

**MINUTES OF BOARD OF COUNTY COMMISSIONERS
OF GUILFORD COUNTY
WORK SESSION**

Greensboro, North Carolina
November 7, 2024

The Board of County Commissioners met in a duly noticed Work Session at 3:30 p.m. in the Carolyn Q. Coleman Conference Room located on the first floor of the Old County Courthouse, 301 W. Market St., Greensboro, NC.

PRESENT: Chairman Melvin “Skip” Alston, presiding; Vice Chairwoman J. Carlvena Foster; Commissioners Kay Cashion, Brandon Gray-Hill, Frankie T. Jones, Jr. (via virtual communication), Alan Perdue, Pat Tillman, Carly Cooke, and Mary Beth Murphy (via virtual communication).

ABSENT: None.

ALSO PRESENT: County Manager Michael Halford; County Attorney Andrea Leslie-Fite; Clerk to Board Robin Keller; Deputy Clerk to the Board Ariane Webb, Deputy Clerk to the Board T’ebony Rosa; Jason Jones, Assistant County Manager; Victor Isler, Assistant County Manager; Erris Dunston, Assistant County Manager; members of staff, media, and the public. Virtual participation was made available to members of the public and media partners.

I. WELCOME AND CALL TO ORDER

Chairman Alston welcomed those present and called the meeting to order at 4:10 p.m.

II. NEW BUSINESS

County Manager Michael Halford took a point of personal privilege and adjusted the agenda. The initial work session discussion addressed Item B. MEDICARE ADVANTAGE PLAN FOR 2025.

B. MEDICARE ADVANTAGE PLAN FOR 2025

Human Resources Benefits Manager Mirna Simaan introduced the item and provided an overview of the Medicare insurance program. She spoke to the elimination of the coverage gap in Part D plans, resulting in an annual \$2000 out-of-pocket cost. She noted that over 1,000 retirees and dependents covered would be affected. She shared that several plan options were

reviewed to align with our plan for active employees and pre-65 retirees to bring down the premium increase. She also noted that this is not a self-funded plan.

Simaan highlighted broker and staff recommendations regarding the new plan at all contribution levels. She spoke to a comparison graph outlining the current plan with the proposed plan. She stated there is an option to maintain current Medicare Advantage coverage at an increase of \$500,000 for fiscal year 2025 and a minimum of \$1 million increase each year pending future renewals.

Commissioner Perdue questioned cost impacts to the post-65 retirees to go to a physician.

Simaan confirmed primary co-pays under the current plan as compared to the recommended plan.

Commissioner Perdue voiced concern regarding the timing of this change.

Simaan noted that in response to the Inflation Reduction Act and a 25% rate increase to continue the current plan as is. She shared that the recommended plan has lower co-pays than active employees and pre-65 retirees.

Halford noted the Inflation Reduction Act and that it will cost approximately \$1 million to maintain the current Medicare Advantage plan. He spoke to future budget concerns and limited resources.

Commissioner Perdue spoke to those on fixed incomes and to significant financial impacts with short notice.

Benefits Consultant Lynda Clyne spoke to a county presentation two weeks ago with open enrollment closing December 7th. She shared a notification timeline. She noted retirees could explore other plans in the marketplace.

Simaan spoke to a bidding process and selecting a plan with least impact and design changes. She noted in-person town halls are scheduled on November 22nd and November 26th to address concerns.

Clyne highlighted the limited funding allocation and benefits.

Commissioner Perdue questioned the timing of the change and running another rate analysis.

Simaan confirmed October.

Halford spoke to the current open enrollment period. He noted increasing all employees' rates if another carrier is selected.

Chairman Alston confirmed no Board action will take place tonight. He requested additional dialogue regarding this issue.

Commissioner Tillman voiced concern regarding the county being awarded an Age Friendly Community. He encouraged alternatives for those on fixed incomes. He noted the financial burden on retirees.

Commissioner Murphy noted the open enrollment period and having an opportunity to review plans. She voiced concerns regarding the out-of-pocket increases. She requested additional information pertaining to marketplace selections.

Commissioner Cooke noted the benefits of the Medicare Advantage plan. She requested additional information on alternative plans.

Commissioner Cashion questioned not having full control as compared to self-funded plans.

Simaan confirmed marketplace deliverables and not having leeway with making rate determinations. She noted not being able to sustain the current plan next year.

