

OCTOBER 8TH, 2024

The Jay County Commissioners met in special session on Tuesday, October 8th, 2024, at 2:00 p.m. in the auditorium in the courthouse. Attending was Rex Journey, Brian McGalliard auditor Emily Franks, and Chad Aker, president, presiding.

ONE DIGITAL

Jessica Clayton, broker, and Mike Harmon, Perato Health a *captive partner*. Mr. Harmon explained their first interaction with potential employers is always just educational. They currently have 3,000 employers nationwide and their primary role would be to negotiate with stop loss carriers. This would give protections to absorb some of the large claims that might come through to the county. The county would choose their own 3rd party administrator which would most likely be PHP Management Systems, and would keep OneDigital as the broker and PHP as the carrier.

Mr. Harmon discussed that they have a 96% retention rate of people on the plan, but employers are free to leave. There would be a benefit administration cost to administer the claims of around \$62 a month, per employee, for an average annual cost of \$93,869. The county would also need to obtain stop-loss insurance. The average stop loss insurance would see the county pay the first \$75,000 of each employee's claim before the stop-loss coverage would cover the remaining claims. There should also be a cap on the aggregate number of total claims. Mr. Journey questioned if the amount would change from year to year. Mr. Harmon believed while it could change, it typically does not move much from year to year. They estimate the max number of claims of \$1,280,819 for 2025, but would estimate it to be \$1,024,655.

The topic of lasers was then discussed with the commissioners. Pareto has a no new laser policy for as long as the county is a member. Mr. Aker questioned if the county had any employees that would be require an initial laser. Mrs. Clayton believed it would be possible with the top two high claimants for the county. She added the laser might be too high for the county to go self-insured.

Mr. Harmon explained the county could do things creatively once self-insured for both positive and negative volatility. The first would be the laser, if the stop loss carrier is unable to apply a laser to cover risk, the next step would be to increase the cost of the stop loss insurance. Pareto has a 30% cap on annual rate increases for stop loss insurance. He added the stop loss premium should only be about 25% of the county's total insurance spend. The traditional breakdown is 65% in claims, 25% for stop loss insurance and 10% in administrative costs. While the average industry increase is 50-60% annually, it can be up to a 160% increase annually.

The cost of entry into Pareto as a captive partner is 10% of the annual stop-loss premium and one more time at the first renewal. The money would sit in an escrow account with very conservative money market. If the county were to leave the plan, the available money would be returned to the county. The estimated capital contribution for the county would be \$59,609. Mr. Harmon explained while they have never drawn from the capital contribution, it would be a possibility. Mr. McGalliard questioned why the contribution was necessary to join. Mr. Harmon explained the captive has to have reserves, but it would remain the county's asset.

Mr. McGalliard asked for more clarification on the contribution. Mr. Harmon stated ParetoHealth is the largest captive in the county by about three. They receive about 3-10% of profit annually and any profit would be divided pro rate back to the members. On the downside, which has never occurred, they would draw from the capital contribution. Mr. McGalliard questioned why they would need to draw. Mr. Harmon explained they need to have money in reserve. They estimate out of every five groups they will have three with an average year, one with a good year and one with a bad year. However, the county could have a bad year, but still receive a distribution from the captive if the whole has a good year.

Mr. Harmon went over potential numbers for 2025 assuming a fully insured premium of \$1,645,587. On partially self-funded, only the premiums for stop loss and administration

fees are fixed. Their estimate for partially self-insured would see the minimum at \$634,096 with no claims and a maximum of \$2,034,132. However, unless the captive overall has a very bad year, they estimate the maximum at \$1,280,819. He explained in the model provided 61-62% of the cost would then be variable. They see most groups fall between the good and bad. The average first year savings is 7.5% from being fully insured with 82% of the groups joining save an average of 10.6% average. However, if of the 18% that do not save, their loss is at 3.7%. He added as a standalone entity the county would not have as much protections as with a captive partner.

Mr. Harmon discussed various programs they use including Spring Buck, a data tool that could be used by OneDigital and Perato. While the county cannot see all the prescriptions be taken by members, he estimates drug costs making up 50% of total claims. They can source drugs internationally or suggest cheaper alternatives. As an example, there is a medication for a blood disorder that lowers the cost from \$330,000 to \$240,000 by sourcing internationally.

