

**RECORD OF PROCEEDINGS**  
**German Township Board of Trustees**  
**Special Session**  
**November 10, 2017**

The German Township Trustees met in Special session on Friday, November 10, 2017 at 8:00 a.m. at the German Township Office, 3940 Lawrenceville Dr., Springfield, Ohio. Mr. Clark called the meeting to order.

Board of Trustees- Roll Call: Mr. Clark– present; Mr. Kaffenbarger – present; Mr. Metzger- present

Fiscal Officer: Angela Griest

Township employees present: Mike Stitzel, Police Chief; Mark Bevan, Road Supervisor; Dave Brown, and Karina Emory, Secretary.

Visitors: Beau Thompson, Clark County Prosecutor's Office, Doug Smith, Doug Smith Insurance

**Pledge of Allegiance**

**Reason for the Work Session:** To discuss Healthcare for Officials and Employees.

**Discussion:**

Doug Smith presented information concerning medical insurance through a Lifestyle Health Plan, which is a wellness oriented insurance. He stated the rates have been very good for others that have taken this type of insurance. He left paper work for employees to fill out so the Township could get a group rate for comparison. He also stated that if the Township does not provide health insurance, he could look for individual plans, if someone would be interested in obtaining health insurance through him.

On November 8<sup>th</sup> received 2018 Healthcare Renewal rates from Ohio Insurance Services. It would be with Anthem Blue Cross/Blue Shield. The quotes provided were for Medical only (did not include dental and vision). The rates were lower than the rates from last year. Single Coverage \$437.21 Family coverage \$1349.65. Still had the monthly ADR \$333.36 and monthly administrative fees of \$30.00.

Discussion concerning a newly formed insurance group, Waypoint Insurances which could be an additional source of information for medical coverage if needed. Would need to fill out form fire for all employees to get a quote for the Township.

Due to the high costs of the traditional style medical coverage, discussion turned to the provision by the 21<sup>st</sup> Century Cures Act that allows a Qualifying Small Employer Health Reimbursement Account (QSEHRA) in lieu of insurance. The Township does qualify under the small employer provision. The Township could provide the QSEHRA based on a yearly limit of single \$4950.00 or Family \$10,000 coverage. Receipts would be turned in to an HRA administrator for reimbursement.

If the Township decides to go with the QSEHRA, each employee would be responsible to provide their own health care coverage. They could choose not to have health insurance, buy through the ACA Market Place, purchase insurance from other sources, or use other work, or spouse's work insurance. Any premiums and/or qualified medical expenses and supplies could be reimbursement through the QSEHRA up to the stated yearly limit. The funds are Township funds until they are dispersed. Any funds left over at the end of the year, would remain with the Township. The next year would start over fresh.

Mr. Thompson stated that the Township would qualify for the QSEHRA based on past experience. That the information provided earlier in the meeting was correct in how the QSEHRA would work. Mr. Thompson was asked if the QSEHRA would not be in violation of the rule that an elected officials compensation could not change during his term. He was given a copy of the December 29, 2016 re-organizational minutes with the motion on how the Township is to provide insurance to the Elected Officials and eligible employees. He reviewed the motion and stated that it looked like the wording of the motion would allow for the change. Mr. Thompson was also given a list of questions that the Township Trustees and Fiscal Officer had concerning the QSEHRA. He will review the questions, and respond.

Burnham & Flower Insurance, which currently has the Township Property and Liability Insurance does currently manage one of the QSEHRA for another entity. There is a management fee of \$10.00 per person per month. They would handle all paperwork and distribution of reimbursements on behalf of the Township. Both legal counsel and our contracted human resource management group

recommended that the Township not handle the QSEHRA ourselves. Michele Crocket, of Burnham & Flower was unable to attend the meeting, but if any of the Trustees wanted to talk with her concerning the QSEHRA, please call her.

A question was asked about how the budget will be affected if we provided the current insurance again versus the QSEHRA. Mrs. Griest stated that based on twelve eligible employees, medical coverage (using this year's current rates) the total cost would be \$269,506.80. The cost using the QSEHRA plan would be \$120,000.

Employees asked where they should go to look for medical insurance. Mr. Smith, provided his business card to anyone who requested. It was suggested that they could call any other insurance company to ask if they provide individual coverage, to call their current home, business, or car insurance agents and ask if they have anything available. The ACA market place is online.

Adjourn: Mr. Kaffenbarger 2<sup>nd</sup>: Mr. Metzger Ayes: All

Board of German Township Trustees

Recorded in the  
Record of Proceedings  
November 10, 2017

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Angela D. Griest, Fiscal Officer

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Robert Clark, President

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Rodney Kaffenbarger, Vice President

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Charles Metzger, Member