

Board of County Commissioners of Lincoln County
Agenda for September 27, 2019

- 9:00 Call to order and Pledge of Allegiance
- 9:30 Maria Nestor, Hugo Town Clerk, to discuss local law enforcement matters
- 10:00 Mark Hillier with Benefit Health Advisor to present a health insurance proposal
- 11:30 Danielle Trotta with the Colorado Department of Agriculture to discuss a potential consulting service center for rural counties across Colorado
1. Approve the minutes from the September 20, 2019 meeting
 2. Review the monthly management report from the First National Bank of Omaha
 3. Review and act upon a Committee Member Appointment for the CCI 2019 Legislative Committee
 4. Continue discussions regarding an estimate for a backflow repair for the Lincoln County Courthouse and Jail
 5. Review and act upon an employer option sheet regarding enrollment for health insurance plans through the County Health Pool
 6. Old Business
 7. New Business
 8. Approve payroll and expense vouchers

The Board of Lincoln County Commissioners met at 9:00 a.m. on September 27, 2019. The following attended: Chairman Ed E. Schifferns, Commissioners Steve Burgess and Doug Stone, County Administrator Jacob Piper, County Attorney Stan Kimble (until noon), and Clerk to the Board Corinne M. Lengel. Juliet Lundy with the Eastern Colorado Plainsman and Limon Leader attended until 11:00 a.m.

Chairman Schifferns called the meeting to order and asked Mr. Piper to lead the Pledge of Allegiance.

Land Use Administrator Fred Lundy stopped in and informed the Board that the town of Hugo would have to redesign the ponds for their wastewater treatment plant. There is now an oil well in that location. The property owner signed the oil lease, and the county issued the permit in October. Mr. Lundy said the town still hadn't finalized the property purchase.

Mr. Stone made a motion to approve the minutes from the meeting held on September 20, 2019. Mr. Burgess seconded the motion, which carried unanimously.

While the Board reviewed the monthly management report from the First National Bank of Omaha, Sheriff Tom Nestor and Undersheriff Gordon Nall arrived for the 9:30 a.m. meeting. The sheriff provided statistics for traffic stops and calls for service in the town of Hugo from August 25 through September 25; 116 and 65, respectively. Sheriff Nestor also said he'd like to enter into a Memorandum of Understanding with Hugo for repayment if the town board doesn't find someone to fill the marshal position.

At 9:30 a.m., Hugo Town Clerk Maria Nestor met with the Board to discuss law enforcement in the town. They've had one applicant so far as well as several inquiries, and the application process will continue through the end of the year. Mrs. Nestor said the town trustees would then decide what to do. Mr. Kimble commented that according to statute, the county and a municipality could enter into an Intergovernmental Agreement for services, some of which can be chargeable. Mr. Schifferns said the county would have to come up with an agreement for repayment if they didn't fill the position.

Mrs. Nestor left, and Mr. Stone made a motion to appoint Steve Burgess as the committee member for the CCI 2019 Legislative Committee. Mr. Burgess seconded the motion, which carried unanimously.

Mr. Piper called John Mohan to come and explain the problems with the backflow preventer. Nebraska Fire and Safety discovered the issues when they performed their annual inspection of the fire sprinklers. Mr. Mohan said that the flapper on the system needed replacing; otherwise, water from the sprinkler system could cause backflow into the main water supply. The Board agreed to accept the proposal to have it fixed. Mr. Mohan said that he's also had issues with the control panel and alarms going off in the middle of the night. He'd like for the company to look at it while they're here fixing the backflow system. Mr. Schifferns asked if it would be a

good idea to have them provide an estimate for a new control panel while they were there. Mr. Mohan said the control panel is old, but it still works okay.

At 10:00 a.m., Mark and Brian Hillier with Benefit Health Advisor met with the Board to present a health insurance proposal. Ty Amendt, Tim Andersen, and Lincoln Community Hospital CEO Kevin Stansbury attended the discussion as well. Mark Hillier reminded the group that they are an independent consulting firm. Their purpose is to study the market and bring back the best option for a company and its employees. They couldn't obtain access to the county's claims or health forms from CTSI to accurately assess the risk, so they had to be creative in their estimations. They determined that Cigna had the best rates, which was about one percent below the county's current rate. Based on the presumption of a six percent increase through CTSI, they believed it would be about \$90,000 lower than what the county currently paid. Cigna would allow BHA access to the claims, so they would know the exact loss ratio in the second year and could build a better plan based on those numbers. Mr. Hillier felt that CTSI was doing the county a disservice by not allowing BHA access to the information.

