

MINUTES
MERIWETHER COUNTY BOARD OF COMMISSIONERS
May 10, 2023
9:00 A.M.

Commissioners Present: Chairman Bryan Threadgill, Vice Chairman Gene King, Commissioner Rosla Plant, and Commissioners, and Commissioner Emmett Collins

Absent: Commissioner Adam Worsley

Staff Present: County Administrator Michelle Irizarry, County Clerk Beverly Thomas, Finance Director Bill Gregory, Human Resources Director Valerie Chambers, and Attorney Nathan Lee

I. CALL TO ORDER

Chairman Threadgill called the meeting to order at 9:00 a.m.

II. INVOCATION

The Invocation was given by John Pape, Pastor of Luthersville Baptist Church.

III. PLEDGE TO THE FLAG

All

IV. ADOPT AGENDA

Motion was made by Rosla Plant and seconded by Emmett Collins to adopt the Agenda with the following changes under New Business: Remove 7. Request for a new and updated E-911 CAD (Computer Aided Dispatch) Server and add 7. Request to open an account with United Bank for Lake Meriwether. All were in favor.

V. PRESENTATIONS

None

VI. FINANCE REPORT

Bill Gregory, Finance Director, reported the General Fund continues to be strong. Mr. Gregory pointed out that the vast percentage of revenue collections are from property tax in November and December. Even though we show a lot of money in the General Fund the collections of these taxes go down drastically during the last 2-3 months of our fiscal year.

VII. CITIZEN COMMENT

None

VIII. MINUTES

1. Motion was made by Vice Chairman King and seconded by Rosla Plant to approve the Minutes from the April 25, 2023, 4:00 p.m. Work Session. All were in favor.

2. Motion was made by Rosla Plant and seconded by Vice Chairman King to approve the Minutes of the April 25, 2023, 6:00 p.m. Regular Meeting with the addition of subject to certifying the abandon roadway from Twin Lakes Road from Jimmy Clark Road to Rat Road, Case# 2023-006, abandon roadway upon the 30-day period for the Town of Gay who has to pass a Resolution to take over the road. All were in favor.

Vice Chairman King stated the Town of Gay had already held a Council Meeting on the past Monday night and they voted not to move forward and had no interest at all in accepting the roadway.

IX. PUBLIC HEARING

None

X. APPOINTMENTS

None

XI. UNFINISHED BUSINESS

1. Commissioner Collins received several prices on storage sheds and is waiting on someone to give him a price on building one. Commissioner Collins stated he would furnish the wood that he will provide from his sawmill. Motion was made by Rosla Plant and seconded by Vice Chairman King to table this until the June 27, 2023 6:00 p.m. meeting. All were in favor.
2. Administrator Irizarry stated the cost share and all information has been provided to the Board regarding the Building Inspector and Plan Review Contractor. Administrator Irizarry stated we received information back from our Legal Team regarding changes that were needed in the contract. Charles Abbott and NOVA sent that in and it has been reviewed by staff and the changes were made. We received the information from SafeBUILT this morning at 8:29 a.m. and have not had time to review theirs. A deadline had not been provided. Staff had told the three vendors that we needed the information back before the meeting. Administrator Irizarry stated the recommendation is the same as it was during the last meeting and that was to go with NOVA Engineering and Environmental, LLC at 50% cost share. Motion was then made by Rosla Plant and seconded by Commissioner Collins to approve the contract with NOVA Engineering and Environmental, LLC for a Building Inspector and Plan Review Administrator. Voting in favor were Rosla Plant, Chairman Threadgill, Emmett Collins, and Rosla Plant. Vice Chairman King abstained.

XII. NEW BUSINESS

1. Tammi Starkey, NFP Representative, reviewed information regarding the 2023-2024 Health Insurance Renewal. Ms. Starkey reviewed what impacts the health insurance renewal which is the claims the County incurred versus the paid premium into the plan. The last three plan year's loss ratios were provided and explained. We are at a 162% loss ratio this plan year beginning July 2022 through January with Anthem which is mainly due to high-cost claimants. We were at 81% when Anthem wrote the plan. High claims account for 66% of the claims. The majority are related to lifestyles. This year had a significant more amount of claims verses last year. Because of the high claim ratio, we were expecting an increase in premiums. Ms. Starkey stated one claim paid out over \$400K last year. With Anthem the County is in the ACCG pool. Because of that, our risk is pooled with other Counties and the pool ran at 85%. It was beneficial to remain within the pool. Several carriers did not submit quotes for our renewal because they were not competitive and due to the network availability with the plan. We received one proposal from the market, in addition to the Anthem proposal, and it was from United Healthcare (UHC). Ms. Starkey stated the original renewal with Anthem had a 24%/\$323,000 annual increase in the plan. That was negotiated to a 17.5% increase which brought it down to a \$235,000 increase annually which is an \$87K savings from the original renewal from Anthem. United Health Care

