

**SPECIAL MEETING – WEDNESDAY AT 5:00 P.M.**

The Switzerland County Council met in regular session pursuant to law and by being duly advertised.

Those present: council: Tom Conroy, Steve Crabtree, Jeff Darling, Terry Hall, Mike Jones, Rachel Schuler, and Glenn Scott, the sheriff, Roy Leap, and the auditor, Gayle Rayles.

The meeting was opened by Roy who also led the pledge of allegiance.

The purpose of this special meeting is to discuss county employee health insurance.

**#1 Shawna Schwegman & Bill Sylvester – APEX Benefit Advisory Group**

Ms. Schwegman introduced Mr. Sylvester who gave Council an overview of their company's Cost Plus Health Benefit Plan. The plan is based on paying facilities the greater amount of the actual cost plus 12% or what Medicare pays plus 20% for services.

There were several questions regarding what will happen if the facility does not accept the amount paid by APEX. There is a dispute process by which APEX has a team of lawyers who handle disputes or the employees may receive a balanced bill.

After further discussion the Council agreed, by consensus, to allow APEX to review our current plan and claims. APEX offers other types of health insurance plans that may be more suitable for us. It was decided to have another special Council meeting on December 6<sup>th</sup> when APEX is to return with a proposal for employee health insurance for the county.

**#2 Mike Kramer – Pinnacle Advisory Group – Health insurance**

Mike had been asked to come to the meeting with some proposals the council can implement to reduce the employee health insurance costs. Terry had given him a target reduction of \$150,000.00. Mike proposed changing our stop loss insurance from \$35,000.00 to \$45,000.00 which would save the county approximately \$60,000.00.

Mike, Blaire Pickerill of MedBen, Gayle and Nancy Craig had met and discussed changes to the employee health insurance coverage that would save the county additional money and not adversely impact the county employees. The proposed changes were distributed to the council members for review. No decisions were made at this time.

Mike Kramer reminded the council that plan changes require a 60-day notification to the employees. Gayle reminded them that changes within the current plan with MedBen can be made any time during the year not just at renewal time as long as sufficient notice is given to the employees and the insurance company. Therefore a change in the employees' coverage could be made at a later date in 2014. We are already beyond our 60-day window for changing anything by January 1, 2014.

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There were several county employees present in the audience.

With no further business to come before council, Glenn made the motion to adjourn, seconded by Tom and all agreed. The meeting adjourned at 7:13 p.m.

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Attest: \_\_\_\_\_  
Gayle A. Rayles, Auditor  
Switzerland County, Indiana