

February 13, 2014
County Council Meeting

The first portion of this meeting was a joint session with County Commissioner Rick Nobbe and Council President Ernie Gauck and Council members Larry Meyer, Geneva Hunt, Bill Metz, Kenny Owens, Danny Peters, and Kenny Hooten.

President Gauck asked County Highway Superintendent Mark Mohr to lead the Pledge of Allegiance.

The December 17th, 2013 Council meeting minutes were approved with the changing of a Parks Board appointment. The minutes will now reflect that Norman Campbell will finish his existing term. Commissioner Rick Nobbe pointed out that the Commissioners had experienced the same issue with their appointment due to the Parks Board having the only odd appointment time frame. The minutes were approved with corrections by a motion from Mr. Owens and a 2nd by Mr. Peters.

Pepper Cooper and Marsha Miller Smith of Neace Lukens were present to discuss the current insurance renewal. Mr. Cooper started with definitions of what it means to be a partially self-funded plan and the two types of insurance that have to be bought. "Specific" and "Annual Aggregate" were explained. He then explained "lasering" which is something that the carrier of "specific" insurance can do if they feel the risk is too high on particular insureds. Instead of the first \$60,000 being paid out of the county's non-reverting fund, a higher amount determined by the insurance company is set for particular insured who may have some medical condition that is ongoing or extremely costly. The proposed renewal for 2014 has the possibility of 5 insureds being lasered. Other counties have funded at maximum cost so they've had money carry over and build their funds. Decatur County has experienced good years in the past with a carryover and has continued to fund at the same level. However, experiencing a year with out any of the ordinary claims has removed that cushion and it is estimated that the amount budgeted for 2014 insurance will not cover the expected claims, especially since there are multiple lasered amounts in the renewal proposal.

Multiple options were presented to the council and commissioners for their review, discussion and questions. The big issue on the table was how to fund the insurance renewal while still maintaining quality of benefits without putting the burden on the employees. There were a large number of questions asked covering a multitude of insurance-related topics including whether dental was part of this renewal (no) and what the pre-tax benefit would be if employees are required to contribute towards their insurance. It was stated that Council will have to budget a higher amount for future years. There was "spousal carveout" mentioned and numerous scenarios. There were no real solutions found but at the end of the conversation, the Neace-Lukens representatives were to come back next week with a renewal amount for the Commissioners on an alternative set of options from what was presented at today's meeting.

It was mentioned that there will need to be plan design and network option changes at some point in the near future because of the Affordable Care Act. They discussed Siho, Sagamore, Landmark and Landmark Encircle Networks.

Auditor Tami Wenning was asked to get a printout of funds available in the Rainy Day fund. After some discussion of what funding sources would be available to cover the difference, Mr. Owens moved that the Auditor be permitted to transfer up to \$300,000 from the Rainy Day fund and up to \$200,000 from Plans and Implementations should the need arise. Additionally, the Auditor's office will monitor claims and let the council know if the financial situation is getting critical. Mrs. Hunt seconded the motion. The motion carried.

There was a discussion on whether the mileage reimbursement rate should be hirer. After some conversation, the council decided to let the current rate stand.

There being no further discussion, Mr. Peters moved to adjourn and Mr. Metz seconded the motion. The motion carried.

The next regular Council meeting is set for Tuesday, March 18th at 9:00 a.m.