(UHC) had a very similar plan design with a \$6K deductible and the employees paying the first \$1,500 and the County paying the balance through a Health Reimbursement Account. UHC had an 8.9% increase with this plan which was \$120K per year. The difference between our current renewal plan with Anthem and proposal from UHC is about \$115K. NFP looked at High Deductible Health Plan (HDHP) options and how that would impact savings to the plan, overall membership, utilization of the plans, and the County and employee expenses. Ms. Starkey discussed an example of the HDHP from the handout. It was a qualified plan for a Health Savings Account (HSA). With an HSA employees can put away pre-tax dollars to save on their overall medical expenses. When you look at how to balance this with what the County is currently funding toward the deductible, which is after the \$6K deductible and the \$1,500 amount the employee pays toward the deductible, we are averaging about \$80K per year that the County is paying into that. Typically, the deductible claims on this plan are only inpatient and outpatient hospitalization and only some outpatient not all. Free-standing outpatient is only a co-pay and no deductible. If you move to a High Deductible Health Plan all services except for preventative care are subject to that deductible. This means someone will pay out of pocket for every doctor's visit, prescription, and every service and procedure that they have until they meet that deductible. It is more consumer driven where you evaluate what providers you go to and what they will charge for a specific service. It could be much more if you go to a specialist. Currently, there is a flat co-pay of \$60 for a specialist. If the County put the \$80K they are paying toward the Health Reimbursement Account (HRA) into a Health Savings Account that would mean we could find about \$700 toward the \$5K deductible for the employees. This has much more member liability for the same type of cost plan. Employees in the County have less options to shop their healthcare with providers of hospitals than an employer in metro Atlanta would. It is harder to find lower cost care when you have fewer options in the community. Ms. Starkey then reviewed the pros and cons of both carriers. Anthem is in ACCG pool underwriting which has benefited the County this year. The County had high claims this year and without being in the ACCG pool, which ran much better than Meriwether County's experience, we would have received a much larger increase on the renewal. Ms. Starkey gave an example of having an MRI. If you go to an outpatient free standing facility and not the hospital it is \$200 rather than the deductible. The employee would have to pay the entire cost toward the deductible if it were UHC. Anthem has better network access and better network discounts than UHC. Ms. Starkey explained how they evaluate this, especially on the medical side, they look at the last twelve months of claims on the self-funded groups where they have the details and they reprice those networks. In this area Anthem has better negotiated discounts with providers on medical and dental. This means that it may not impact the premiums today but if you pay less for a claim with Anthem than you would for UHC long term that impacts what the renewal looks like and what your claims experience looks like. Anthem provides a \$10K Wellness Program which is very important to the long-term stabilization and they have up to a \$700 incentive for the employees and spouses who participate by getting their annual preventative services, tracking their activity, nutrition, and using online coaching. The \$10K has been used by the County to fund biometric screening, incentives, and purchasing gym equipment, which is important as we look at the lifestyle conditions that impacts our cost. Anthem has more robust claims reporting that allows NFP to dig in to what is driving cost. UHC will give us premium versus claims each month. They will give us high claims each quarter. Anthem gives us the benchmarking of how you stand to other employers, lifestyle related conditions, what utilization looks like by setting, what providers cost look like by setting, and much more in-depth analytics of what is driving the

cost within the plan. The con to Anthem is that it costs \$115K more in total premium. UHC is packaging their medical proposal with dental, vision, life, and disability. Voluntary Life with UHC allows up to a guaranteed issue at Open Enrollment with no health questions asked and the short-term disability has a 2-year rate guarantee. The cons are network discounts are not as good with medical and dental which can impact future claims experience. There are dental and vision network disruptions and Prescription formulary disruption. In some cases, rather than allowing a person to take a medication that they have been on for years UHC is pushing the employee to try or utilize the lower cost medicines. Chairman Threadgill stated the physician would need to write that the prescription has to be the name brand and not an alternate. The insurance companies have to take that by law. Ms. Starkey stated if it is a name brand to name brand there could be a big cost difference. Chairman Threadgill stated if the physician writes the prescription for that specific medication and there is no alternate the health plan, they have to accept that. Ms. Starkey stated yes, that is an additional process that members have to go through. Many of the highly utilized medications are in a more expensive tier with UHC. The vision rates increased 20.2% and there is an EAP with LTD only.

