

Notes of the special meeting of the Jerusalem Town Board held on August 23, 2010 at 2:30 P.M. PRESENT were: Supervisor Jones, Councilperson Parson, Town Clerk McMichael, Bookkeeper McKay, Budget Officer Muscarella.

Guests: Brian Hart and Katie Dayton of Brown & Brown Insurance.

Supervisor Jones called the meeting to order at 2:30 P.M.

Brown & Brown Consultants presented an overview of the Stewardship Report and Strategic Plan for the Town of Jerusalem outlining the current health care insurance environment.

The Town of Jerusalem carries a community rated plan as we insure less than 50 employees. If we were to ban together with other municipalities, we could move to an experience rated plan.

Mr. Hart explained that all consultants have the same plans to offer in Upstate New York:

- Blue Cross/Blue Shield
- United Health Care that is not historically cost-competitive.
- MVP that does not have a medical network as robust as Blue Cross/Blue Shield.

Their presentation included an overview of Brown & Brown Insurance, the medical marketplace, financial and benefit summaries, along with recommendations and an associated timeline to implement a different plan.

Alternate PPO Benefit Plans were presented with an explanation of plan similarities and differences. The Blue Healthy Choices EPO plan we are currently enrolled in is now closed to new groups and Excellus is steering groups out of the EPO plans by increasing the premiums. Community rates are expected to be released November 2, 2010.

As part of healthcare reform, a listing of preventive services that will be covered in full under the Patient Protection and Affordable Care Act (PPACA) was distributed. Annual and life time caps have been removed. The healthcare reform act consisting of 2,700 pages is complex and contains many provisions. The actual regulations are to be released in September.

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Sheila McMichael. Town Clerk