They like to utilize the KISS -Keep it Simple Surgery and their network of surgeons. This vets surgeons and imaging centers. An option the county could give employees is if they use the K.I.S.S. card, waive their out-of-pocket costs. One government entity with 500 employees with 800 procedures has saved \$2 million in four years. They also have a cancer care program to help schedule appointments and go through bills with employees.

Lastly, Mr. Harmon explained they estimated ten-year savings to the county of \$2,351,933. The first group joined them in 2011 and they now have 200 groups in Indiana. The next steps if the commissioners would like to move forward, would be to get firm terms and go through underwriting. Mr. Aker questioned why OneDigital had not brought forward options besides fully funded. Mrs. Clayton explained the county was bleeding money in claims with 30% over the current year. The last time it was brought forward the premiums were lower with the fully insured options versus the self-insured options. She added fully insured was the conservative approach and the commissioners did not want to go that route at the time.

Ms. Franks noted the county's financials are in a stronger place than in previous years. The county was traditionally tied to the tax settlements in May and November for cash flow and would not have been able to pay large invoices upon receipt.

With no further business, Rex Journey made a motion to adjourn at 3:21 p.m; Brian McGalliard seconded the motion and the motion passed by unanimous vote.

JAY COUNTY COMMISSIONERS

Chad Aker

Brian McGalliard

Rex Journey

Attest: 
Jay County Auditor

OCTOBER 11TH, 2024

The Jay County Commissioners met in special session on Tuesday, October 11th, 2024, at 2:00 p.m. in the law library in the courthouse. Attending was Brian McGalliard auditor Emily Franks, and Chad Aker, president, presiding. Absent was Rex Journey.

BIXLER INSURANCE

Steve Stockton, Bixler Insurance Portland, Forrest Williamson, VP of Sales Unified Group Services and David Swinford, Senior Benefits Consultant, of Unified, a third-party administrator, came to the commissioners to discuss employee insurance for 2025. They currently have 298 customers on various self-insurance plans. Their company is based out of

Anderson, Indiana and would have a dedicated claims account manager for the county. However, there would be someone covering the desk in any absence who would be familiar with the group's plan. They suggest the county be best suited for the Encore network owned by IU and covering IU Health, Community and Deaconess networks. They could potentially work to get an agreement with the Lutheran network.

Mr. Williamson presented a preliminary estimate for a partially self-insured plan. The estimate included \$95,202 on administration fees, \$561,578.52 on stop loss premiums at \$75,000 max, and annual expected claims of \$864,036.48 for an estimated total of \$1,520,817. The annual max cost was estimated at \$1,736,826.17. He also discussed benefits of their company including mobile phone ID cards and claims.

The topic of lasers was discussed. Mr. Williamson explained some companies will not do any new lasers such as Pareto. The reason the county would have to join with lasers would be like getting homeowners insurance with a house already on fire. He believes lasers are not something to be afraid of, but something to be managed. They have ways to mitigate claims noting 60% of lasers are drug driven. In their experience over 80% of lasers do not hit their maximum deductible. Mr. Stockton agreed noting most employees who are lasered will leave the plan during the year. They confirmed the City of Portland has as no new laser policy, but pays more for it.

The commissioners agreed they preferred to go with a local company if possible. Ms. Franks questioned if they would keep the same features of the plans including dental, vision, county provided life, well screenings, Health Savings (HSA) and Health Reimbursement (HRA) and enrollment meetings with employees. They confirmed they would be able to keep the same features and could reevaluate moving forward.

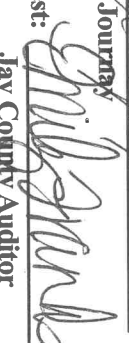
With no further business, Brian McGalliard made a motion to adjourn at 3:09 p.m; Chad Aker seconded the motion and the motion passed by unanimous vote.

JAY COUNTY COMMISSIONERS

Chad Aker

Brian McGalliard

Rex Journey

Attest: 
Jay County Auditor

OCTOBER 14, 2024

The Jay County Commissioners met in regular session on Monday, October 14, 2024, at 5:00 p.m. in the auditorium in the courthouse. Attending was Rex Journey, Brian McGalliard, auditor Emily Franks, attorney Wes Schemenaur, and Chad Aker, president, presiding. Brian McGalliard made motion to approve the minutes from the special session on September 17th, 2024 and September 20th, 2024, September 23, 2024 and the emergency session on September 26, 2024. Rex Journey seconded the motion and the motion passed by unanimous vote.