Ms. Starkey then reviewed from Anthem's reporting the direct associated expense, indirect associated expense, and the total associated expense due to lifestyle behaviors. The claims attributed to specific lifestyle conditions make up 21.6% of the total dollars spent. There is a big opportunity to help educate members. Ms. Starkey then reviewed incentives that are available on the Anthem Wellness plan. This is for employees and spouses and they can receive up to \$700 by participating in the Anthem Wellness Program. If all members participated it is worth about \$90K if everyone maxed out what they could receive.

The recommendation for the 2023 Employee Benefit program was to renew the current plan with Anthem Blue Cross Blue Shield, communicate and incentivize the \$10K wellness program, focus on lifestyle related conditions and education. Open enrollment is planned for June 12-18, 2023. Commissioner Plant reviewed the pros and cons. She does not participate due to having other insurance. She asked if and how it has affected other employees. Patty Threadgill stated she did not like Anthem and it did not pay well for her. There was discussion on the health savings if employees participate and the out-of-pocket cost for employees. Ms. Starkey stated the feedback NFP received when the County was with UHC was there was more disruption on being able to receive medication and employees were paying a higher cost. At that time there was network disruption because WellStar pulled out of the UHC network and there was no upfront communication on that. Employees were not able to see the Doctors they needed and were not able to fill the prescriptions that were needed. WellStar is back in the network but it was a difference on how UHC mishandled the communication of that Network change versus how Anthem would typically handle that.

Chairman Threadgill asked what the staff recommendation was. Administrator Irizarry stated it was to stay with Anthem. One of the things Ms. Starkey spoke about was if there is outpatient surgery and an employee goes to that facility it is a \$200 co-pay versus what they would pay with UHC who puts that toward the deductible. That is huge when you have a major procedure and we do not want employees avoiding needed procedures because of the cost. Ms. Starkey gave an example of an MRI which is usually outpatient. UHC will charge the full cost towards the deductible around \$700-\$800. With the Anthem Plan there is a \$200 flat co-pay if you go to a freestanding facility and not a hospital. There was discussion of additional charges such as a facility charge. Ms. Starkey stated that the NFP group could step in and act as an advocate for the employee if they do receive other billing. Chairman Threadgill stated he did not see where

Anthem was that beneficial over UHC and the out of pocket was more for Anthem than it is for UHC. The County saves money with UHC, the issue about pharmacology is a simple fix. Chairman Threadgill stated he knows staff has recommended Anthem but he sees a savings with UHC. Vice Chairman King stated you see a savings but also with that whatever you see should benefit and take care of the employees. Cassandra Sharpe, Building, Zoning, and Community Development Director stated she liked Anthem and did not have problems with them. Ms. Threadgill stated she might as well not have any insurance. Chairman Threadgill stated he wondered how many other employees had trouble with Anthem because we don't know unless we hear from them. Valerie Chambers, Humans Resources Director, stated she was familiar with Ms. Threadgill's situation and helped her with that and she was the only employee that has contacted her who had a problem with Anthem. Ms. Chambers stated employees had many issues with UHC. Chairman Threadgill stated he just didn't see it and Commissioner Plant asked about the difference the County will have to supplement if we go with Anthem and if it would be a cost share with employees. Finance Director, Bill Gregory, stated the employee cost would go up with the formula percentage that the County came up with years ago. Mr. Gregory read the amounts that employees pay for individual, spouse, children, and family coverage. The current amount for an employee is \$128.01 per month. The new monthly amount with Anthem for the employee will be \$149.50 and with UHC would be \$143.63 monthly. Commissioner Plant wondered how it would affect the employees and knows it may make a huge difference to some employees if they are paying \$128.01 monthly and then go to \$143.00 monthly. Mr. Gregory stated the amounts again for Anthem and UHC. Chairman Threadgill stated the out of pocket and deductibles are less with UHC. Ms. Starkey stated they are the same. Commissioner Collins stated with UHC you have to choose a choice which is a 12.9% increase. Ms. Starkey stated overall it is 8.9% when we factor in the discount received from writing the dental, vision, life, and disability with them. Anthem is 17.5% and has a difference of \$115K. Twenty-five percent of that is absorbed by the employees. Vice Chairman King stated several employees with the County had called and sent texts that they would rather stay with Anthem. Vice Chairman King and his wife has the insurance with Anthem and has been pleased with the response. They have taken care of things and have a lot of hidden benefits. Commissioner Plant stated our employees should come first. Chairman Threadgill asked Ms. Chambers to have monthly conversations with employees to find out if they are having issues with the Insurance and if they are getting billed more than what they suspect. Following the discussion, motion was made by Vice Chairman King and seconded by Emmett Collins to move forward with Anthem. All were in favor.

