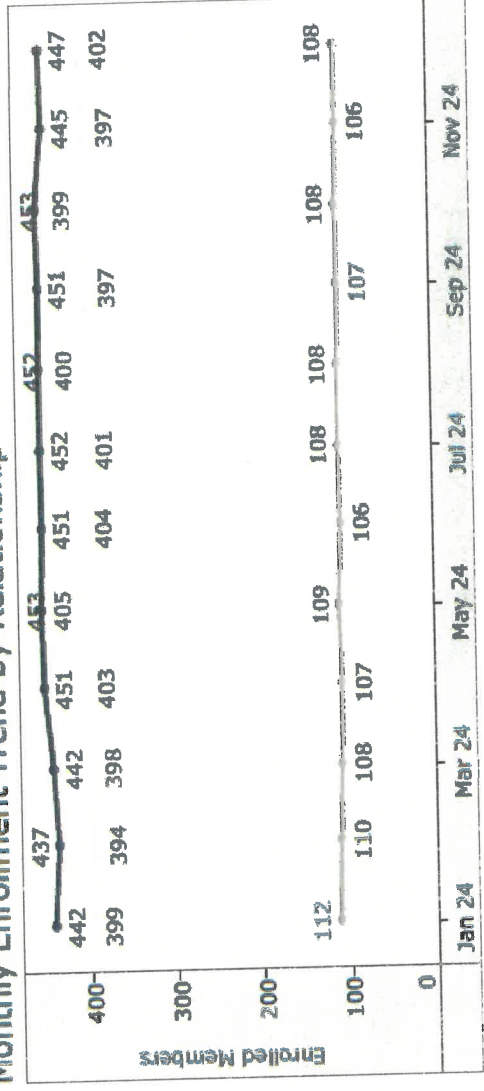
Average Enrollment

Average Enrolled Members	Average Enrolled Employee
956	448

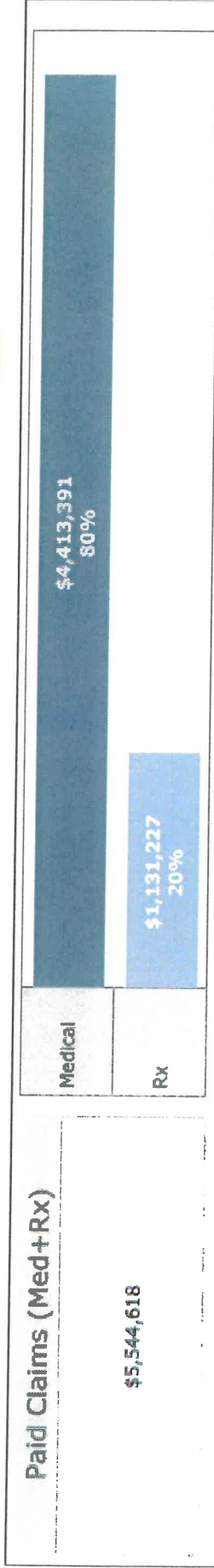
Male vs. Female Enrollment



