

Advisory Committee Minutes
09/16/2026 – Via Zoom

In attendance – Marketa Oliver, Alan Tscherter, Darcy Wibstad, Karin Wehmeyer, Lori Boren, Michell Houseton, Denise Ballard, Jennifer McMillan, Todd Ackerman, Kent Brown and Matt Kucera from Colonial present for their presentation.

Absent –Rick Hunsaker

Denise reviewed current loss ratio and claims in preparation for upcoming renewal.

Work is being done to prepare a self funded dental and vision product that will offer same economies of scale as the medical plan.

Denise reviewed 6 groups that had quoted IGHCP for this current season. Clarke County and City of Denison were competitive and entered IGHCP on 7/1/26. The other quotes were not competitive.

Annual board meeting is set for February 11 -12, 2027.

Presentation from Colonial Life around their voluntary benefit offerings and capabilities. After Chubb was unable to work within the specific parameters of IGHCP, Colonial has been identified as the carrier who will best suit the needs of the trust for this product offering.

Updated benchmarking for the 7/1/2026 plan year was reviewed, showing IGHCP is still significantly below the national average for public sector employers. The national average has been trending up in recent years, and IGHCP has remained steady.