

**Feb. 15, 2011**

Pursuant to adjournment comes now the Starke County Board of Commissioners and meet in special session at 11:00am in the Annex meeting room, Knox, Indiana, with all members present, except Jennifer Davis and the following proceedings were held to wit:

This meeting was called, between the Board of Commissioners and representatives of the health insurance provider for the county. In attendance were Miquel Salazar, Benefits Manager at 1st Source Insurance, and Michele Bachon, Senior Accounts Manager for CIGNA Insurance. Also in attendance were county councilman, Mitchell Semans, and Deputy Auditor, Dona Hoban.

Dan Bridegroom called the meeting to order and announced it was an informational meeting.

Ms. Bachon advised of the upcoming Healthy Frontiers Program that will begin on April, 1, 2011 and the Biometrics Screening Process that will take place on April 13, 2011. A total of thirty five employees will need to sign up to participate in the Biometrics Screening. She advised the employees will be able to sign up online. She advised if the employees participate in these two programs, the employee will be able to receive incentive points, that can be used to reduce the amount of the employee contribution of the health insurance premium, starting Jan. 1, 2012. She advised there are three different tiers of points that can be accumulated.

Ms. Norem advised there could be an employee contribution increase for 2012, and the incentive awarded to the employee could possibly offset the increase.

Michele advised the Commissioners will be receiving reports that state which employees participated in the programs, what activities they participated in, and the number of points they earned. She stated the reports could be completed weekly, or bi-monthly, or whatever time frame the commissioners would request. She also advised that in Mid-March they will announce the website and the access code for the employees to sign up to participate. The Biometrics Screening will consist of different screenings such as body mass index, diabetes (which will require an eight hour fasting), blood pressure check, and cholesterol test. The employee will accumulate points based on the activity, such as the Healthy Frontiers programs is worth seven points, the Biometrics Screening is six points, and signing the non-smoker affidavit is four points. A total of ninety seven points can be accumulated.

Miguel stated that even with incentives, some employees still don't participate. He also advised the commissioners were going to have to determine if the incentive is going to be a fixed dollar amount, or a percentage of the premium.

There are currently four categories of insurance coverage the employee could choose from: Employee only, employee/spouse, employee and child, and Family coverage.

Kathy Norem proposed the employee contribution for 2012 be raised to 25%, it is currently between 16 – 18%.

If the incentives were based on percentages, level one could be a 2% reduction, level two could be a 4 % reduction and level three a 6% reduction. If the incentives were a fixed dollar amount, level one could be \$ 5.00, level two could be a \$ 10.00 reduction, and level three could be a \$ 15.00 reduction.

Miquel stated instead of changing employee contributions, possibly the deductibles could increase. He also stated as far as the incentives are concerned they could possibly use the fixed dollar amounts in 2012, and the percentage incentives in 2013. But that way, for this year, there would be a definite dollar amount when the incentive program is explained to the employees.

Michele stated that the employees will have from April 1 to December 31 of this year, to participate in the incentive program, and to therefore, reduce costs in 2012. She also advised they can always change the incentives. She stated she needs six weeks notice to set up the Healthy Frontiers Program.

Kathy advised since they don't know what the renewal rate is they can't award value to the percentage incentive.

Miquel advised he will make up a worksheet for the commissioners to show the percentage incentive versus the fixed dollar amount incentive.

It was decided they would need to further discuss this topic at the commissioner's meeting on Monday night, Feb. 21.

Ms. Norem made the motion to adjourn the meeting.  
The meeting was adjourned at 1:00pm.

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Dan Bridegroom, President

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Kathy Norem, Vice President

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ABSENT

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Jennifer Davis

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Katherine Chaffins, Starke County  
Auditor & Secretary to the Commissioners