

**ADAIR COUNTY COMMISSION MINUTES  
WEDNESDAY, OCTOBER 14, 2015**

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Mr. Deren then reviewed the policy history stating that the county is in a very good position and hopefully they can make gradual decreases to the premiums. There is enough in reserve to decrease it more but if something happens it would then mean a drastic hike in prices the next year. He went over the prescription history also, stating that the participants are utilizing the generic brands which help the costs. Mr. Deren pointed out that there is an opportunity for more savings if people would utilize the 90 day supplies and or the prescriptions by mail options. Looking at the different prescriptions there is no evidence of abuse, currently there is no high level painkillers being prescribed.

There is no change to the dental or vision plans. Mrs. Platz asked about orthodontia coverage as an option. Mr. Deren said that it would be an all or nothing and could not be an add-on to individual plans. The maximum benefit is only \$1000 to \$1500. The increased costs, up to 10%, to all employees for the benefit of only a few would decrease the number of participants and the county would be chasing its tail trying to breakeven.

They are going to offer the voluntary life insurance as they have done in the past. The county has to have at least 10% participation (7 employees). Mrs. Platz said that she has at least 10 employees that have already said they will sign up for it if offered.

Mrs. Platz asked about the Affordable Care Act end of year reporting that will be required. Mr. Deren said they will be taking care of all of it for the county this year. They will send a spreadsheet at the end of the year to get any additional information they may need. There will be no fee for the service this year. They will check again next year to see if they will need to access a fee. If they do then they would try to find a way to either make it a monthly amount added to the billing or an annual fee.


Commissioner Thompson asked if our plan was a Cadillac plan. Mr. Deren said it was not, the one that is closest is the Buy-up plan. If it does become classified as a Cadillac plan then they would figure the cost of the tax and the cost of the plan to either raise the rate so it is not classified as such or to add the tax amount onto the premium, whichever is most cost effective for the employee.

All three commissioners agreed that the policy sounded good and they didn't see anything wrong with it. Mike Deren said that he would get the paperwork forwarded to the Commission so they can review it and vote before the 20<sup>th</sup>.

The Commission spent the rest of the day attending to County business.

The Adair County Commission adjourned at 4:00 p.m. on October 14, 2015.

ATTEST:

  
County Clerk

  
Presiding Commissioner