

**TIPTON COUNTY BOARD OF COMMISSIONERS SPECIAL MEETING MINUTES**  
**OCTOBER 30, 2023**

**REGULAR MEETING:**

The Tipton County Board of Commissioners met in a Special Sessions on Monday, October 30, 2023, 9:00 a.m. Those in attendance were Dennis Henderson and Nancy Cline, Tracey Powell was not present.

**Others Present:** Kyle Clouser, Kevin Mandrell of Walker Hughes Insurance

The Special Meeting of the Tipton County Commissioners was called to order at 9:00 am.

Kevin Mandrell of Walker Hughes Insurance discussed the health insurance options that Mike Hoffmire had presented to the Board at the meeting last week that could potentially save the County a little additional money. One option was the rider for the Human Tissue and Organ Transplant. There is a fee for this but the stop loss is reduced equal to that so there is no additional cost to the County or the employees. The second option was to add the Aggregating Specific to the plan which equals what the County is going to pick up potentially in liability with this there is a reduction in fixed costs. These are the two items that the Commissioners would need to implement. Mandrell informed the Board and that he has the paperwork ready to sign.

Commissioner Henderson confirmed that both of these options wouldn't cost the County anything which Mandrell acknowledged and added that the benefit on the Aggregating Specific would be that if someone hits that corridor area then the County will pay out the same amount as they would in premium. The County has had a decent year this year and if this option had been in place doubtfully anyone would have hit it.

Commissioner Cline asked if she could ask some questions prior to voting on the addition of these options. Commissioner Cline confirmed with Mandrell the total cost of \$1,650,480.40 for 86 employees which would be approximately \$20,000 per employee. Mandrell explained that when you back in the specialty savings and the rebates on pharmacy, things like that, you are around the \$18,000.00. Mandrell stated that this is top line, the part that is charged back to the employees would then come off that this amount. Crystal Worthy, Payroll, explained the cost to employees is per pay, \$25 single, \$50 employee/spouse, employee/children, and \$80 family, which Commissioner Henderson estimated to be about \$160 per month for the family plan.

Commissioner Cline then asked if the commission is somewhere in this document and how much is your commission? Mandrell stated there is no commission factored in the stop loss or anything here, our fee not a commission. It is \$38 per employee per month, and that fee has remained the same since we started.

Kevin Mandrell stated that \$1,650,480.40 is the maximum cost. Mandrell stated yes because there is aggregate stop loss on top of that. Commissioner Cline asked for confirmation that what happens in the next three months, this figure will not change. Mandrell stated that it can never go higher. Mandrell stated there is a specific stop loss on individuals and then there is an aggregate that sits over all the employees and their dependents. That corridor is about 25% of what we expect claims at. If you had a really bad year and you blew through that and you hit the corridor, the other 25%, then the aggregate would kick in as well.

Kevin Mandrell then mentioned the Short and Long Term Disability at a later date. This will also give the County another 30 days to see how claims are running we will then know the reserves and if the County has the extra surplus.

Mandrell stated that the Disclosure and the IOA RE needs to be signed and presented the documents to the Commissioners.

Commissioner Cline made a motion to add the Human Organ and Tissue Transplant and Aggregating Specific policies to the renewal of the health insurance contract and to sign the documents provided for this change. Commissioner Henderson seconded and the motion carried.

Kevin Mandrell stated that open enrollment is November 1, 2023.

Auditor Pickering asked for clarification of Unified Group Services and IOA RE. Mandrell stated Unified Group Services is the 3<sup>rd</sup> Party Administrator, IOA RE is the Stop Loss carrier that we operate through to get our Stop Loss insurance.

Auditor Pickering also questioned the Delta Dental insurance coverage increase. Mandrell stated that they tried to use the Paramount quote to leverage their rates, but the County is in a small group pool, everybody in that pool got an 8%. It appears that Delta Dental would rather lose the County's account and lose 100% of that premium than to come off that 8%. Mandrell stated he hopes we don't see 8% again because typically dental insurance is pretty soft in the pricing and we should not see increases like that.


#### **ADJOURNMENT:**

There being no further discussion, the meeting was adjourned on a motion made by Commissioner Cline and seconded by Commissioner Henderson. The motion carried.

Approved this 21<sup>st</sup>, day of November 2023.

  
Dennis Henderson, President

  
Tracey Powell, Vice President

  
Nancy Cline, Commissioner

Attest:

  
Melissa Pickering, Tipton County Auditor and  
Secretary to the Board of Commissioners  
Meeting Minutes of October 30, 2023.  
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