

## Commissioners hold line

Written by Deb Egenberger  
Thursday, 09 June 2011 20:01 -

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### on health insurance cost.

LEXINGTON—Minor changes to Dawson County's health insurance plan for employees mean no premium increases for the coming year.

At the same time, should any insured employee need an organ or tissue transplant, that section of the plan has been transferred to include better coverage.

Mark Schlange of OCI Insurance in Omaha discussed options with Dawson County commissioners during their regular bimonthly meeting on June 1.

Schlange said negotiated renewal results allow the county to offer employees the same health insurance, including a third-party transplant policy, at no increased cost.

Employees with single coverage have their premiums paid entirely by the county.

Those with employee-plus-one coverage pay \$269 per month and family plans cost \$319 a month.

County clerk Karla Zlatkovsky said the total budgeted amount for health insurance for the current fiscal year was \$1.7 million.

To sustain coverage without the 12%-15% premium increases some other entities are seeing is remarkable, Schlange said.

By carving the transplant coverage from the main plan, Schlange said it reduces the cost of the

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basic insurance and yet offers employees transplant coverage with no deductibles and no out-of-pocket expenses for such procedures.

“Transplants are costly claims that could affect next year’s premiums,” he said.

Dawson County has a higher than normal loss ratio, Schlange said, with claim totals above the national average.

Much of that can be attributed to employees’ higher average age.

But because the county has incorporated a variety of wellness options, he said many employees are working to be healthier and claims are slowly moving in the right direction.

Schlange suggested the county consider variable deductible costs that address healthy choices as a motivational factor.

“I think we’re on the right track to getting employees to take care of themselves,” said Cozad commissioner PJ Jacobson, “but I think we need to take a look at the next step.”

Schlange also offered information on incorporating a flex plan so premiums and other health care costs, as well as child care expenses, can be deducted from payroll prior to taxes.

Jim Daubert of First Concord, a company endorsed by the Nebraska Association of County Officials, also presented information to commissioners on a flex plan.

Board members want to survey employees before implementing such a plan.

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In other business, commissioners discussed briefly information requests made to county offices by Gothenburg landowner Ron Klein.

Klein is at odds with the county over a fence which was removed when county employees were clearing debris out of a drainage ditch.

The county maintains the fence was encroaching the right-of-way.

Commissioners voted to filter all information requests made by Klein through the county attorney's office.

In other action, commissioners:

voted to pay the Pleasantview Cemetery \$350, the amount budgeted for this fiscal year. Troy Franzen requested a higher payment to better cover the costs of the cemetery's upkeep but commissioners agreed more money would have to be considered during the next budget. Gothenburg commissioner Dean Kugler said several cemeteries in the county receive tax appropriations but Pleasantview near Gothenburg does not.

approved Midwest Nebraska Drug Court's use of the county purchase card during training sessions in Washington.

listened to a presentation by Jessica Whalen of Grand Island, a community liaison for Congressman Adrian Smith. She gave an update on current congressional affairs and offered to share Dawson County's concerns with Smith.

changed the date of the next regularly scheduled meeting from June 15 to June 22 to accommodate commissioners' schedules.

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