HIGHWAY

Bob Howell, superintendent, came to the commissioners for the opening of the bids for the 2016 Dodge Truck. There were no bids received. Rex Journey made a motion to scrap the truck due to the lack of bids. Brian McGalliard seconded the motion and the motion passed by unanimous vote.

Mr. Howell presented his operations report, noting Brooks Construction has completed all road paving work. The road crew has been working to berm and remove trees from the sides of the road. He reported truck #116 is at Iron Clad in Berne for the upfit of the distributor. WA Jones was unable to complete the work on time and Iron Clad came in at a lower

amount. The upfit should be completed by the end of October. Truck #1111 stretch has been completed and is back at the shop. They are waiting on Southeastern to install the tank, bar, and computer.

Quotes were presented from Safety Systems out of Richmond and American Eagle Equipment out of Noblesville to outfit lights on the two new pickup trucks. The quote from Safety Systems was \$3,452.88 per truck and includes a lifetime warranty on the install and a three-year warranty on the lighting system. The quote from American Eagle Equipment came in at \$5,102.38 per truck and included a lifetime warranty on the install and a 10-year warranty on the lighting system. Both companies would require roughly 4-6 weeks to order the lights and 6-8 weeks total for the install. Safety Systems has been utilized by Emergency Management and local fire departments with no reported issues. Mr. Journey questioned how long the highway retains their pickup trucks and if the system on the trucks recently sold could be reused. Mr. Howell stated they keep vehicles between 9-15 years, or until they are inoperable. The lights were not the best quality and he would not recommend reusing them. Rex Journey made a motion to approve the purchase from Safety Systems for \$3,452.88 per truck. Brian McGalliard seconded the motion and the motion passed by unanimous vote.

Mr. Howell reported winter maintenance was completed on the roller as of today. It will be stored at the county home in one of their empty bays which would eliminate their rodent issue. The chip box and distributor will be going out for maintenance in mid-November. They have scrapped truck #216 and will be down one truck for spraying and weed eating until next year. He will bring back quotes in January for a replacement.

The October 23, 2023 inspections revealed 2 long term road closures due to serious bridge deterioration. They intend to use the Community Crossing Matching Grant on bridge 159 on 700 West between 200 South and 300 South, and bridge 114 on 600 West, north of SR 26, unless other options become available. EGIS is finding more bridges that are deteriorating and failing each year so the county is working with them to find different designs that will better withstand the heavier equipment being driven on them. There are two bridge repairs currently being funded at a federal level. This will be a four-year process beginning in 2026.

They reported bridge closure signage with lighting has been placed at both locations per INDOT requirement with long term closure. The permanent barricades have been placed on both sides of bridge 159. Our bridge out signs for bridge 114 have already received damage, only 3 days after being placed, from people driving around it. EGIS recommended placing concrete barriers to prevent further damage. Barricades with no truck signs were placed at 650 North and US 27, and 200 East and 650 North as a recommendation. These barricades have also been destroyed. The Sheriff's department recommended placing concrete barriers here as well to prevent any further vandalism. Mr. Schemenaur advised that he did not believe placing concrete barriers would be a problem, so long as they were marked correctly.

Mr. Howell then presented the commissioners with a video of bridge 114 showing damage that had occurred. He reported that when EGIS completed their bridge inspections, that 4 of our critical bridges have had their reduced weight limit signs stolen. This is a critical finding that EGIS has to report to INDOT. The county has 30 days to replace the signs and send proof to EGIS so they can report back to INDOT.

Mr. Journey ask for a rough estimate of what it would cost to replace the two bridges. Stephanie Klarer, assistant superintendent/ERC, stated that we have not yet received an estimate for the cost. However, most of the bridges have been over \$1.1-\$1.2 million dollars to replace. She explained that the two bridges that are being funded at a federal level, the county will have to match 20% of the funding. Mr. Journey ask if we have more than the two new bridge closings. Mr. Howell stated that there are currently only two bridges closed, but a closure for bridge 87 on State Line is pending.

Ms. Klarer informed commissioners that the bridges that are giving the county issues are timber bridges. The county currently has 157 bridges with 42 of those bridges being timber. They were all built in the 1980s which is causing them to fail at the same time. Ms. Klarer and Mr. Howell are currently working with EGIS to finish the phase two weight inspections by the end of the month, in an attempt to be proactive and possibly save the bridges for a few

more years. Mr. Journey asked if the two bridges being replaced were too wide to use a culvert. Mr. Howell confirmed that the largest aluminum culvert they build is 24 ft wide and anything larger than that requires a bridge be built. The size of the watershed also factors into whether a culvert can be used.