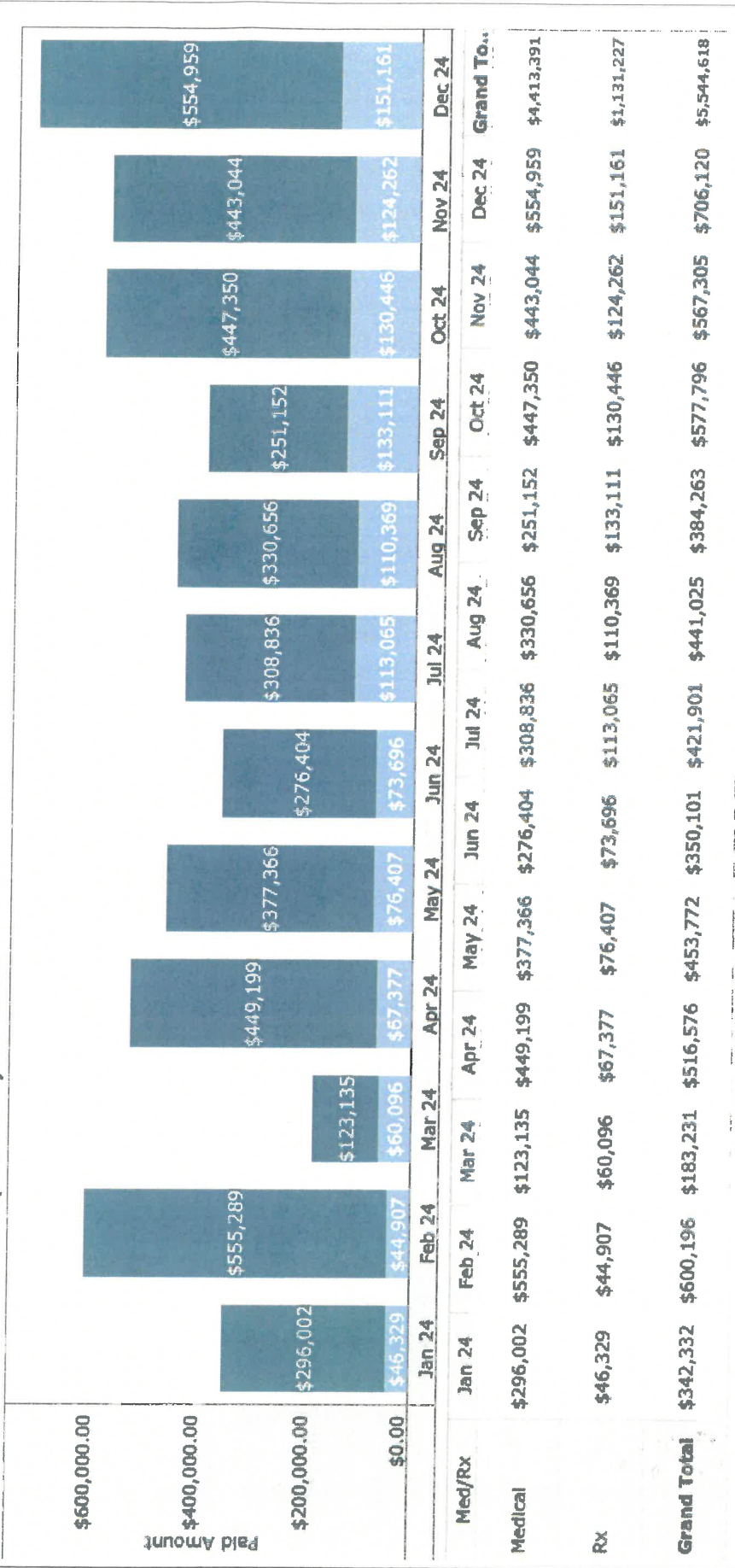
Monthly Enrollment Trend by Relationship



Paid Claims Trend



Monthly Paid Claims Trend (Med+Rx)



Paid Amount By Therapeutic Groups

Paid Claims (Med+Rx)

