

Self Insurance Fund

Fund 115

	2012/13 Actual	2013/14 Current	2014/15 Requested	2014/15 Approved	Percent Change
Revenues					
Charges & Fees	\$9,508	\$8,000	\$9,500	\$9,500	19%
Employee Dental Contribution	276,133	285,000	275,000	275,000	-4%
Emp/Retiree Health Contribution	1,420,031	1,445,000	1,140,000	1,150,000	-20%
Indirect Cost	139,000	141,000	170,000	170,000	21%
Miscellaneous	10,905	0	0	0	0%
Fund Balance	0	165,000	0	164,400	0%
S/T Disability Premiums	76,013	75,000	75,000	75,000	0%
Special Contingency	0	150,000	150,000	150,000	0%
Health Co-Pay	31,648	37,440	37,000	37,000	-1%
General Fund	941,536	1,744,310	2,000,900	1,721,500	-1%
Total	\$2,904,774	\$4,050,750	\$3,857,400	\$3,752,400	-7%
Expenses					
Contractual Services	233,337	246,500	280,000	280,000	14%
County EAP	26,232	25,500	26,000	26,000	2%
Employee Dental Claims	230,045	285,000	285,500	285,500	0%
Employee/Retiree Health Claims	1,185,001	1,445,000	1,200,000	1,100,000	-24%
IBNR	(94,705)	0	0	0	0%
Property & General Liability Claims	80,415	150,000	150,000	150,000	0%
Property & General Liability Premiums	456,591	520,000	520,000	520,000	0%
Retiree Group Health	203,757	210,000	200,000	200,000	-5%
Self Ins. Collision	0	5,000	5,000	5,000	0%
Self Ins. Comprehensive	0	5,000	5,000	5,000	0%
Special Contingency	0	150,000	150,000	150,000	0%
S/T Disability Payments	68,565	80,000	70,000	70,000	-13%
Taxes & Fees	0	0	105,000	100,000	0%
Wellness - Supplies & Operations	46,627	48,750	60,900	60,900	25%
To General Fund	4,404	0	0	0	0%
Unemployment Insurance	131,942	330,000	250,000	250,000	-24%
Workers Compensation Claims	212,920	400,000	400,000	400,000	0%
Workers Compensation Premiums	119,643	150,000	150,000	150,000	0%
Total	\$2,904,774	\$4,050,750	\$3,857,400	\$3,752,400	-7%
Expenses by Division					
Wellness	\$179,434	\$189,750	\$230,900	\$230,900	22%
Employee Insurance	1,707,559	2,138,000	1,982,500	1,877,500	-12%
Liability	681,885	1,169,500	1,090,000	1,090,000	-7%
Workers Compensation	335,896	553,500	554,000	554,000	0%
Total	\$2,904,774	\$4,050,750	\$3,857,400	\$3,752,400	-7%

Budget Highlights

The Self-Insurance Fund includes the County's cost for property and general liability insurance, workers' compensation, wellness, and employee health and dental insurance. In order to reflect the true cost of personnel, the employer portion of health and dental premiums are budgeted in individual department budgets. The Self Insurance Fund includes additional costs not covered by employer premiums such as retiree costs and costs for spouses and dependents covered on County health and dental plans.

The County will continue to offer a choice of two separate health plans, Core and HSA in the coming year. The buy-up plan has dropped below the minimum 50 enrollees needed to continue offering the plan and as a result will be eliminated July 1, 2014. The budget maintains a consistent county share of premiums for the Core and HSA plans.

As a self insured organization, the County pays for all of its employee's health insurance claims, which can be very expensive. In an effort to enhance employee wellness, to reduce health care costs, and increase employee productivity a new health care model, Healthy Choices Advantages (HCA). Under the new model, beginning on January 1st 2015 employees will have a rate increase for all levels of health coverage. However, if employees are in the healthy or moderate range based on Healthy Choice Advantage criteria, they will receive a \$20 discount. Not meeting the HCA criteria does not automatically disqualify the employee from receiving the discount. He/she may receive the \$20 discount by having an individual Health Improvement Plan (HIP) developed with a personal care physician or the Employee Health Connection.

The HCA model aligns with the County's Health Insurance philosophy which:

- Engages employees in achieving positive health outcomes
- Provides security to employees
- Ensures the plans are fiscally responsible

Incenting wellness through premiums and increased wellness programs helps Catawba County save money as it is self insured and hopefully creates a healthier, more productive workforce. Below is a sampling of the programs and initiatives offered:

- Health Seminars
- Monthly Nutritional Focus
- Exercise Classes
- Walking Groups
- Fitness Challenges
- FitKik physical activity monitors
- Varidesk™ (stand-up desks)

Unemployment Insurance decreased \$80,000 as the County has met its state requirement to maintain a 1 percent reserve of unemployment subject wages.