

**The Town of Kingsbury conducted a Special Meeting for Selected Health Insurance Brokers on August 2, 2021, 6:00 PM at 6 Michigan Street.**

MEMBERS PRESENT:	Richard Doyle, William Haessly, Jane Havens,	Councilman Councilman Councilwoman
ABSENT:	Dana Hogan Dan Washburn	Supervisor Councilman
OTHERS PRESENT:	Todd Huminston Jeff Meyer Rebecca Pomainville Mike Graham Mike LaRose Tim Morgan Dennis Sullivan Herb Strong Mary Ordway	Enforcement Officer & Dog Control Town Attorney Town Comptroller Town Highway Superintendent Town Employee Town Employee Town Employee Town Employee Retired Town Employee

Several Insurance Representatives attended the meeting and given the opportunity to address the Town Board, Town retired employees and Town active employees privately. Rates are the same with all brokers for under 100 employees. They all presented an oral overview and handed out booklets/folders covering services rendered, services available, benefit comparisons, strategies, rates, administration, compliance, assistance, mediation claims, references, options, solutions, deductibles, Medicare plans, COBRA, enrollment meetings, etc. All representatives offered a question/answer period.

**The 1<sup>st</sup> representative that spoke was Debbie Bell from Hometown Solutions**, our current insurance broker for just over 20 years with 24 years' experience.

Q. Councilwoman Havens questioned if there was a life insurance program for employees?

A. Rebecca Pomainville Town Comptroller added there is a life insurance for full time appointed employees.

Q. Councilman Doyle questioned our setup with HRA. Other products available require a different base product for a home savings account (HSA)?

A. Debbie Bell responded the HSA requires a qualifying high deductible plan. Your plan would qualify for a health savings account (HRA). The difference between health saving account and health reimbursement account is that health savings account is an employee opt. If you give the employee \$3,000.00 and they leave in two weeks, they keep the \$3,000.00. Health savings account (HRA) is in the Town budget, in the employees account. Employees can put money in the health savings account, but they can also put money in a flexible spending account. For the Town of Kingsbury, medical is covered in full after the deductible so it would be used for vision & dental as they have no medical expense. Co-pay costs can use money out of flexible spending account. Anyone can have a flexible spending account and can be used for vision/dental costs not covered by their insurance and they money must be used by the end of the year, or you can roll over \$500.00 to the following year. Town employees have no out of pocket expense other than vision/dental. By switching to a health savings plan (HAS) it would cost the Town more money as if all the deductibles given and was not taken the employee would keep the remaining money not used.

**The 2<sup>nd</sup> representatives that spoke was Greg Layton & Laura Conway from Jaeger & Flynn,** Councilwoman Havens invited to the special meeting for a presentation. They serve local municipalities and have a satellite office located in Kingsbury. They will supply employee handbooks and an employee navigator system.

Q. Councilman Doyle asked about cancer products. What carrier/firm do you use?

A. We are with most carriers. On the employee benefit side there is no one in New York that we are not with. There isn't anyone that we don't work with. We can negotiate.

Q. Councilman Doyle questioned duplication of coverage from having AFLAC as well as Blue shield and separate life insurance program with New York Life, where he works. He finds they keep broadening their offerings and sometime overlaps with your main carriers and gets confusing.

A. It is meant to overlay, referred to as stackable. You have health insurance that would cover you if you were diagnosed with cancer and you're only going to pay for your copay. On the flip side you can submit those invoices to AFLAC or Guardian and be reimbursed.

Q. Rebecca Pomainville Town Comptroller used an example with an HRA plan and Doctor's office says you must pay upfront who do we call? A point of contact?

A. You can call us direct Laura or Greg, or we have a dedicated call center available until 7:00 PM. Account managers will be there for open enrollment.

Q. Rebecca Pomainville Town Comptroller asked what if an employee had a question about upcoming Medicare eligibility for themselves or a spouse? Who do they speak to?

A. We have an individual, Dave, who is certified by CMS. This is all he does. Guidelines in regard to setting up for Medicare services are extremely stringent. We have to be very careful how we handle Medicare beneficiaries.

Q. Rebecca Pomainville Town Comptroller asked what if they have a problem with their Debit card?

A. They can call us, and we can help. However, it's a question we may have to go back to your carrier (TPA). We can work with the carriers. It sometimes depends on what the question would be, examples, card, medication, medication formularies, brand name/generic, the way a prescription is written, maybe they need a new card. These are all things we can get involved in.

Q. Rebecca Pomainville Town Comptroller we have an HRA that is put through and processed directly to CDPHP how do you administer the HRA?

A. Two ways, we have an HRA department, and we have a HAS, depending on group size. For your group size the carrier won't allow us to directly pay the provider.

Q. Rebecca Pomainville Town Comptroller if we switched brokers what would the cost be?

A. The cost would be the same as what you are currently paying. Set up fee would be waived as you are an existing CDPHP client. The admin fee is \$5.25 per month per employee, assuming it's just an HRA. There would be no additional charges for switching brokers, unless your plan document hasn't been updated in a while, which would be between the Town and CDPHP.

**The 3rd representative spoke was Craig S. Fawcett and his Daughter Hannah from (BCI) Benefits Consultants Insurance Group, LLC.** Councilman Doyle invited to the special meeting for a presentation. They are located in the Town of Kingsbury. Craig has 36 years of experience. Suggest one renewal date for medical and dental/vision.

There were no questions.

Discussion ensued among the Board addressed by the Representatives.

No action was taken.

By: Irene Weizenhofer, Deputy Town Clerk