\$5,544,618

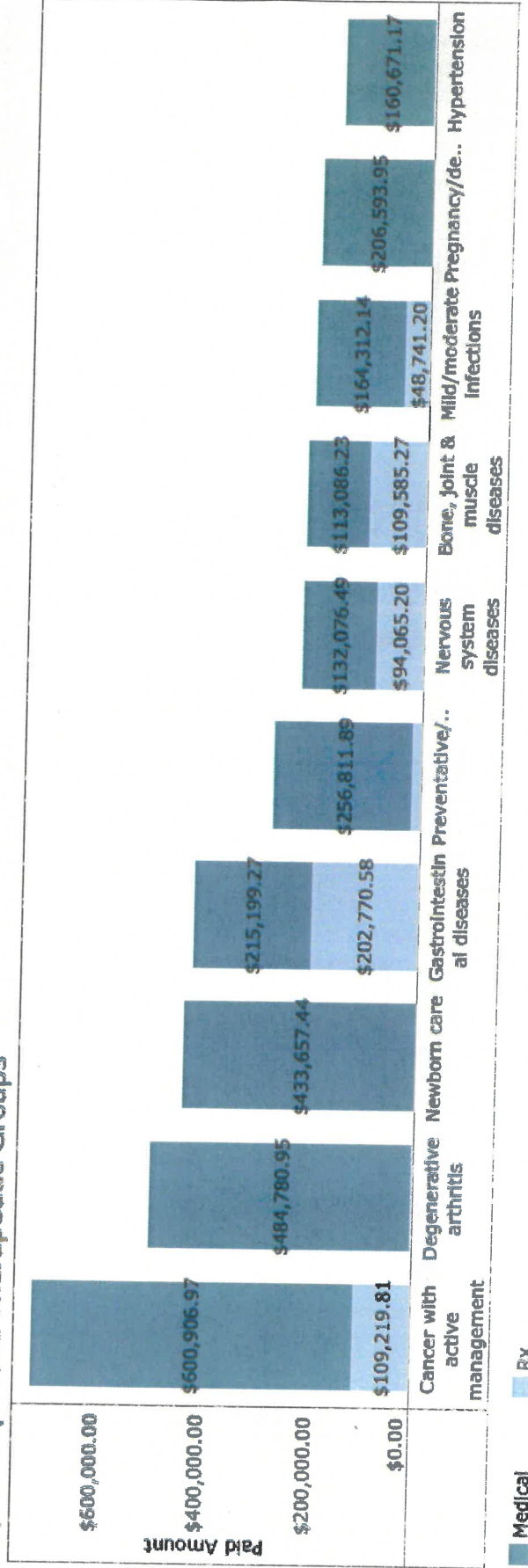
Top 10 ETG's

\$3,364,980

Top 10 | % of Paid Claims

60.69%

Top 10 Expanded Therapeutic Groups



	Medical	Rx	Total Paid	Unique Claimants	Avg Cost per Claimant
Cancer with active manage...	\$600,907	\$109,220	\$710,127	8	\$88,766
Degenerative arthritis	\$484,781	\$6,410	\$491,191	122	\$4,026
Newborn care	\$433,657		\$433,657	33	\$13,141
Gastrointestinal diseases	\$215,199	\$202,771	\$417,970	122	\$3,426
Preventative/wellness	\$256,812	\$19,889	\$276,701	593	\$467
Nervous system diseases	\$132,076	\$94,065	\$226,142	98	\$2,308
Bone, joint & muscle diseas...	\$113,086	\$109,585	\$222,672	168	\$1,325
Mild/moderate Infections	\$164,312	\$48,741	\$213,053	442	\$482
Pregnancy/delivery	\$206,594	\$412	\$207,006	30	\$6,900
Hypertension	\$160,671	\$5,790	\$166,462	164	\$1,015

Medical Spend by Encounter Type

Medical Spend & Utilization			
Medical Paid	Prior Period	Current Period	
Medical Claimants	\$4,277,082	\$4,413,391	
Encounters	932	984	
% Med Spend	8,873	8,998	
	84%	80%	

Medical Spend by Encounter Type			
Medical Paid Amount Claimants			
Outpatient	Prior Period	\$2,716,494 909	
	Current Period	\$2,682,676 956	
Inpatient	Prior Period	\$995,171 52	
	Current Period	\$1,391,289 55	
Emergency Department	Prior Period	\$410,975 175	
	Current Period	\$269,877 179	
Home/Domicile	Prior Period	\$27,187 83	
	Current Period	\$20,367 104	
Telemedicine	Prior Period	\$11,922 78	
	Current Period	\$17,059 101	
Urgent Care	Prior Period	\$15,770 224	
	Current Period	\$13,820 255	
Nursing/Residential	Prior Period	\$97,583 2	
	Current Period	\$8,793 2	
Other	Current Period	\$4,734 3	

PMPM by Encounter Type			
Encounter Type	Prior PMPM	Current PMPM	
Inpatient	\$80	\$109	
Emergency Department	\$33	\$21	
Home/Domicile	\$2	\$2	
Telemedicine	\$1	\$1	
Urgent Care	\$1	\$1	
Nursing/Residential	\$8	\$1	
Unknown	\$0	\$0	
Other		\$0	

