

**PERRY COUNTY BOARD OF COMMISSIONERS  
MINUTES  
SPECIAL MEETING  
OCTOBER 24, 2017**

The Perry County Board of Commissioners met at 2:00 P.m. as was duly advertised. All three commissioners (President Larry R. James, Bill Amos and Randy Kleaving) were in attendance. A media representative from the *Perry County News* was also present along with County Administrator Teresa Kanneberg.

The meeting opened with the Pledge of Allegiance.

This meeting was set for a Perry County Health Insurance Broker presentation for 2018 Health Insurance. We had three brokers to give a presentation about their company and what they can do to help save the County money on Health Insurance costs.

The first to speak were Pete Franzman and Dana Franzman with Franzman Insurance Agency and Cathy Dunn with Dunn & Associate Benefit Administrators. They are the County's current broker and Third Party Administrator. Cathy said she took over the insurance from her father 30+ years ago. Some highlights presented were: 1) we have saved \$54,000.00 with our prescription drugs when we switched to Truescripts, 2) they have more experience with the public sector in Southern Indiana, 3) added ThinkHR – it is an online HR program for good resource to customers, 4) can download their files to help with 1095 and 1096 forms for the employees W-2's, 5) answer the phone with a live body, 6) one stop place with different insurance coverages, 7) Drugs – patient assistance programs, 8) also do COBRA and FLEX Spending, 9) added SwiftMD – talk to a doctor 24/7, and 10) Wellness program – need to do more to get employees healthy. Cathy said they are a PPO account which is you use certain doctors and hospitals. The County currently is with Encore. She said the staff does help to negotiate the larger claims that come in. Cathy also mentioned that there has been a rapid increase in drug cost. We need to design a plan to be more cost effective. She also said our best deals are with our local providers.

The next one to speak was Todd Applegate with Assured Partners. He said they are the 13<sup>th</sup> largest independent insurance agency. He said they are full service and do all kinds of insurance. They also would like to have a long term relationship. Some highlights presented were: 1) they also work with Truescripts for prescription drugs. They are very good., 2) when getting quotes, they would look at fully insured programs verses self-insured programs, 3) employee education to maximize benefits, 4) wellness and prevention programs- clinic is vital part, 5) meet routinely with wellness and enrollment, 6) be able to track where we are for budget time and keep us informed, 7) monthly webinars available, 8) HSA accounts – higher deductibles and pretax dollars. Todd commented that he would build a blueprint of what our needs are to get the best health insurance for our employees.

The third one to make a presentation was APEX Benefits with Bill Sylvester and Shawna Schwegman. Their office is in Indianapolis and they are endorsed by the Association of Indiana Counties. They are with 16 counties at this time. Bill stated that benefits are important with low employee wages. They have a dedicated team to work with the different programs. Some highlights presented from them were: 1) employee benefits for what helps the employee, 2) wellness to help get the employees healthier, 3) if become our broker, they become an extension of our HR, the Auditor's office, 4) policy handbook needs to match the benefits, 5) educate the employees, 6) seek out ways to contain costs, 7) no short cuts – not to expose to unnecessary risks, 8) know what amount to budget at budget time, 9) do monthly meetings with employees, 10) cost plus program – lower administration fees – flexibility, 11) the type of contract for the County to be on – 12/12 or 12/15 contract. Bill said they are totally independent, they do not rely on third party for marketing and compliance. They do these themselves. Bill commented saying that they look at the administration and claim costs we have had. They will look at fully insured and self-insured programs to see which one is better. The one thing he said is that we will know numbers by budget time. APEX will know what the claims are, aspects of them to predict the renewal for the next year.

The Commissioners thanked all three companies for coming and giving a presentation. The decision for the broker for Perry County Health Insurance will be decided at a special meeting on October 27, 2017.

Teresa announced that the next meeting of the Board of Commissioners will be held on Friday, October 27, 2017 at 8:00 a.m.

The meeting ended in open session at 5:00 p.m.

Minutes approved this 19<sup>th</sup> day of December, 2017.

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Larry R. James

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Randy Kleaving

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Bill Amos

*Minutes prepared by:  
Pamela L Goffinet, Perry County Auditor*