

ALLEN COUNTY BOARD OF
DEVELOPMENTAL DISABILITIES

MINUTES
October 26, 2009

6:00 p.m. Special Board Meeting
2500 Ada Road, Lima OH

I. Roll Call

The Allen County Board of Developmental Disabilities met in special session on Monday, October 26, 2009. President Goodin called the meeting to order at 6:00 p.m. with the following roll call response:

Mr. David Bowers, present Mrs. Lana Hoops, present at 6:05 p.m. Mrs. Veronica McLaurine, present
Mr. Gregory Miller, present Dr. John Snyder, present Mrs. Gina Goodin, present

II. Hearing of the Public

III. New Business

A. Approve Health Insurance Plans for 2010

There is good news and good news to share regarding our health insurance for next year. Our plan administrator was able to negotiate the rate for our health insurance down to a 10% increase over the current year from the proposed 16.5%. The even better news is that our Insurance Committee was able to identify an additional 6.55% reduction in health insurance premium costs for family plans and 5.55% for single plans. The concessions that were made are as follows:

	Savings
1. Eliminate 4 th quarter carry-over, reduce dependent age from 25 to 23; require student status after 19 (currently just financially dependent). Eliminate co-mingling of co-insurance in and out of network.	2.4%
2. Increase office visit co-pay from \$15 to \$20.	0.4%
3. Increase deductible from \$1,200/\$2,400 to \$1,500/\$3,000. Adjust HRA percentage paid by Board/employee to remain SALY. Employee portion is 20%/23%, therefore, new deductible for employees increase approximately from \$245/\$555 to \$300/\$700.	2.5%
4. Eliminate embedded deductible for family plans. (Single deductible for each individual in family.) This savings applies to family plans only.	1.0%
5. Increase co-pay of use of Emergency Room from \$100 to \$150.	0.25%
6. Increase Flexible Spending limits from \$1,000/\$2,000 to \$1,500/\$3,000. Note: Increases to help offset decrease in plan coverage/opens additional potential liability to Board.	N/A
TOTAL	6.55%

This plan is a Health Reimbursement Arrangement where by there is a high deductible and the Board pays a portion of the high deductible for the employee. To compliment this plan, we also have a Flexible Spending Account (FSA) which permits an employee to place pre-tax money in an account and then use that money for health costs. Our liability on the high deductible for the HRA for 2009 was \$234,485. Through August 31, we had actually spent \$23,711, which annualized is \$47,422. That is 20% utilization of the deductible. We had budgeted for 30% utilization. On the flexible spending account, so far we have not had any uncollected monies. (Where monies were reimbursed but not withheld from the paycheck.)

In 2010, through the trust, we have the opportunity to allow individual employees to participate in a Health Savings Account (HSA). The deductible for a single person is \$2,500 and for a family \$5,000. There are no co-pays. It's a very simple plan. Both the Board and the employee can contribute to the HSA. The difference between an HSA and a FSA is that the employee keeps any money that is not spent. Unused money will follow the employee into retirement and into the employee's estate at death.

Superintendent Baldrige proposed the Board contribute the difference between the new deductible and the sum of the employee's savings on premium, the employee's potential liability on the deductible and co-insurance under the HRA plan. With this formula, the Board's savings on each single plan will range from \$608.83 to \$1,808.83 per year. On a family plan, the savings will range from \$2,278.97 to \$4,578.97. Superintendent Baldrige recommended some rounding as well.

SUPERINTENDENT'S RECOMMENDATION 12-09: Superintendent Baldrige recommended the Board approve the revisions to the basic health insurance plan proposed by the Health Insurance Committee. Superintendent Baldrige further recommended the Board approve the Health Savings Account Plan with the Board contributing \$1,440 the Health Savings Account for each single plan and \$2,345 to the Health Savings Account for each family plan to be paid quarterly at the beginning of each quarter.

Mrs. Hoops moved to accept the recommendation of the Superintendent.

Mrs. McLaurine seconded the motion to accept the recommendation of the Superintendent.

Mrs. Hoops, yes	Mrs. McLaurine, yes	Mr. Miller, yes
Dr. Snyder, yes	Mr. Bowers, yes	Mrs. Goodin, yes

B. Approve Modification of the Position Description for Billing Clerk/Fiscal Support Position

Based on the applicants for the position of Billing Clerk/Fiscal Support, we are recommending eliminating the requirement of 50 wpm for keyboarding, since this position primarily works with numbers rather than words.

SUPERINTENDENT'S RECOMMENDATION 12-09: Superintendent Baldrige recommended the Board modify the Position Description of the Billing Clerk/Fiscal Support position, changing Skills and Abilities # 5 to "Keyboarding of 50 wpm preferred."

Mr. Miller moved to accept the recommendation of the Superintendent.

Dr. Snyder seconded the motion to accept the recommendation of the Superintendent.

Mrs. McLaurine, yes	Mr. Miller, yes	Dr. Snyder, yes
Mr. Bowers, yes	Mrs. Hoops, yes	Mrs. Goodin, yes

C. Other Items to Further the Business of the Board

Superintendent Baldrige spoke to the Board about a resume that was received from Marty Garlock.

Mr. Garlock is interested in filling the vacancy on our Board. Mr. Garlock has a strong background in accounting. It was the consensus of the Board to recommend to the Commissioners that they appoint Mr. Garlock to our Board.

IV. Adjournment

Mr. Bowers moved to adjourn the meeting at 6:50 p.m.

Mrs. Hoops seconded the motion to adjourn.

Mr. Miller, abstain

Dr. Snyder, yes

Mr. Bowers, yes

Mrs. Hoops, yes

Mrs. McLaurine, yes

Mrs. Goodin, yes

Regular Board Meeting
November 23, 2009 at 4:45 p.m.
Allen County Board of DD
Administration Building
2500 Ada Road, Lima, OH

Chris Calvelage, Clerk

Greg Miller, Recording Secretary