Mr. Hillier said that employees would see no difference in coverage because BHA mirrored the existing medical coverage when they came up with the projected cost. He again commented that since they didn't have employee health questionnaires or access to the claims data, they couldn't define the best rate. There is an opportunity for the county to get money back at the end of the year as well. Depending on what the commissioners chose to do, they could either set up a two-thirds or one-half surplus contract. Mr. Hillier also said that BHA's quote was firm and wouldn't change.

Kevin Stansbury stated that Anthem is the most challenging payer the hospital works with. They encourage patients to go to the city for their medical procedures rather than using the local healthcare facilities, such as the hospital. Mr. Schifferns asked him how much he thought they were losing because of Anthem. Mr. Stansbury said that overall, forty percent of their business goes to the city. Mr. Hillier said that anyone who contracts with Cigna is in the network.

Mr. Schifferns asked what Benefit Health Advisor would do for the county. Mr. Hillier responded that they would meet quarterly with the commissioners, hold open enrollment meetings with the employees, and show the county what the annual renewals would be.

Mr. Piper asked if rates could potentially increase the following year, even if they county had few claims. Again, Mr. Hillier said that once they had the data, they could determine the best numbers. There would be multiple bidders each year, which helps to drive down the costs. He stated that everyone wants the county's business, which would make it competitive. Mr. Stansbury said that CTSI relies on the county being comfortable in the health pool because they know it isn't competing for lower prices. Mr. Hillier also stated that Cigna would do a census enrollment so that all of the employees wouldn't have to redo all the paperwork. When asked about dental, vision, and life insurance, Mr. Hillier responded that they only compared the medical. The other three would be set up exactly like the county's current plans.

When the Benefit Health Advisor group left, Mr. Burgess said that Chris Monks had a question for them, so they needed to call him. The group putting in the Bronco Plains project asked if they could haul the dirt they dug out for the substation to the landfill. The Board agreed to allow them to take approximately 800 yards of dirt to the landfill at no charge.

Mr. Burgess asked if it would be cheaper if the commissioners went to Steve Rickels' office rather than have him come to Hugo to discuss the retirement plan changes. Mr. Piper said he might agree to a conference call, and Mr. Kimble commented that the attorney would likely charge mileage as well as time spent on the road if he had to come out.

The Board reviewed the 2020 budget request and employment agreement with the county attorney for the following year. The only changes to the budget were a salary increase of \$100 per month and a slight increase to the office supplies line item. Mr. Piper said he would change the miscellaneous line item to dues and meetings to better track those expenditures. Mr. Burgess made a motion to accept the employment agreement to retain Stan Kimble as the county attorney for 2020. Mr. Stone seconded the motion, which carried unanimously.

When the meeting reconvened at 1:15 p.m., the Board further discussed the health insurance proposal while approving the September payroll and expense vouchers. Everyone's biggest concern was for the employees and whether the coverage would be as good as or less expensive than through the health pool. Since the employer option sheet regarding enrollment with CHP needed approval by September 27, Mr. Piper suggested contacting CTSI to ask for an extension.

The Board agreed, so Mr. Piper placed a call to Meredith Burcham with CTSI. He explained that the county was checking into other insurance options, and Mr. Schifferns asked if CTSI would provide a lower price to keep Lincoln County in the pool. Ms. Burcham responded that they didn't individually underwrite counties since the purpose of the pool is for cost-sharing. The buy-in and sharing are what keeps the pool healthy and establishes the rates. She added that one of the drawbacks of leaving the pool is that the prices might seem reasonable to start with, but then they could increase substantially. At that point, the county wouldn't have the security of the pool that following year. Ms. Burcham said that they look at other data too, so that they don't adversely affect their members. She added that the county could consider other options, such as migrating to a higher deductible to save money.

Mr. Schifferns asked if the county would be allowed back into the pool after leaving. Ms. Burcham responded that it wouldn't be a problem, but they would treat the county as a new member. CTSI would review the previous years' claims and place the county on the appropriate tier based on that data. She added that they valued Lincoln County's long-standing membership and would hate to see it withdraw from the pool. However, she understood that budgets were tight and the county had to consider all of its options.

Ms. Burcham explained that the commissioners could send a letter of intent stating they were considering withdrawing Lincoln County's membership from the health pool. They would then

have until December to decide if that were the best course of action. She added that she would be happy to put together a comparison of data if it would help. The Board thanked Ms. Burcham for her time and asked Mr. Piper to write the letter of intent to withdraw from the County Health Pool. They also agreed that to send Ms. Burcham the information from Benefit Health Advisor and have her complete a comparison.

The commissioners finished approving the expense vouchers, and then, with no further business to come before the Board, Mr. Schifferns adjourned the meeting at 3:30 p.m. The next meeting will be at 9:00 a.m. on September 30, 2019.

Corinne M. Lengel, Clerk to the Board

Ed E. Schifferns, Chairman