

Village of South Glens Falls
46 Saratoga Avenue, South Glens Falls, NY12803
December 11, 2024
Special Health Insurance Meeting @ 7:00 PM

Village Board Meeting

MAYOR NICHOLAS BODKIN PRESIDING

Minutes

Attendance:

Mayor Bodkin	Attorney Bill Nikas
Trustee Gutheil	CR
Trustee Girard	Nick
Trustee Orlow	Me
Nick	Nick
Ashley Underwood, NBT Bank Insurance Agency	

The Mayor opened the meeting at 7:13 PM.

Motion 121124-1 to authorize the renewal of the CDPHP 421 Bronze Plan for the 2025 calendar year and broker of record letter to be signed: Trustee Orlow motioned, Mayor Bodkin seconded. All in favor, motion passed.

Discussion:

- Ashley from NBT Bank Insurance Agency discussed the Health care renewal plans and HRA utilization. The Village should have started to discuss this process in October. It's really too late to review any options for this upcoming year. Ashley suggests keeping the plans that are currently in place for employees now.
- Ashley stated that the Highmark plan currently in place will not meet the union contract's requirements. They will be going to a 50% co-insurance on 3rd tier RX.
- Ashley stated that there was no enrollment on the 2024 MVP plan. If there is no enrollment in 2025, they will terminate the contract due to inactivity.
- Ashley stated that, because we are on a very tight schedule, she will need to complete the renewal paperwork, broker of record letter, and the HRA authorization by the end of the day tomorrow. Ashley spoke with CDPHP on the debit card and insurance card distribution. CDPHP stated that the employees should receive them the first week in January.



- Trustee Gutheil asked how is the Village able to make the changes to the plan if the renewal already happened. Ashley stated the only way to do that is to renew now with what you have and ask CDPHP to make your end date May 31st and make you a new start of June 1st of the fiscal year. The only downside that and not strongly suggested is the deductible will reset causing a high cost for the Village.
- Trustee Girard stated that with a smaller municipality, the premiums keep going up every year and have become not feasible for the Village to pay anymore. The Village needs more options to consider while the contracts are being negotiated. Ashley stated that, with the timing, this is not something that can be done at the moment. Ashley suggested that the Village needs to look at how much the HRA is costing the Village and make a better financial decision. Ashley stated that is going to take time to look over the HRA and get the information to determine the best options. Trustee Girrard stated that the Village has all the information and is confused about what else is needed. Ashley stated currently the HRA showing that it is severely inflated and that it shows that every person is critically ill in the Village. Ashley believes this is not the case.
- Trustee Girard requested that Ashley, when she gets all the information on the HRA and analyzes it, come back to talk to the Board about her findings. Ashley had no problem with doing so. Trustee Girard stated that he doesn't want to think people are abusing the HRA Deductible card but it indicates that there is a high usage which means something is wrong.
- Mayor Bodkin stated that he had requested the audit information from the previous broker. Once the information is received and reviewed, then Ashley's team will use that information to educate the employees on how to use the debit cards. Ashley stated, without looking deeply into the information, she guesses that employees are under the understanding that the card can be swiped for anything. The employees may swipe the card every time they go to the doctor and maybe a doctor who doesn't participate in CDPHP. Then it's coming out of the Village expense account. If the current broker is not coming in and not doing education on the debit card, then the employees may swipe every time there is a medical expense. CDPHP is a pay-to-provider and the only time to swipe the debit card is for a prescription.
- Trustee Girard asked about the retiree's medicare benefits and questioned if the Village got with another municipality and the medicare number grew then it would give more options for the retirees. As of right now, because the number of retirees under Medicare is less than 100, there are only certain options for benefits plans. Ashley stated that what Trustee Girard is asking about is looking into group medicare plans. If that is not an option at this point, then the Village should stay with the grandfathered plan in Medicare for the enrollees. This would take more time to look into to determine the best financial cost.
- TJ Chagnon stated that he was frustrated with what he was hearing throughout the meeting that it was the employees creating the utilization problem. He stated that when he goes to the doctors he doesn't pay at the doctors. When he received the explanation of benefits it showed what CDPHP pays for then what

the patients owe. That is when the card gets used. So if the utilization is high on his card then something is wrong. Trustee Gutheil stated that's not what was stated.

- Ashley and a team member will be on-site at the Clerk's Office on Tuesday 12/17/24 to go over any questions the employees may have about the plans. All the paperwork has to be submitted by the end of the day on 12/18/24 to receive the ID card and CDPHP debit card the first week in January.

Motion 121124-2- to adjourn the meeting at 8:28 PM: Trustee Orlow motioned, Trustee Girard seconded. All in favor, motion passed.

