



*You Are Why We Are Here*

**FRANKLIN COUNTY  
BOARD OF COMMISSIONERS  
SPECIAL CALLED MEETING MINUTES  
May 20, 2019  
6:30 P.M.**

**BOC:** *Commission Chairman Thomas Bridges  
District 1 Commissioner Robert Franklin  
District 2 Commissioner Dr. Jason Macomson  
District 3 Commissioner Ryan Swails  
District 4 Commissioner Eddie Wester*

**Media:** *Shane Scoggins, Franklin County Citizen Leader  
Mark Berryman, WLHR*

**Staff:** *County Manager Beth Thomas  
County Clerk Elaine Evans*

**Item 1:** **Call meeting to order** – *Chairman Bridges welcomed everyone and called the special meeting to order at 6:30 p.m.*

**Item 2:** **Invocation and Pledge of Allegiance** – *Dr. Macomson led the invocation and pledge of allegiance to the American flag.*

**Item 3:** *Items for discussion*

**A. Employee insurance**

*Mrs. Thomas introduced the County's insurance broker, Brett Fowler of Turner, Wood and Smith (TWS) located in Gainesville, Georgia and asked him to give the Commission Board an update on the employee insurance renewal. Mr. Fowler came forward and thanked the Commissioners for giving him an opportunity to speak before them and for allowing him to serve Franklin County as the employee benefits consultant.*

*Mr. Fowler said TWS has four dedicated staff members for Franklin County who work the account daily by looking at different pieces to navigate employees to lower cost facilities. The staff of TWS is always ready to provide assistance to the County employees and claims data is provided each month to Mrs. Thomas along with educational materials. TWS is an independent insurance firm and they represent every insurance company in the State of Georgia. Mr. Fowler stated the open enrollment process starts in early March by looking at the claims in depth and reviewing with his office and the County. During the review of claims in March it is decided whether to bid the insurance out or stay with the*



You Are Why We Are Here

current carrier.

*The TWS firm is on the advisory council for United Healthcare. TWS is one of twelve Tier 1 agencies in the State of Georgia for Cigna and they are the only one north of Atlanta. Mr. Fowler presented the goals for the 2019/2020 plan year and stated a long-term strategy is needed. Education is needed for the employees to understand any and all cost containment measures and a culture change is necessary for health to become a high priority. This plan year will entail a change and the open enrollment attendance needs to be mandatory for all employees.*

*The voluntary plans in place with Lincoln will not be changing for the upcoming plan year as there is a rate guarantee in place unless in the age band for voluntary life insurance. Vision coverage is currently with Avesis and has a guaranteed rate until 7/1/2021. Dental insurance is with Lincoln and they are proposing a 13% increase due to high usage.*

*Mr. Fowler stated this would be Franklin County's fourth renewal with United Healthcare. The proposed renewal rate from UHC is 21.46% which would increase the cost by \$256,601 per year. The increase was due to the County's high claims with a loss ratio of 96.1% for the last 12 months but specifically 114.9% for the last nine months. There were five large claimants that totaled over \$544,682 out of the claims total of \$1,205,941. Pharmacy claims were large with 37% going to fill prescriptions.*

*Cigna and Anthem Blue Cross Blue Shield were the two most competitive quotes for the County's health insurance. Mr. Fowler said Cigna is the lowest cost option of the two. Cigna will give the County one percent off the medical rates if the dental insurance is packaged with them. Anthem Blue Cross Blue Shield would give two percent off the medical if dental and vision were packaged through them. When the negotiations started with both of these companies, they were very close to the increased rate of United Healthcare. After much negotiating, Cigna came in with a seven percent increase over last year's UHC rate.*

*Mr. Fowler stated one of the benefits with changing to Cigna for medical insurance is they are the insurer for Piedmont Athens Regional Hospital and effective January 1, 2020 they will be the insurer for Northeast Georgia Medical Center. The hospitals most frequented by Franklin County employees are St. Mary's Sacred Heart in Lavonia, Piedmont Athens Regional in Athens and Northeast Georgia Medical Center in Gainesville. The assumption is Cigna will be able to give better care and cost to Franklin County's employees through partnering with these larger hospitals.*

