

**Village of Commercial Point  
Committee of the Whole Minutes  
November 20, 2017**

Mr. Sadler called the meeting to order. Fiscal Officer Hastings took roll call with the following members present: Mr. Sadler, Mr. Townsend, Mr. O'Neil, Ms. Blevins, Mr. Laxton and Mr. Geiger. Mayor Joiner was also in attendance.

Ms. Blevins motioned, seconded by Mr. Townsend to approve the October 16, 2017 COW minutes. All in favor, with the exception of Mr. Geiger and Mr. Laxton who abstained, motion approved.

**Mayors Report:** Mayor Joiner said they are putting the water tower together on the ground and are putting it in the air by the end of next week. He said it will not be functional until Spring. He said the booster station will be online in 3 weeks. He said the Ball Farm sold to a local resident. He said the resident came in and discussed development with the property. He said we have been approached regarding 84 acres on Coontz Road and State Rt 762 for a possible residential development. Mr. Townsend asked if we are close enough to touch it. Mayor Joiner said we already do. He said he is going to press the walking path along State Rt 762 and placing a fence or a border between the walking path and the pond. He is concerned about kids possibly falling in. He said the walkway is within feet of the pond. Mr. Sadler asked if that was part of the HOA. Mayor Joiner said he believed it was part of the easement.

**Engineer's Report:** No report.

**Utility Report:** Utility Superintendent Thompson said the plant upgrade is underway and invited anyone who would like to see come visit. He said they will pour concrete next week in one of the buildings. He said in regards to the tower contract, they are doing all of the work they can on the ground. He said when they bring the crane in they will have all 4 legs, center pipe and tower except the roof erected in 8 hours. He said the booster station should be under roof in the next week or two with concrete. Mr. Laxton asked once the booster station is built, what is needed to make it work. Utility Superintendent Thompson said once the building is in place, there is skid mounted pump assembly and hook to the piping of the existing water line and electric. He said if everything falls into place then within 6 weeks it will be up and running. He said once the booster station starts you will have more pressure. Mr. Laxton asked when the tower would be in working conditions. Utility Superintendent Thompson said best guess is the Spring 2018. Mr. Sadler asked if there will be any issues bring the booster station online. Utility Superintendent Thompson said there should not be any issues. Mr. Sadler asked about the pond on Petits property. Utility Superintendent Thompson said it is a low spot. He said that will actually be a pond according to the approved plans.

**Additional Items:**

Mr. O'Neil asked to discuss health insurance. Mr. Sadler said Mayor Joiner sent an email. Mr. O'Neil said the township has decided to move away from the Ohio Insurance Services. He said so have many other agencies because of the information in the newspaper. He said his personal/council decision is they should also consider moving away from them. He said if you read the newspaper there are many issues coming up. He said the township is going with Medical Mutual and they voted and approved if we would like to join them we can do so. He said he does not have our old deductibles when looking into the new. He said when he

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received the email from Mayor Joiner with the information about Ohio Insurance Services company with a plan, he did brief comparison on the two. He said the Medical Mutual plan is a little higher, but very little higher than what we pay now. He said if he remembers correctly the Medical Mutual was about \$511 a month and he thought we were paying about \$500 per employee. He said the Blue Cross Blue Shield information sent by the mayor list \$300 per employee but the ER visits and copays we considerably higher. He said all of these government entities are onto something and they are running away from the Ohio Insurance Services, why are we not? Mayor Joiner said it is not the job of council to mandate who we have as our insurance, this is an administrative function. He said the Ohio Insurance services is brokerage. He said Ohio Insurance Services is a company and OPEC is what Mr. O'Neil is speaking about. He said OPEC is a self-funded program that was brought by entities who could not self-insure themselves. He said large counties, cities and corporations can self-insure because it is cheaper. He said with the initiation of the Affordable Care Act, there was a lot of taxes and fees that came with it and smaller entities were going to be forced into it. He said OPEC came along to bring all the small entities into one pool. He said there was a 3 year contract that each public entity had to sign. He said it takes 3-5 years for self-insurance pool to stabilize. He said there was a group that OPEC aligned themselves with called Jefferson Health Plan. He said they primarily work with school districts. He said they agreed to allow OPEC to come into their pool. He said we use Form Fire and that is how they adjust your rates. He said they agreed to bring all the public entities in for the first 18 months if they passed the underwriting. He said because those increases in premium were never brought on, the initial sucked some of the funds and in order to build those funds up, you need to increase the premium. He said these same entities have a 20-25% increase now. He said they claimed they were not aware of the increase and they obtained an attorney to go to court and break the contract. He said with them breaking the three year contract it hurt the group and they are no in arrears. He said this has nothing to do with Ohio Insurance Services. He said there has been no fraud or money laundering. He said people take risks in order to better things and sometimes it does not work out. He said Ohio Insurance is still here and so is OPEC. He said some of the entities have left. He said Scioto Township has broke away from them and went with a new agency. The agency is a rival of Ohio Insurance Services. He said they have marketed Scioto TWP into an affordable Plan called the Gold Plan. He said he is not sure where Mr. O'Neil gets the \$511 per person because that is not how it works out. He distributed the information on the Affordable Care Act. He said after they figured it out, it was going to cost us \$48,000.00 per year if we joined this plan which is substantial increase from last year. Fiscal Officer Hastings said if we went with what Scioto Township is going with now, based off of everyone age, we would be paying for medical only, \$3982.17 a month plus the vision, dental and life and additional \$400. She said we were looking at \$4382.17 a month just for insurance with Medical Mutual. She said we currently pay \$415.75 medical and additional \$400 a month for vision, dental and life. Mayor Joiner said renewals just came through and Frank Harmon has gone out and found them a plan with Blue Cross Blue Shield with the same coverages and everything else. Fiscal Officer Hastings said it is less than we are paying right now. She said right now we are paying \$3310.25 per month with the new coverage we will pay \$2596.11 per month. She said the only increase is in the emergency room. She said right now the cost is \$150.00 and with Blue Cross Clue Shield it will be \$400.00. Mayor Joiner said the other significance is the new covers 100% if it is in network. He said from a coverage and cost standpoint, we are better to go with Blue Cross Blue Shield. Mr. O'Neil said what he said sounds correct but two months ago

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the Columbus Dispatch reported that the Ohio Auditor and Prosecutors office is investigating OPEC stating they have not filed financial reports in 3 years and they are \$12 million in the hole. Mayor Joiner said we are not in OPEC. Mr. O'Neil said as you read it Mr. Harmon is also being investigated which is why we need to move away from them. Mr. Sadler asked if he had concerns with the agent. Mr. O'Neil answered absolutely. Mayor Joiner said the agent is your representative going to the insurance company. He said he is not guilty until proven. He said he takes offense to what O'Neil is saying. He said he has the best interest of this village. He said if he thought anything was corrupt he would be the first to stop it. Mr. Sadler asked if we signed the contract. Fiscal Officer Hastings said we have until December 15<sup>th</sup>. Utility Superintendent Thompson asked what does co insurance liability mean. Mayor Joiner said it is the portion he would be responsible for.

Mr. Geiger made a motion, seconded by Ms. Blevins to adjourn. All in favor. Meeting adjourned.



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David Sadler, President of Council



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Wendy Hastings, Fiscal Officer

\*Minutes provided by Paula Baldwin, Administrative Assistant