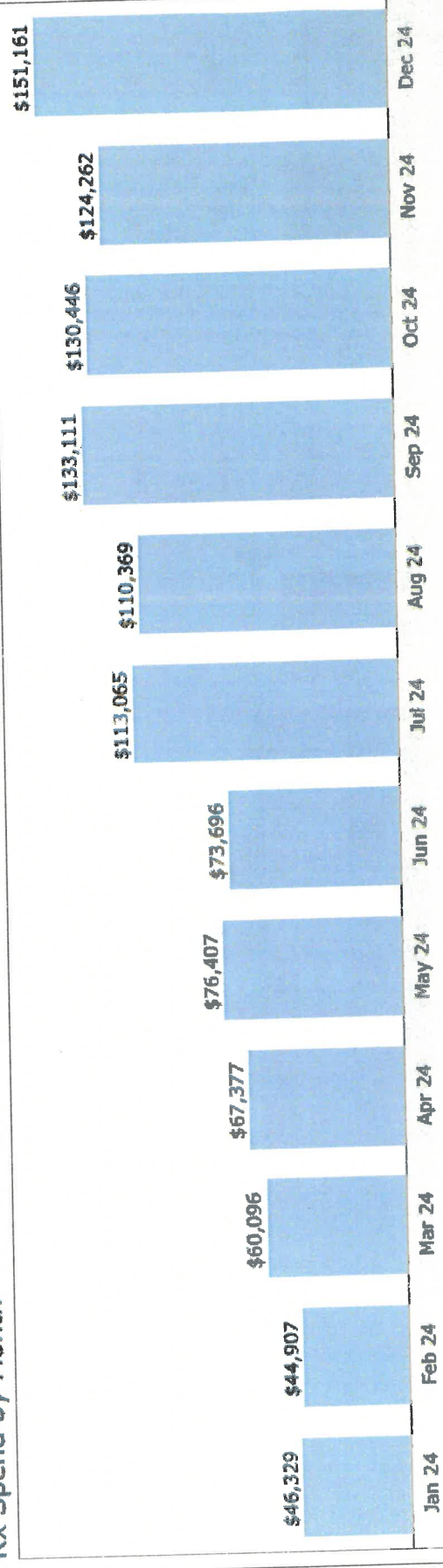
Rx Spend
\$1,131,227

Script Count
6,066

Avg Cost per Script
\$186

Unique Claimants
641

Rx Spend by Month



Rx Claims by Drug Type

Drug Type	Paid Amount	Script Count	Avg Cost per Script	% of Total Scripts	% of Total Spend
Brand	\$413,348	793	\$521	13%	37%
Generic	\$107,084	5,029	\$21	83%	9%
Specialty	\$598,743	125	\$4,790	2%	53%
Unclassifi...	\$12,051	119	\$101	2%	1%
Grand Total	\$1,131,227	6,066	\$186	100%	100%