2. Patty Threadgill, Elections Superintendent, explained to the Board there are three Agreements that are the same: the City of Manchester, City of Warm Springs, and City of Woodbury. We will not conduct qualifying in these Cities. The City of Greenville's was different because we do conduct their qualifying. These agreements are only to conduct the November, 2023 General Election.

Motion was made by Rosla Plant and seconded by Emmett Collins to approve the Intergovernmental Agreement with the City of Manchester regarding the 2023 Municipal Election. All were in favor.

3. Motion was made by Rosla Plant and seconded by Vice Chairman King to approve the Intergovernmental Agreement with the City of Warm Springs regarding the 2023 Municipal Election. All were in favor.

4. Motion was made by Rosla Plant and seconded by Emmett Collins to approve the Intergovernmental Agreement with the City of Woodbury regarding the 2023 Municipal Election. All were in favor.

5. Administrator Irizarry stated the information for the Deeds for Beulah Evans Road has been approved by legal. Motion was made by Rosla Plant and seconded by Emmett Collins to approve the Deeds that were executed by owners on Beulah Evans Road for the purpose of paving Beulah Evans Road and to follow the process on the last one. All were in favor. Chairman Threadgill recognized Marcelle Womack and her efforts in getting Beulah Evans Road paved. All were in favor.

6. Administrator Irizarry stated Gemalto, the company that the Probate Office used for their gun permit processing, has gone out of business and the Probate Office is unable to process new applicants because of this. Judge Rasnick received a quote from Eagle Advantage who is located in Carrollton, GA. Judge Rasnick has asked for assistance in moving forward with the change to Eagle Advantage. They can change us over to their system and provide one year of service for an initial cost of \$8,556. In two years, the cost should be \$2,300 annually. Motion was made by Rosla Plant and seconded by Emmett Collins to approve moving forward with Eagle Advantage and use funding from SPLOST for the initial cost and use the General Fund for the years following. All were in favor.

7. There was discussion of opening an account with United Bank in Woodbury, GA to be used for the caretaker of Lake Meriwether to make deposits from fees collected from Lake Meriwether. This would prevent the caretaker from having to keep the money he collected at his home until he could hand it over to the County. Motion was made by Vice Chairman King and seconded by Rosla Plant to allow an account to be opened with United Bank in Woodbury for the deposits from Lake Meriwether fees on a daily basis. Voting in favor were Chairman King, Rosla Plant, and Chairman Threadgill. Emmett Collins abstained. The motion passed.

8. Chairman Threadgill read the Proclamation from Meriwether County which proclaimed May 2023 as Community Action Month. This Proclamation recognizes the hard work and dedication of Community Action For Improvement (CAFI), Inc. in Georgia.

XIII. REPORT FROM COUNTY ADMINISTRATOR

Administrator Irizarry reported the lead abatement at the Courthouse should be completed by this week and the work will continue through the end of the month. An office is being set up for the Coroner at the E-911 Building. The framework is completed and we hope to hang the sheetrock soon. The Courthouse wall, stairs, and sidewalk were pressure washed over the weekend and it made an incredible difference. We are working with Tammy Starkey from NFP to come up with a total compensation package for employees to be able to see what is included in their benefit package. RFP's have been sent out for River Cove Road at Tarver Branch and Strickland Town Road at

Pinewoods Creek and they are due back by June 15, 2023. Dukes Waddell Road is complete and we will advertise next week. We are currently working on the RFP for the On Demand Contractor. The Joint Comprehensive Plan group will meet today at 2:00 p.m. Administrator Irizarry announced several dates to remember. May 18, 2023 is the mandatory pre-proposal meeting for the Jail roof, May 19, 2023 is the opening for the LMIG projects, and May 26, 2023 is the Jail roof proposal opening.

