

# Williamsburg Township Board of Trustees Minutes

## July 13, 2017

The Williamsburg Township Board of Trustees met on Thursday July 13, 2017 for a special meeting to discuss health care. Chairman Henning called the meeting to order at 3:30 PM, and all joined in the Pledge of Allegiance to the Flag. Guy Bainum, Bari Henning and Gary Jordan answered the roll call. Also present were Fiscal Officer, Gregory W. Carson, Ernie Ramos and Frank Harmon.

Mr. Harmon from Ohio Insurance Services agency explained the changes with the health insurance coverage for the employees. He explained that the insurance carrier changed as of 07-01-17, but the benefits remained exactly the same. He explained that OPEC had fired Jefferson Health Plan which forced the change from Medical Mutual Insurance to Benovation Insurance. He said that the actuaries are to blame for the deficit in the self-insurance OPEC plan and they wouldn't have exact #'s on the per employee deficit until later in the year as they are trying to audit the plan and reconcile it. He explained that the plan has been great for the township and has saved a lot of money over the 3-year contract term, but there could be payouts at the end based on the deficit but he showed what our costs would have been with other carriers in a non-self-insured group and said that we are still ahead in the long run. The trustees expressed their concerns over the lack of advance warning of the change as we were notified on 06-27-17 of a change on 07-01-17. The trustees expressed their concerns over this new plan and how it does not have a "network" so even though the benefits remain the same, the non-network could be an issue for employees, but wouldn't know until they started to use it regularly. The trustees acknowledged that they plan to shop for other insurance agents before the 2018 renewal because of the frustration over this situation. They said that Mr. Harmon has been a good agent for over 20 years for the township, but they are losing confidence in him over this incredibly complicated situation with the changes. They said that they received over 50 emails since the June 27 announcement and there are 2 sides to every story, but it's extremely confusing and not sure where the truth is in the stories, because what OPEC is telling everyone v/s what Jefferson Health Plan is telling everyone is opposite. Our attorney acknowledged that several lawsuits would likely be filed from several parties across the self-insured group and the agent, OPEC, Jefferson Health Plan, etc. The trustees agreed that we are trying to avoid that by honoring our contract until year end and then likely changing agents.

Mr. Jordan motioned to adjourn at approximately 5:00 p.m. Mr. Bainum second. All yeas.

---

Fiscal Officer

---

Chairman