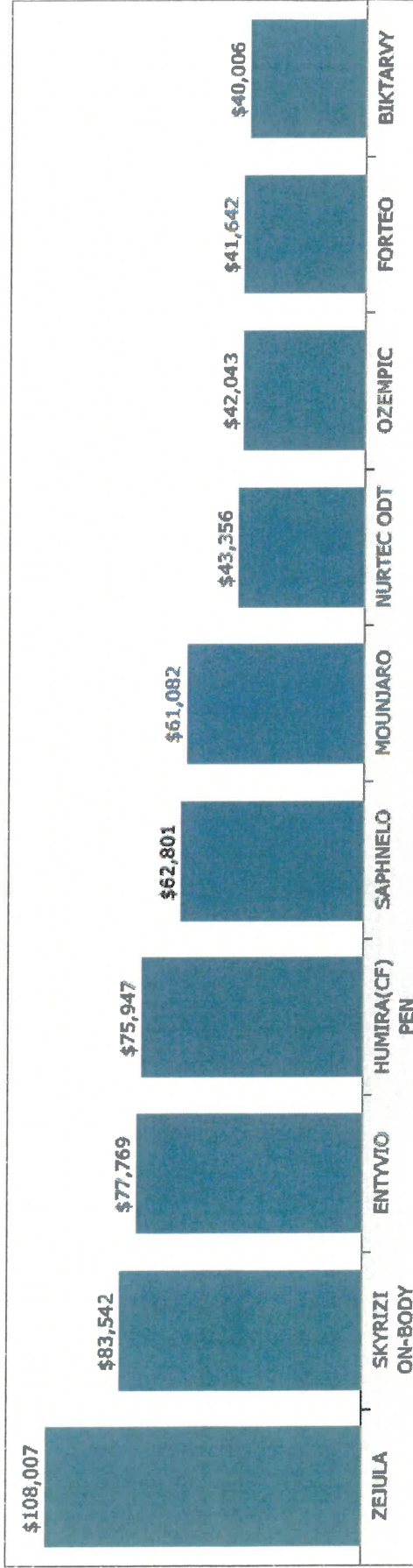
Top 10 Rx By Paid Amount

Rx Paid Amount
\$1,131,227

Top 10 Rx
\$636,194

Top 10 | % of Rx Paid
56.24%

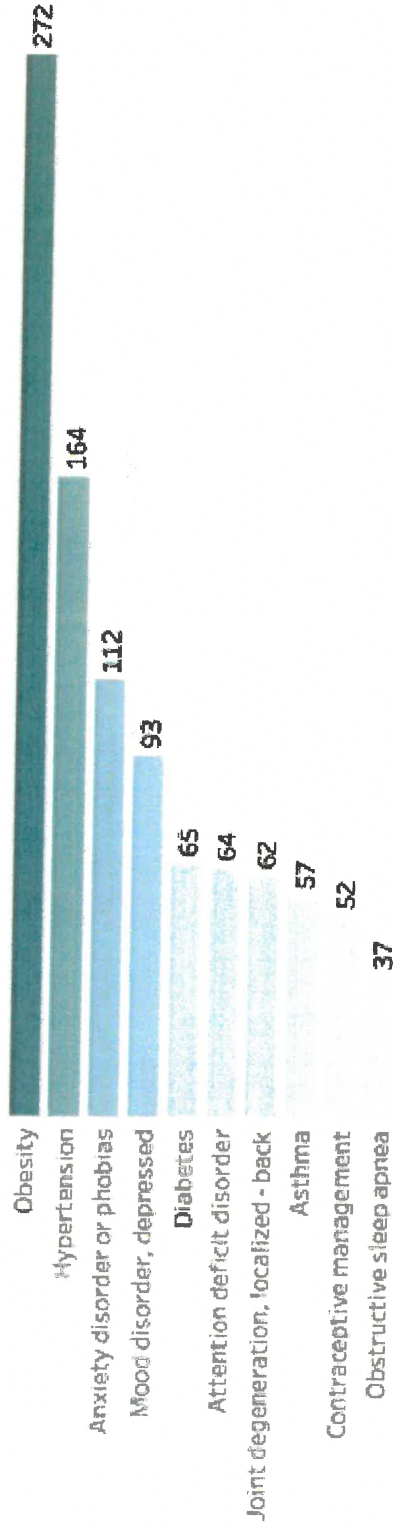
Top 10 Rx



Drug Name	Therapeutic Class	Drug Type	Paid Amount	Script Count	Unique Claims
ZEJULA	ANTINEOPLASTICS	Specialty	\$108,007	6	1
SKYRIZI ON-BODY	IMMUNOSUPPRESSANTS	Specialty	\$83,542	4	1
ENTYVIO	GASTROINTESTINAL	Specialty	\$77,769	10	2
HUMIRA(CF) PEN	ANTIINFLAM.TUMOR NECROSIS FACTOR INHIBITING AGENTS	Specialty	\$75,947	12	1
SAPHNELO	IMMUNOSUPPRESSANTS	Specialty	\$62,801	13	1
MOUNJARO	ANTIHYPERTENSIVES	Brand	\$61,082	70	11
NURTEC ODT	ANALGESICS	Brand	\$43,356	41	7
OZEMPIC	ANTIHYPERTENSIVES	Brand	\$42,043	45	7
FORTEO	UNCLASSIFIED DRUG PRODUCTS	Specialty	\$41,642	10	1
BIKTARVY	ANTIVIRALS	Specialty	\$40,006	11	1