XIV. REPORT FROM COUNTY COMMISSIONERS

Commissioner Emmett Collins: thanked all County employees for the job they are doing. The Lake Meriwether Advisory Board met last evening at Lake Meriwether. Carolyn McKinley has wanted to put T-pads on the Disc Golf Course. She had received a price of \$8,500 for this project. Commissioner Collins reached out to Michael Carter in Woodbury and he priced the project for \$4,875. Commissioner Collins feels Ms. McKinley will go with the lower price. Peaches in the Pines will be held on June 10, 2023 and everyone was invited to attend.

Commissioner Rosla Plant: thanked the employees, especially the ones who work on the roads. Roads continue to be a problem and we hope to get some work done following the bid process. The kids fishing event at Warm Springs Fish Hatchery has been cancelled due to reconstruction of the ponds. The State Park is open for fishing. Commissioner Plant stated she was looking forward to the Comprehensive Plan meeting today at 2:00 p.m. and hopes progress can be made since we are running behind.

Vice Chairman Gene King: the Cotton Fair was held this past weekend and was a success. The citizens' stats comes in everyday and reminds him of which roads have been repaired. Vice Chairman King thanked Public Works, Bill Cawthorne, and Barry Lucas for their hard work and for letting him know where they will be working. We have a motorgrader operator in training and promises were made that we will be coming around the County with the motorgrader. Citizens have notified Vice Chairman King so he can pass along any serious road issues. Vice Chairman King thanked the employees for what they are doing and knows some are overwhelmed due to being under staffed. Vice Chairman King stated he appreciates all of the staff at Meriwether County.

Chairman Bryan Threadgill: had spoken with Vice Chairman King about trying to do some type of fireworks at Lake Meriwether. We used to have fireworks at the Lake. The City of Manchester plans to have fireworks in Manchester possibly around July 3rd. Chairman Threadgill hopes to have all Cities come together before next year and donate along with funding from the County, to see if we can get the celebration with fireworks back at Lake Meriwether. That area has fishing and fun for the families. Chairman Threadgill stated we are not trying to take anything away from Manchester but want to bring the entire County together in a central location. Vice Chairman King stated Manchester has reached out for anyone who would like to help sponsor the fireworks.

XV. REPORT FROM COUNTY ATTORNEY

No report.

Administrator Irizarry stated Executive Session was needed for Litigation, Personnel, Real Estate, and Tax Matters.

Administrator Irizarry reported Ashley Harmon from 4-H has been busy with Vidalia Onion sales. Ms. Harmon thanked the Board, Alfonse Pynenburg, Robert Shellabarger, and the Inmate crew for helping to unload the onions. 4-H will present awards at Honors Day and over fifty 4-H students will attend 4-H Camp this summer.

Commissioner Collins stated with the Board's permission, he had met with the Forestry at Lake Meriwether. Commissioner Collins would like to have a controlled burn in the area where the Disc Golf is located. Administrator Irizarry will get with the Fire Department to coordinate this.

XVI. EXECUTIVE SESSION

Motion was made by Vice Chairman King and seconded by Emmett Collins to go into Executive Session at 9:56 a.m. for the purpose of Litigation, Personnel, Real Estate, and Tax Matters. All were in favor.

Motion was made by Emmett Collins and seconded by Rosla Plant to go out of Executive Session at 10:52 a.m. All were in favor.

Motion was made by Vice Chairman King and seconded by Emmett Collins to go back into Regular Session at 10:54 a.m. All were in favor.

There was no action taken.

XVII. FUTURE MEETINGS & NOTICES

Chairman Threadgill announced Future Meetings and Notices prior to Executive Session.

XVIII. ADJOURNMENT

Motion was made by Vice Chairman King and seconded by Emmett Clark to adjourn the meeting at 10:54 a.m. All were in favor.

Approved by: Majority vote of the Board of Commissioners

Attest: Allyson S. Stephens, Deputy Clerk

Date: May 23, 2023