

Franklin County Commissioners
October 5, 2015
Commissioners/Council Meeting Room 203

Commissioners: Tom Wilson, Tom Linkel and Eric Roberts
Commissioners Secretary: Carol Westerman
Auditor: Stephen Brack

Open: The meeting was called to order by President Tom Wilson and opened with the Pledge of Allegiance.

Minutes: A motion was made by Tom Linkel to approve the minutes of the September 28 meeting and the Commissioners/Council meeting on September 28 and was 2nd by Eric Roberts. Motion carried.

APEX benefits/Pinnacle: both companies had been invited to the meeting to do discuss what they could do for the County concerning Affordable Care Act, which the county has been struggling with for several months.

APEX - Bill Sylvester and Eric Dreyfuss, representing APEX spoke that they were in the forefront of the law and they know the ins and outs of the requirements with ACA. Apex is the health insurance broker for 13 Indiana Counties and 35 public agencies and endorsed by the AIC. The contract with MedBen, who administers the county self-funded health plan, would not change. Mr. Sylvester noted that the government would collect \$130 billion in penalty and excise taxes over the next 10 years from employers who do not meet ACA requirement. He also stated the Cadillac Tax on the highest quality health insurance plans valued at \$10,200 per person or \$27,200 per family starting in 2018 and it could be up to 18 months before the county would be aware of the penalty. Mr. Sylvester told the commissioners they need to start focusing on saving money and spoke in general terms about negotiating prices, analyzing information and managing risk. The County Payroll Deputy stated she didn't know the tax law and needed help. It is too technical and too much for one person. Mr. Sylvester was questioned about the county paying a penalty after hiring APEX and he said his firm took responsibility for their work, but the county could end up paying an ACA penalty in some circumstances.

PINNACLE – Mr., Mike Kramer talked about how his group has served the county as the current broker. He noted that his firm has assisted the county and has delivered what the commissioners wanted in the health plan. Currently a county employee pays \$50 per month for single coverage and \$250 for family coverage. Mr. Kramer stated that the plan has built a reserved of \$1.7 million. Mr. Kramer predicted that no Cadillac tax for 2018. Caroline Fraker from MedBen spoke as to how they have been keeping the county in compliance. She also recommended 5 Points as the HR Company that prepares ACA forms at a reasonable price. Councilman Keith Hall asked Mr. Kramer is the plan has changed in the last 10 years of which Mr. Kramer noted that the deductibles had stayed the same but other changes were made that saved money. Mr. Kramer stated that he had offered revision to the plan to save \$100,000.

Mr. Hall stated that was a drop in the bucket when the total cost of health insurance is \$1.7 million per year. He also noted the county would spend approximately \$196,000 from the health insurance reserve next year. And the cost for county council and county commissioners is another \$105,000.

Additional discussion was brought up, such as: Whitewater Township Trustee blamed the state legislature for cutting revenue on property tax and noted the county cannot afford the current insurance. Council President Becky Oglesby asked about changing employees to Part-time from full-time. Mr. Kramer noted there is a look back period and the county must make changes ahead of any changes to employee insurance coverage. Councilman Hall is worried that the current insurance will use up the reserves and bankrupt the county. He told Mr. Kramer that the county can't afford the plan/program he has delivered.

The County must finalize the 2016 budget on Oct. 13. Council President Oglesby noted the council can cut health insurance by \$400,000 in 2016 and urged the commissioners to make a decision on insurance coverage for employees and elected officials.

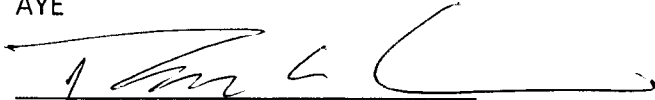
Lisa Scroggins – IN Family and Social Services: Indiana Legislature passed HB 1269 which requires the jail inmates to be registered for health insurance under the ACA. This law applies to those jailed for at least 30 days and not those who bond out quickly. Sheriff Murphy recommended the county hire Dr. Frank Krause and Lisa Scroggins. Their firm currently provides medical service for inmates and is certified to complete the 35 page application for ACA. Ms. Scroggins said the process could save money for the county. During the last 2 years the county has paid 425,000 for hospitalization for inmates. Their company, Quality Correctional Care, would charge \$15.00 per inmate and the county will have to pay QCC \$165 per month, which is much less. The law also requires that inmates be given help finding local mental health provider once released. No decision was made at this time.

EDC Consultant – Bill Schirmer: discussed plans for hiring a consultant or consulting group to handle various economic development programs. Mr. Schirmer told of various opportunities in nearby counties and that companies were looking to relocate as one of the main reasons there is a need for a director. He said that Dearborn County was working on the railroad project which would help accommodate industry along the Whitewater River and that German company was interested in 100 – 200 acres of ground within a 10 mile of a four-lane highway. Mr. Schirmer is also interested in getting a gas line on Golden Road to attract a factory. Long range plans of a hotel, apartment or condo complex development near the lake. Mr. Schirmer introduced Bob McCreary who is interested in working as a lobbyist for the county. Mr. McCreary told of his background and connections that he had with state Government. He noted there are many opportunities for federal and state grants in the coming months. He suggested that county hire him at a rate of \$6,000 per month. Trustee Roy Hall commented that a choice needs to be made and asked are we going to move forward or just sit still and go bankrupt. Mr. Schirmer along with Commissioner Wilson stated that the county could not afford a lobbyist.

Adjourn: with no further business a motion was made by Tom Wilson to adjourn and was 2nd by Eric Roberts. Motion carried.

Others in attendance: Mike Kramer, Caroline Fraker, Roy Hall, Ryan Hartzler, Wilma Ripperger, Keith Hall, Mark and Millie Simmermeyer, Betty Lecher, Sara Duffy, Dean McQueen, Eric Dreyfus, Bill Sylvester, John Estridge, Kim Robinson, Don and Dorothy Kuntz, Pam Beneker, Ted Cooley, Veronica Voelker, Ken Murphy Dr. F. H. Krause, Becky Oglesby, Michael Wiseman, Brian Meyers, Tim George and Bill Schirmer. The names are spelled as per the sign in sheet.

AYE



Tom Wilson



Tom Linkel



Eric Roberts

NAY

Tom Wilson

Tom Linkel

Eric Roberts

Attest:

Stephen Brack, Auditor