*The recommendation from TWS is for Franklin County to change to Cigna for medical, dental and vision coverage for the County's employees. Mr. Fowler said the reason for the recommendation to change from United Healthcare to Cigna for the medical coverage is a savings of 15%. Cigna will have a pre-enrollment line for County employees to use to help in the process of change. Benefit guides and open enrollment meetings will also take place for employees. The recommendation for the dental to change to Cigna is because of a seven percent increase with the current carrier and Cigna will take one percent off the medical for the package. Mr. Fowler said the recommendation for the change on vision*



## *You Are Why We Are Here*

*coverage is Cigna is two percent less than what is currently being paid. One carrier for medical, dental and vision will be easier for the employees. Mr. Fowler said changing to a new insurance company is a fresh start with a new opportunity to focus on employee wellness and implement new programs.*

*Cigna will provide \$10,000 to be used for wellness related items. The recommendation from TWS is starting on January 1, 2020 to have wellness and non-wellness rates. Mr. Fowler said within the first six months of the change to have each employee complete a health risk assessment. If the health risk assessment is completed by January 1, 2020 then the employee is allowed to keep the wellness rate. Also, give the employee the entire year to have a preventive care exam. The reasoning behind both of these changes is to catch health problems early and start care.*

*Mr. Fowler again encouraged mandatory attendance at the open enrollment educational meetings for the insurance changes. These meetings will allow the employee to gain information on how the plans work and will be an opportunity for them to ask questions. Mr. Fowler suggested consideration of implementing a tobacco surcharge beginning July 1, 2020. He said there is data showing the claims for a tobacco user are over \$6,000 more than for a non-tobacco user. A tobacco surcharge could be used as part of a wellness incentive.*

*Commissioner Swails questioned if the tobacco surcharge could be used in bargaining at later renewals. Mr. Fowler said the insurance companies want to hear that employee wellness is being focused on. Commissioner Wester asked if the Cigna plan mirrors the doctors in the United Healthcare network. Mr. Fowler said a disruption report was run and compared for the doctors used by the employees. After the comparison there were several ER doctors that were not in network with Cigna that were in network with United Healthcare and about eight doctors that were not in network with United Healthcare that were in network with Cigna. There should not be a problem with obtaining treatment when traveling out of state as Cigna is a nation-wide carrier.*

*Mr. Fowler stated TWS is working on legislation to present to the Georgia Insurance Commission concerning the problems with using an in-network facility but being billed by an out-of-network doctor. This is a nation-wide problem but it is being diligently worked on for a solution. Sheriff Steve Thomas asked if it was an emergency could the employee be seen anywhere. Mr. Fowler said yes, all he was talking about is the problem that sometimes happens with an in-network facility and an out-of-network provider. County employees do call TWS and are helped when this problem arises.*

*Commissioner Swails questioned Mr. Fowler if they have something to provide to employees for education of what facility to use. Mr. Fowler said this has been talked about in previous open enrollment meetings and a one-page handout provided by Cigna will be given to the employees showing the cost of care with a description of when and where to go for treatment. Dr. Macomson asked if employees will have access to telemedicine and if there is a charge. Mr. Fowler said yes, they do and will be able to see a provider through telemedicine. The rule for an HSA plan is the employee has to be charged because first*



*You Are Why We Are Here*

*dollars have to be paid but the telemedicine is done on a flat fee. On the buy-up plan a co-pay is charged. Mrs. Thomas said connectivity is often an issue in using telemedicine and accounts for the low usage number.*

