

# **MEETING AGENDA**

**POWELL COUNTY FISCAL COURT  
SPECIAL CALLED MEETING**

*Date: June 17th, 2019*

*Time: 3:00 p.m.*

*Location: Powell County Judge Executive's Office  
Room # 102*

- I. Judge Calls Meeting to Order
- II. Roll Call

## **Item on Agenda**

- Discussion of Insurance

**The Powell County Fiscal Court**

Special Called Meeting

Date: June 17<sup>th</sup>, 2019

Time: 3:00 p.m.

The Powell County Fiscal Court met at the Office of the Powell County Judge Executive on June 17<sup>th</sup>, 2019 at 3:00 p.m. for a special meeting.

Those present for the meeting were Judge Executive James Anderson, Fiscal Court Clerk Connie Crabtree, Josie Hollon and Robbin Faulkner with Elkins Insurance.

Judge Anderson called the meeting to order at 3:00 p.m.

Judge Anderson ask the Clerk to call roll for Magistrates in attendance for the special meeting.

**Magistrate Dennis Combs – Present**

**Magistrate Donna Gabbard – Present**

**Magistrate Mike Lockard – Absent**

**Magistrate Chad Patton – Present**

**Magistrate Timmy Tipton – Present**

This special meeting was called to discuss the insurance options for the new fiscal year 2019/2020.

Payroll Clerk Kacey Davidson presented the quotes that was submitted from KACO Group Benefits. (Copy will follow minutes) The plan that they recommended to the county was the \$1,500.00 deductible which would be at an 18.14% increase from last year. The \$1,500.00 deductible would go down to \$1,000.00 but the county has to pay \$500.00 upfront per employee. Anthem would keep track of this and then when each employee meets the \$500.00 deductible they are cut off and it takes over from that point forward on their end. If the employee does not use the \$500.00 it would carry over till the next year if we re-need with the same plan.

They also have something called Healthiest You. If you do not have time to go to the doctor you can call in and get a prescription. Your children and spouse can also use this benefit and does not go against the claims. They also use something called Data Analysis which is use to base the Renewal on every year.

Magistrate Tipton ask if they gave the increase per county. Mrs. Davidson told him that they told her that the highest end went up 7%.

The vision is built into the health plan which is called Blue View Vision.

The highest increase that you would get with KACO would cap off at 20%.

Ms. Josie Hollon with Elkins Insurance approached he court to go over the quotes that was submitted from Humana. During the last meeting she quoted the insurance at a 13 % increase.

Since the last meeting she said that Humana decreased it by 3%. This would now make the insurance at a 10% increase from last year.

She also made court members aware that they done away with the increase in the dental and life that they had quoted previously so both dental and life amounts will remain the same as last year.

Ms. Elkins said she would like to remind court members that the agency takes cares of all of the employees. It's a benefit that they give to our county. She made court members aware of some of the things they had done for the employees this year. They touched the health insurance 220 times until today, had 26 cancellations, 20 new employees and printed 70 cards.

She said they don't do this for another agency that has health insurance with them. Usually the HR department takes care of all of these kinds of things.

The court had discussion about changing the policy to make new hires have to pay a certain percentage of their health insurance. This will be discussed along with other issues when the court goes over the policy and procedures manual.

Ms. Elkins discussed with court members about the Health 365 that Humana offers. There can be up to a 3% savings if we can get the employees to go up to the gold or platinum. Some of things that the employees can do to participate is to have an annual check - up, dental or vision checkup or keeping up with you immunizations.

In the past to try and help with the cost of the insurance increases employees were ask to participate in wellness classes and if they didn't they would have to pay a portion of their insurance. They were to attend 2 classes out of the 15 that was offered. The vast majority of employees threw a fit about it and did not attend. The county never followed through with making the employees pay a portion of their insurance.

Judge Anderson said we need to do it this again and make it an option to attend but if you don't you the employee would have to pay an X amount of your health insurance.

Magistrate Tipton said that maybe next year that all employees could be charged whatever the 3% would be and if you accomplished your goal then you could get that back.

Mrs. Elkins said that we could do it this year because of the Health 365. It would take the employee three months to complete. An employee that does not get on board then they could be penalized a certain percentage of their insurance. She said this would be totally up to the court to decide she was just making a suggestion.

The court moved on to review the handout that Mrs. Elkins had provided to them showing the insurance plans along with amounts. (Copy will follow minutes).

Discussion of the plan that the county will pay 100% of the premium for the employee.

**Currently the county is paying \$473.83 per employee per month.**

**The new amount for this upcoming fiscal year 7/1/19-6/30/20 would be \$516.79 per employee per month.**

A motion was made by Magistrate Tipton seconded by Magistrate Gabbard to go with the **Human** ~~KEY~~ PPO 16 Copay OPT 60 plan for health insurance. The county will be paying \$516.79 per employee per month for health insurance.

**Magistrate Combs – Aye**

**Magistrate Gabbard – Aye**

**Magistrate Patton – Aye**

**Magistrate Tipton – Aye**

**Judge Anderson – Aye**

**Health Insurance**

*Deductible: \$2000/6000*

*Out of pocket: \$6500/19,500*

*Office Copay: \$25/40*

*Pharmacy: \$10/40/70/25%*

*Employee: \$516.79*

*Employee/Spouse: \$1,136.93*

*Employee/Child: \$981.89*

*Family: \$1,653.72*

Discussion of the Buy – Up plan. If the employee chooses to take this option they would be responsible to pay the difference in what the county pays per employee.

A motion was made by Judge Anderson seconded by Magistrate Combs to go with the **KY PPO 16 Copay OPT 34 plan for the buy-up plan for the health insurance.**

**Motion passes**

**Magistrate Combs – Aye**

**Magistrate Gabbard – Aye**

**Magistrate Patton – Aye**

**Magistrate Tipton – Aye**

**Judge Anderson - Aye**

**Health Buy-Up Plan**

*Deductible: \$500/1500*

*Out of Pocket: \$4000/12000*

*Office copay: \$25/40*

*Pharmacy: \$10/30/50/25%*

*Employee: \$629.72*

*Employee/Spouse: \$1,385.37*

*Employee/Child: \$1,196.46*

*Family: \$2,015.09*

The Clerk also noted that the amounts for the dental, life and vision will remain the same as last year. The dental and vision is an option for the employee. They are responsible to pay 100% of that premium. Life Insurance is paid by the county per employee per month.

**Dental (paid by employee)**

*Employee: \$17.52*

*Employee & Spouse: \$35.03*

*Employee & Children: \$50.92*

*Family: \$69.69*

**Life (paid by the county)**

*\$4.95 per employee per month*

With no further discussion a motion was made by Magistrate Patton seconded by Magistrate Combs to adjourn.

**Motion passes**

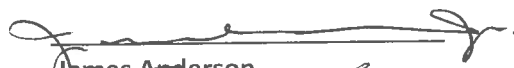
**Magistrate Combs – Aye**

**Magistrate Gabbard - Aye**


**Magistrate Patton – Aye**

**Magistrate Tipton – Aye**

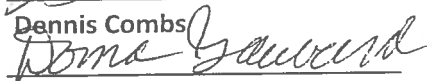
**Judge Anderson - Aye**

  
\_\_\_\_\_


James Anderson

  
\_\_\_\_\_

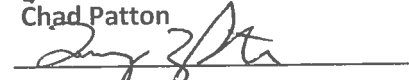
Dennis Combs

  
\_\_\_\_\_

Donna Gabbard

  
\_\_\_\_\_

Chad Patton

  
\_\_\_\_\_

Timmy Tipton