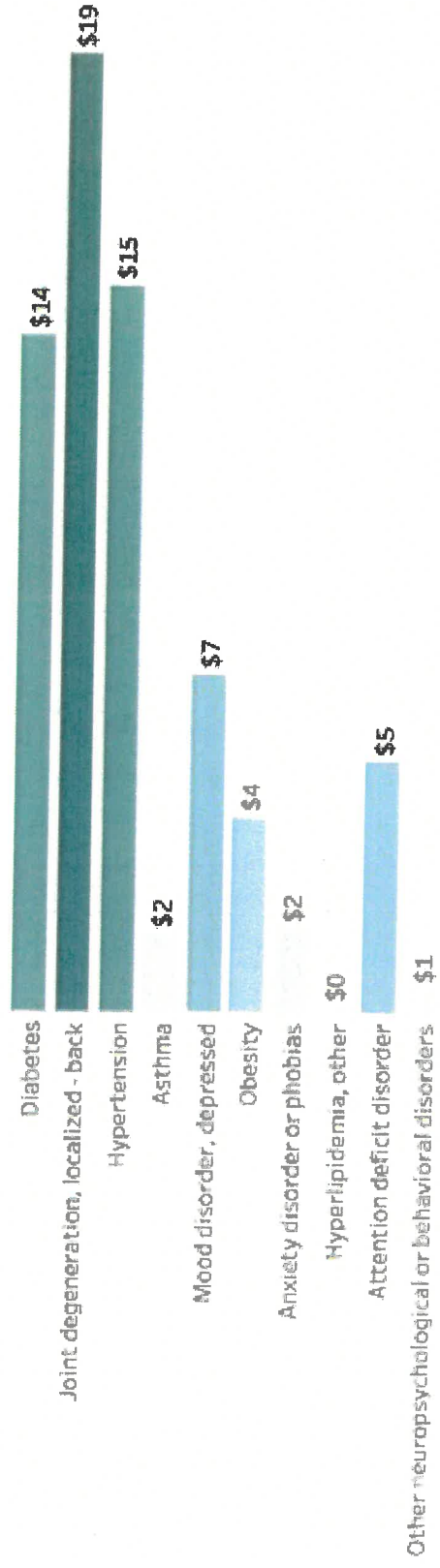
Chronic Condition | Top Conditions

Most Common by Number of Members

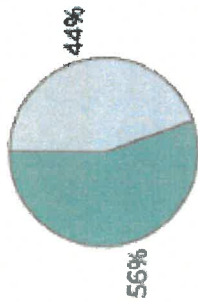


Most Costly by PMPM

Based on total PMPM (med + rx)



Overall Compliance



■ No Preventive Visit

■ Had Annual Preventive Visit

Demographics Breakdown

Relationship	Gender	Member with Annual Preventive Visit	Members	Compliance %
Dependent	F	136	210	64.8%
	M	117	219	53.4%
Employee	F	156	238	65.5%
	M	101	235	43.0%
Spouse / Partner	F	42	77	54.5%
	M	15	42	35.7%

Tiers are 20% percentiles based on the individual forecast. Tiers correspond to the 20th, 40th, 60th, 80th and 100th percentiles.

2024 HRH Preventative Screening referrals

PSA (lab)	56
PAP (lab)	13
Colonoscopy	42
Cologuard	21
Mammogram	104
Heart Scan	5
Lung Scan	15
Bone Density Scan	7

Annual Preventative Visits

ANNUAL OFFICE VISIT/PHYSICAL	338
BIO-METRIC SCREENING	184
NEW PATIENT	46

Exhibit E

Multi-Year Strategy Recommendations

2025	▪ Evaluate UMR Performance ▪ Network Analysis and TPA/ASO Service Administrator Analysis and Disruption ▪ Ancillary RFP ▪ Pharmacy Benefit Manager Market Check ▪ Evaluate Carrier Cost-Effective Programs ▪ GLAD Program Review ▪ Employee Survey to target Education ▪ Consider Outcome-based approach wellness program incentives for 2026
2026	▪ Evaluate HSA vendors ▪ Consideration Pharmacy Benefit Manager RFP ▪ Plan Model Evaluation ▪ Consider EAP Evaluation ▪ Contractual Review of Clinic Provider
2026 ApexBenefits	▪ Consider additional cost containment strategies as new trends emerge. ▪ Evaluate and enhance health program offerings.

Exhibit F

Strategy Timeline

MILESTONE	DATE	MILESTONE	DATE
Open Enrollment Debrief	February 2025	Renewal Strategy Meeting	September 2025
Annual Plan Review and Strategy Meeting	February 2025	Final Renewal Decisions	October 2025
Pre-Renewal Strategy and Financial Projection Meeting	June 2025	Notify Carrier(s) of Final Elections	October 2025
Market Analysis Report Created	June 2025	Benefit Decisions to HRIS/BenAdmin Provider	N/A
Census Needed for Market Analysis (if marketing)	June 2025	Open Enrollment Communications Created	October – November 2025
Market Analysis Released to Market	July 2025	Open Enrollment	TBD Oct/Nov
Administrative Renewal Due	September 2025	Enrollment to Carriers	December 1, 2025
Stop Loss Renewal Due	September 2025	ID Cards to be Delivered	December 15, 2025
		Effective Date	January 1, 2026