*Mrs. Thomas thanked TWS for their work in the renewal negotiations process. She said she is in agreement with the recommendations presented by Mr. Fowler. The goal Mrs. Thomas had for the County for insurance renewal was a manageable cost with minimal impact on the employee. Medical, vision and dental insurance is provided to the employees at no cost to them. A buy-up plan is offered that employees can pay for if it better fits their needs. Dependent coverage is also offered on both plans at the employees' expense. Mrs. Thomas said the plans with Cigna are identical to the plans with United Healthcare.*

*The base medical plan for employees will be paid for 100% by the County and it includes a \$70 per month HSA contribution. Mrs. Thomas said the cost for the buy-up plan for employees will be \$60.61 bi-monthly. Dependent coverage is also available on both plans with the employee absorbing the cost for coverage. Mrs. Thomas asked the Commissioners to approve the insurance plans as presented by TWS and the handouts provided showing Cigna for medical, dental and vision coverage, Lincoln for short-term disability, long-term disability and life insurance coverages and Unum for accident, critical illness and cancer coverage. The health rate structure will have a non-wellness rate beginning January 1, 2020 at \$20 per pay period for employees who do not complete the wellness program consisting of health evaluation completed within the first six months and a preventive care checkup within the twelve-month period. Chairman Bridges asked for a motion to approve the recommendations from TWS and Mrs. Thomas for the employee insurance to begin on July 1, 2019. Commissioner Swails made the motion to approve the changes to the County's health plan according to the exact recommendations from the County Manager. Chairman Bridges asked for a motion. Dr. Macomson seconded the motion. Commissioner Wester expressed thanks for the work on getting a cost-effective plan for the employees. Chairman Bridges asked for a show of hands. The motion passed by five (5) **YES** votes to zero (0) **NO** votes. The **YES** votes were Commissioner Franklin, Commissioner Wester, Dr. Macomson, Commissioner Swails and Chairman Bridges.*

### **B. FY20 budget**

*Mrs. Thomas gave a handout of a first draft of the budget for FY20 to the Commission Board. The tax digest has not been received therefore the growth in the County is unknown so no change was made in the property tax. A projected increase was added to the LOST and insurance premiums based on the last 12 months and last year's rates. Mrs. Thomas also included administrative expenses that are applicable to all departments; worker's comp, property and liability insurance and retirement. The group insurance estimated at a seven percent increase is included along with a three percent COLA for all employees. Carry-over items from last year were also included. Water and Sewer was updated in the budget to mirror the cash-flow projections from the GRP service line and the operations of the waste water treatment facilities. Meetings need to be scheduled with department heads and constitutional officers to finalize the FY20 budget.*



*You Are Why We Are Here*

*Mrs. Thomas stated two public hearings will need to be held prior to the approval of the FY20 budget. She asked the Commission Board to hold the first public hearing on June 11 at 5:30 p.m. and the second one on June 25 at 5:30 p.m. prior to the Work Session. All were in agreement for the public hearing dates. Mrs. Thomas said the budget public hearing dates will be advertised and the draft budget will be available for review at the BOC office.*

*Chairman Bridges asked for a motion and second to adjourn. Commissioner Wester made the motion to adjourn. Commissioner Franklin seconded the motion. There was no discussion. The motion passed by five (5) **YES** votes to zero (0) **NO** votes. The **YES** votes were Commissioner Wester, Commissioner Swails, Dr. Macomson, Commissioner Franklin and Chairman Bridges. The meeting adjourned at 7:28 p.m.*

*Signed on the \_\_\_\_\_ day of \_\_\_\_\_, 2019*

\_\_\_\_\_  
*Chairman J. Thomas Bridges*

\_\_\_\_\_  
*Robert L. Franklin, District 1 Commissioner*

\_\_\_\_\_  
*Dr. Jason Macomson, District 2 Commissioner*

\_\_\_\_\_  
*Ryan Swails, District 3 Commissioner*

\_\_\_\_\_  
*Eddie Wester, District 4 Commissioner*

\_\_\_\_\_  
*Elaine H. Evans, County Clerk*