The 2025-2028 bridge inspection contract with EGIS was presented for commissioner approval. Brian McGalliard made a motion to approve the contract with EGIS for \$432,926.96. Rex Journey seconded the motion and the motion passed by unanimous vote.

JAY COUNTY COUNTRY LIVING

Jon Eads, Jay County Country Living Advisory Board of Directors Member, came to the commissioners to give them an update on operations. All Circuit Electric has submitted a quote for completing the requested electrical work at the facility. Their quote came in at \$24,000 compared to Coppersmith at \$120,000. Brian McGalliard made a motion to approve the electrical work from All Circuit. Rex Journey seconded the motion and the motion passed by unanimous vote. Lastly, Mr. Eads reported the board decided unanimously to recommend hiring Stacey Johnson effective October 28th as county home director. Rex Journey made a motion to appoint Stacey Johnson as County Home director effective October 28th, 2024. Brian McGalliard seconded the motion and the motion passed by unanimous vote.

SHERIFF

Larry “Ray” Newton, sheriff, came to the commissioners to discuss a contract for trash removal at the security center. The current contract with CCL which was bought out by Waste Management ended October 1, 2024. Waste Management is offering a four-yard container with two pickups weekly for \$128 a month. Mr. Newton also quoted Cardinal Waste for \$144 a month, however they could only offer six smaller containers. He reported the owner Chris Lutes had no large containers or interest in getting them at this time. Mr. Newton felt they would require a larger container for their trash. He also reported a quote from Best Way disposal at \$217 a month for a four-yard container. The Waste Management contract is for a three-year term, will not increase in monthly price and will renew for one-month terms after the original term ends. Rex Journey made a motion to approve the contract with Waste Management for trash removal at the sheriff’s department. Brian McGalliard seconded the motion and the motion passed by unanimous vote.

Mr. Newton reported they recently underwent their state jail inspection on October 8th, 2024. The only recommendation was to update their policy on inmate discipline and grievances. Mr. Newton also informed commissioners of his intent to purchase items using commissary funds. These items include a 2025 Polaris Ranger from FEAR motorsports in Berne for \$33,000. The Ranger will be used to plow snow and spread salt in the security center parking lot which would eliminate the need to hire out the services. They have also purchased a new building for the firing range and are looking at funds to paint the kitchen and several offices in the jail.

Lastly, Mr. Newton discussed a grant through the United States Department of Justice. He is working with Nate Kimball, ECI Regional Planning for body cameras, vehicle cameras and storage through ICloud for a total cost of \$264,626. They will ask for the full amount to be funded as the first two applications for the grant do not require a match. The grant is due October 22nd with the first checkpoint due by this Wednesday. Mr. Kimball explained the commissioners would need to sign off on ECI Regional Planning to apply for the grant on behalf of the sheriff’s department. He added he believed it would be about a six-month time period. Rex Journey made a motion to approve the sheriff to apply for the grant submission and ECI Regional Planning would be the applicant on behalf of the Jay County Sheriff. Brian McGalliard seconded the motion and the motion passed by unanimous vote.

OOR- OWNER OCCUPIED REHAB

Nate Kimball, ECI Regional Planning Assistant Director, came to the commissioners to give an update on the Owner-Occupied Rehab program. He has had a meeting with EGIS, AirXray and Kleinpeter and anticipates November 30th to open up bids for contractors. They

will start with 34 homes as the grant can only fund 35 homes at the max amount. Once the first 34 homes are completed, they will have an idea of how many more they can fund. AirXray will start radon testing in the next couple of weeks. They will have five testers that will rotate through the county as they will need to be left in each home and then collected. After the radon testing is completed, EGIS will look at each home and give a cost estimate for bidding at the competitive price. He will be contacting homeowners in the next couple of weeks. They will be informed, while they have not been approved of funding as of yet, they have made it to step two.

Mr. Kimball reported they have looked into several funding opportunities with several organizations. There are not many programs being announced with a new governor and president next year, but have been trying to find funding through private avenues and expect to hear results soon. He has been working on workshops for small business and non-profits. The first of which would be on grant writing through Purdue Extension and has a cost of \$250. They would like to look at options to reduce the cost of the workshop and it is scheduled for the first quarter of 2025. Another workshop would be on digital literacy for business owners including things such as Word and Google Docs. The last workshop would be with Ted Baker from Delaware County.

