

WEST WINDSOR SELECTBOARD

Draft Minutes
August 6, 2013

Present: Glenn Seward, Tom Kenyon, Bruce Boedtger, Cathy Archibald, Mike Spackman, Phil Hathorn, Martha Harrison, Tanya Chambers (VLCT)

- 1) Call to Order – Selectboard Chair Glenn Seward called the meeting to order at 1:00 PM.
- 2) Public Comment – Tom noted that the town received a check for Bowers Bridge from the insurance company. Cathy said she had to send it back because it only had one signature. Glenn noted that the town got a \$5,000 grant for the bridge through VLCT.
- 3) Town Clerk's orders – None
- 4) Discuss options for providing employee health insurance benefits – Tanya gave the Selectboard a handout with final rates for 2014, which she downloaded from the Health Connect website. Tanya noted that both BCBS and MVP offer three “non-standard” plans, which are designed by the carriers themselves. For standard plans, BCBS has a national network while MVP's network only includes Vermont, New Hampshire and New York. For non-standard plans, BCBS plans include the “Blue Care” network, which is what our current plan includes. Tanya reviewed the various plans and noted that overall cost will depend on how much of the premium the Selectboard decides to pay and how much they contribute to an HSA or HRA. Tanya said the plan in effect at the time of service (or admission, for hospital stays) is the plan that applies. Tanya said the Selectboard should consider the health of their employees and their dependents in making a decision, although they're not allowed to ask employees about their health. Bruce asked Tanya, from the Selectboard's perspective, which plan would be most comparable to what the town is offering now. Tanya said she would try to keep the insurance level funded by paying for 100% of the platinum plan and distributing any extra money to the employees. Phil asked Tanya what she would want if she were an employee. Tanya said if she were an employee, she would want the platinum plan and she would want her contribution of \$500 for an individual or \$1,000 for a family to stay the same. Tanya said the platinum plan is a really great plan, even if the town doesn't contribute anything toward the employees' out-of-pocket costs. Mike asked what other towns are doing. Tanya said other towns are trying to make the platinum plan work. Tanya recapped what would happen if the town didn't offer health insurance: employees would be eligible for subsidies that would keep their premiums at 9.5% of their income for a silver plan, which has a \$5,150 individual out-of-pocket and a \$10,300 family out-of-pocket, in addition to the cost of the premiums. If the town were to increase salaries to compensate for not offering health insurance, they would also pay more in FICA, workers' compensation and retirement match. Tanya said she would not recommend dropping insurance coverage. Tanya said “single-payer” insurance is coming in 2017 and then everyone will pay for insurance through taxes. The Selectboard asked Tanya to send a revised spreadsheet showing what a level-funded health insurance budget would allow and, alternatively, how much it would cost to keep employee costs the same. Tanya said the Selectboard's next step, after they make a decision, is to enter it into the system no later than October 31st. Tanya said covering the premiums for a platinum plan simplifies decision making for the employees because they're not going to choose a gold or silver plan instead, but they still have to log onto the system and enroll. Glenn said he thinks the town currently pays \$56,777 for health insurance.
- 5) Adjourn – **Glenn moved to adjourn at approximately 1:45 PM. Bruce seconded the motion, which passed unanimously.**

Respectfully submitted,

Martha Harrison