

Lamar County Commissioners Special Called Meeting
June 1st, 2016
10:30 A.M.

The Lamar County Board of Commissioners held a Special Called Meeting on Wednesday, June 1st, 2016. Present for the meeting were Chairman Charles Glass, Vice-Chairman Nancy Thrash, Commissioner Bennie Horton, Commissioner Robert Heiney, County Clerk Carlette Davidson, and Human Resource Officer Lesley Kilchriss. Absent for the meeting was Commissioner Baker and County Administrator Robert Zellner.

I. Call to Order

Chairman Glass called the meeting to order at approximately 10:31 a.m. The purpose of the meeting was to hear two Insurance Quotes from Benefits Consulting and Broker Services ShawHankins and Main Street Advisors.

II. Insurance Quotes

1. Mr. Jonathan Shaw and Mr. Wes Ross both of ShawHankins addressed the board with their recommendations for the 2016 insurance renewal. Mr. Ross led the presentation and stated that they had submitted bids to all carriers. Lamar County has some high claims which led to the decision of the carrier. Aetna, Cigna, and UnitedHealth Care declined to quote. Blue Cross Blue Shield, the current carrier offered the renewal for the medical coverage. The Dental was offered by AlwaysCare and MetLife. The Vision was offered by Avesis, EyeMed and MetLife. The Life and Disability carriers were offered by Metlife and One America.

The earned premiums for Blue Cross Blue Shield is \$831,467.00 and the claims for last year totaled \$ 896,075.00. ACCG pooled the claims over \$100,000.00 which came to a total of \$183,870.00. The incurred loss ratio is 86.3 percent with the group adjusted rate of 94.8 percent. Mr. Ross gave a snapshot of the Blue Cross current renewal with \$955,332 for medical and \$8,149.00 for Life Insurance using Greater Georgia Life. The total annual cost will be \$963,482 with a \$151,516.00 difference. This is an 18.7 percent increase for 2016. Mr. Ross shared several options with the board.

Attached to the minutes are the options that were shared by Wes Ross from ShawHankins.

Mr. Shaw addressed the other services that they have to offer. Mr. Shaw stated that they have a call center and a wellness program. Mr. Shaw and Mr. Ross both stated that they have a Wellness Team from a third party vendor who comes on site to educate the employees. They have incentives to offer the employee benefits such as Health Risk Assessment (HRA) biometric screenings which test for high blood pressure, cholesterol levels, and other health check measurements that could contribute to underlying problems. They promote smoking cessation programs and track weight loss. They give gift cards ranging from \$50.00 to \$150.00 depending on the goal of the program.

Commissioner Elect Mr. Ryran Traylor, joined the meeting and asked if the data from the wellness program screenings would affect the claims data. Mr. Shaw explained that while the wellness program is good for tracking underlying and treatable conditions, the data is used only for the employees benefit and does not affect the claims data for renewal purposes. Mr. Shaw went on to say that this program makes the employee aware of a problem that they may have.

Mr. Shaw stated that another service that they have to offer is TelaDoc which is exclusive to ShawHankins. They charge \$5.50 per employee and they recommend that the county absorb this cost. Mr. Shaw stated that there is no co-pay when you call or access the doctor via the web or app and there is unlimited access. The doctors can review anything from a skin burn to a sinus infection. Mr. Shaw said that they can prescribe antibiotics but not narcotics. By using the online doctor, the employees claim is not associated with the claims data for renewal purposes.

Mr. Ross went over the vision, dental and life insurance quotes attached to the minutes.

2. Mr. Al Adamson of Main Street Advisors addressed the board with his renewal data, base and buy-up cost. Mr. Adamson stated that Humana, Aetna, Signa and United Health Care all declined to submit a quote based on the big claim data against Lamar County. Mr. Adamson stated that he has basically the same options that ShawHankins has to provide. Mr. Adamson went over his Health Insurance Renewal Option quotes, attached to the minutes. Mr. Adamson stated that he also has a wellness incentive program where gift cards are awarded ranging from \$50.00 to \$150.00. Mr. Adamson stated that there is a flu shot incentive worth a \$50.00 gift card but it has not been promoted. Mr. Adamson stated that he had been with Lamar County for five years and that he personally signs up each employee and explains the plan to the employee. Mr. Adamson stated that he comes to the county office when the Human Resource Office needs him and if an employee needs to meet with him, he goes directly to that employee. Mr. Adamson also went over the dental, vision and group life insurance quotes. These quotes are attached to the minutes.

Mr. Adamson stated that he could offer a TelaDoc type of service but the rate may be a little higher than what ShawHankins had previously quoted. Mr. Adamson also stated that he could handle the online enrollment process for the HR department and reconcile the bills. Mr. Adamson stated that this was something that the previous HR department had not chosen to do.

Both Insurance Brokers spoke about their services fees. Mr. Adamson stated that his plan was cheaper and Mr. Shaw stated that they would match Mr. Adamson's service fee.

Chairman Glass stated that open enrollment was July 1st, 2016 and that the board needed to decide on an insurance plan. Chairman Glass called for a recess to break for lunch.

Commissioner Heiney made a motion to recess until 12:45 p.m. and Vice-Chairman Thrash seconded the motion. The motion passed unanimously.

Chairman Glass called the board to order at approximately 12:47 p.m. and reconvened the meeting.

Chairman Glass agreed to send the various insurance quotes to the constitutional officers and the department heads for their opinion. The board agreed to meet on Friday, June 3rd at 8:00 a.m. to make a decision on the best insurance plan for the employees. Vice-Chairman Thrash made a motion to hold a Special Called Meeting on Friday, June 3rd at 8:00 a.m. Commissioner Horton seconded the motion. The motion passed unanimously.

Mr. Shaw with ShawHankins requested that before a decision is made that they look at all the services that ShawHankins has to provide and urged the board to contact their references.

III. Towaliga Circuit Budget

Chairman Glass led a discussion regarding the Towaliga Budget. Chairman Glass stated that he was frustrated with the progress of the budget. He stated that he had not heard from other counties. The board discussed the possible cuts to the supplements in the Towaliga budget. Currently the court reporters are budgeted at around \$80,000.00 for each one. They have requested a \$3.00 transcript filing fee for each page. Vice-Chairman Thrash reported that the circuit pays the payroll taxes. There was discussion in regards to the law clerks budget being moved out of the budget saving the county \$40,000.00. Also, there was discussion about moving \$20,000.00 out the Victim's Advocate line item into the judge's law clerk line item. Chairman Glass stated that he would like to see all 3 counties agree on the budget and get an updated version of the Towaliga Circuit Budget. Chairman Glass stated that that the numbers go up and down and there is too much room for abuse. Vice-Chairman Thrash and Chairman Glass stated that they would meet with the other counties to discuss the Towaliga Circuit Budget.

IV. Adjournment

Vice-Chairman Thrash made a motion to adjourn the Special Called Meeting at 1:03 p.m. and Commissioner Heiney seconded the motion. The motion passed unanimously.

THE LAMAR COUNTY BOARD OF COMMISSIONERS

Charles Glass, Chairman

Nancy M. Thrash, Vice-Chairman

Bennie Horton, Commissioner

Robert Heiney, Commissioner

Van Baker, Commissioner

Attest: _____ Carlette Davidson, County Clerk