

Minutes of Called Meeting
Elbert County Board of Commissioners
Wednesday, May 22, 2024 12:30 PM

Chairman Lee Vaughn called the meeting to order. Present were Commissioner David Hunt, Commissioner Casey Freeman, Commissioner Chris Alexander, Commissioner Freddie Jones, County Administrator Allen Hulme, CFO Macie Witcher, County Attorney Bill Daughtry, County Clerk Tamara Butler and media.

After the Pledge to the United States flag and invocation was given by Freddie Jones.

Adoption of the agenda. Commissioner Freeman made a motion to adopt the agenda. Commissioner Alexander seconded the motion. The motion passed 4-0.

Discussion and consideration of Health Insurance Benefits for County Employees. Ashley Gilder, with MSI Benefits Group, gave a presentation showing an overview on renewals, market analysis and recommendations for consideration. Ashley Gilder stated that the total incurred claims were \$1.1 - \$1.2 million as compared to the premium paid at \$1.6 million. That brings us to a loss ratio of Claims vs. Premiums to 70%. Carriers' target loss ratio is 80%; which helped us secure a favorable renewal for us this year. Anthem agreed to a 5.7% increase which is well below the market trend of 10-12%.

Proposing no change to plan benefits to employees and no change to employee deductions with the exception of moving to 4 tiers. Employee and Family plans will not see a change; however, employee/spouse or employee/child(ren) will see a decrease in premiums. They will also be offering additional voluntary benefits; such as, long term disability, accident, hospital indemnity, and critical illness.

The current annual cost is \$1.4 million. The 5.7% increase brings it to \$1.5 million; proposing no increase to employee deductions. This will bring the grand total county net annual cost from \$1.5 million to \$1.6 million for a \$100,000 difference or 6.6% increase. Commissioner Freeman made a motion to accept the proposal from Anthem, with no increase in premiums to employees. Commissioner Hunt seconded the motion. The motion passed 4-0.

Public Comments. There were no public comments

Adjournment. Commissioner Hunt made a motion to adjourn; seconded by Commissioner Alexander. The motion passed unanimously.