EMERGENCY MANAGEMENT

Samantha Rhodohamel, director, came to the commissioners to discuss the salary reimbursement grant for \$29,213.05. Brian McGalliard made a motion to approve the grant application. Rex Journey seconded the motion and the motion passed by unanimous vote. Ms. Rhodohamel reported on the items to be disbursed by Rescue 19. All but two items, including the truck, have been requested by the local fire departments. The Redkey fire department will be here this week to look at the remaining two items. Rex Journey made a motion to approve the request to disburse Rescue 19’s equipment. Brian McGalliard seconded the motion and the motion passed by unanimous vote.

ORDINANCE 2024-13 - AN ORDINANCE ABOLISHING RESCUE 19

WHEREAS, Jay County had previously established a volunteer emergency response group titled “RESCUE 19” with responsibilities that included responding to motor vehicle accidents and other emergencies within Jay County, Indiana; and,

WHEREAS, the Board of Commissioners has determined that said group has become obsolete in that area fire departments have sufficient equipment and manpower to respond to said emergencies.

NOW, THEREFORE, BE IT ORDAINED BY THE BOARD OF COMMISSIONERS OF JAY COUNTY, INDIANA AS FOLLOWS:

- A. The volunteer emergency response group named RESCUE 19 is hereby abolished; and,
- B. The director of Jay County Emergency Management is hereby authorized to distribute any and all county owned equipment utilized by RESCUE 19 to Jay County fire departments and first responders as the director may deem necessary.

THIS ORDINANCE was duly passed in regular session of the Board of Commissioners of Jay County, Indiana on this 14th day of October, 2024. Rex Journey made a motion to approve Ordinance 2024-13. Brian McGalliard seconded the motion and the motion passed by unanimous vote.

MISCELLANEOUS BUSINESS

The payroll docket was presented for commissioner approval. Brian McGalliard made a motion to approve the payroll docket. Rex Journey seconded the motion and the motion passed by unanimous vote.

The county home report for September was presented for commissioner approval. Rex Journey made a motion to approve the county home report. Brian McGalliard seconded the motion and the motion passed by unanimous vote.

A claim to the Jay County Humane Society for 3rd quarter animal control services in the amount of \$16,859.29 was presented for commissioners' approval. Brian McGalliard made a motion to approve the claim to Jay County Humane Society for Animal Control. Rex Journey seconded the motion and the motion passed by unanimous vote.

The 2025 Animal control contract with the Jay County Humane Society was presented for commissioner approval. The organization had requested a three percent increase over the prior year contract which was approved by the council October 9th, 2024. Brian McGalliard made a motion to approve the contract for 2025 animal control services. Rex Journey seconded the motion and the motion passed by unanimous vote.

Heath Butz, Health Department Administrator has requested his credit card limit be increased from the county standard of \$1,500 to \$2,500 to accommodate initiatives from the new public health funding. Rex Journey made a motion to approve the increase to \$2,500. Brian McGalliard seconded the motion and the motion passed by unanimous vote.

The county schedule for 2025 was presented for commissioners' approval. Brian McGalliard motion to approve the schedule as presented. Rex Journey seconded the motion and the motion passed by unanimous vote.

The clerk's monthly report for September was presented for commissioners' approval. Brian McGalliard made a motion to approve the September Clerk's Report. Rex Journey seconded the motion and the motion passed by unanimous vote.

Chad Aker presented quotes on new gutters for the Dunkirk EMS base/Fire Department. He explained that the city of Dunkirk pays for half of the maintenance for the base and the county is responsible for the other half. The gutters are rusting out and deteriorating so they received two quotes to replace them. The first quote was for \$7,500.00 per side. The second quote was for \$1,720.00 per side. Due to the large difference in the quotes Jack Robbins, mayor of Dunkirk, intends to do some more research on the subject before bringing the quotes before the Dunkirk council. Once discussed by the Dunkirk council he will then bring their recommendation to the county.

With no further business, Rex Journey made a motion to adjourn at 6:18 p.m.; Brian McGalliard seconded the motion and the motion passed by unanimous vote.

JAY COUNTY COMMISSIONERS

Chad Aker

Brian McGalliard

Rex Journey

Attest: **Jay County Auditor**