Clyne spoke to customization features with self-funded plans.

Halford shared that each plan will cost more than the one presented.

Commissioner Cashion questioned plan comparison expectations for retirees.

Clyne confirmed that a group plan would have more benefits than individual plans.

Vice Chairwoman Foster questioned plan comparisons with the demographics such as years of service and salaries. She recalled a promise to retirees to provide them with an insurance plan. She requested staff to explore other options.

Clyde confirmed other carriers but noted different formulas and plan disruptions. She shared a ten-year span of Medicare Advantage plan design that was more generous than active employees and pre-65 retirees. She noted benefit structures in peer jurisdictions.

Chairman Alston reiterated there will be no Board action on this item. He shared that retirees gave many years to the county and these co-pays will deplete their income. He questioned whether another \$1 million is comparable to these years of service.

Commissioner Jones questioned the retiree notice timeline within the open enrollment period. He further questioned the retiree's status if opting out of the plan.

Simaan confirmed that if a retiree leaves the plan, that person cannot opt back into the plan.

Commissioner Jones voiced concern regarding retiree communications with insurance coverage. He spoke to operating with integrity and how to understand the competitiveness of market conditions if looking at only one carrier.

Commissioner Perdue highlighted differences between incomes to cover deductibles.

Halford reiterated his request for Board direction regarding alternative plans.

Commissioner Jones spoke to reviewing a least-disruptive method prior to November 21st.

Vice Chairwoman Foster spoke to exploring other options in the marketplace.

Commissioner Cooke requested a comparison of plans and options but expressed concern regarding a timeline. She noted the cost and provider disruptions.

Commissioner Perdue addressed the expenses of maintaining the current plan.

Commissioner Jones noted that two (2) weeks is a tight turnaround time. He suggested immediately reviewing plan options for the next budget cycle.

Commissioner Murphy noted that changing providers is a significant burden. She spoke in favor of an impact analysis of different plans. She noted maintaining United Healthcare services.

Commissioner Cashion noted making major decisions within a short window of time. She highlighted the opt-out jeopardy of searching the marketplace.

Halford noted bringing information back to the Board for review.

Commissioner Tillman spoke in favor of the \$1 million allocation.

The Board requested staff to research and present United Healthcare network options and fiscal year 2025 budget allocations for Board review by the November 21, 2024 meeting.

Due to time constraints, Halford suggested realigning the agenda.

Clerk to the Board Robin Keller noted the materials pertaining to Item C. could be reviewed now or moved to the regular meeting. She shared that staff presentations in Item A. can be rescheduled.

C. APPROVE CONTRACT WITH SYMETRA STOP LOSS COVERAGE FOR 2025 PLAN YEAR

Simaan introduced the agenda item. She shared the renewal quote results in a 27.4% net decrease or a \$790,523 savings. She described the rate cap with UnitedHealthcare.

County Attorney Andrea Leslie-Fite advised that today's motion is to approve the proposal as the contract is not finalized.

Motion was made by Commissioner Alan Perdue, seconded by Commissioner Carly Cooke, to approve the proposal for a price only contract, in substantial form, with Symetra for stop loss coverage for the 2025 plan year in the amount of \$52.07 per member per month to be effective January 1, 2025, for a term of one (1) year. (The anticipated premium expense to the County is \$1,785,793.)

The motion passed unanimously.

A. COUNTY DEPARTMENT UPDATES – EMERGENCY SERVICES AND ANIMAL SERVICES

Halford introduced the item and provided an overview of department successes and challenges to assist with prioritization prior to strategic planning. He noted scale, scope, and service per department in alignment with policy that will affect the budget.

Halford spoke to an intention to have departmental presentations at each work session through February 2025.

Commissioner Cooke requested to discuss the cadence of future work sessions.

Commissioner Perdue voiced concern regarding the per diem policy.

Halford confirmed a resolution to the issue.

Commissioner Tillman opined the pressure around salaries and positions considering American Rescue Plan Act (ARPA) funding limitations. He spoke to resiliency and infrastructure.

Halford spoke to sustainability and one-time grants. He highlighted Board control regarding future projects. He noted no recurring revenues were built in.

III. OTHER BUSINESS

There was no other business for this agenda.

IV. ADJOURN

There being no further business the work session was adjourned with unanimous consent at 5:23 p.m.

Melvin “Skip” Alston
Chairman

Robin Keller
Clerk