

**TOWN OF FORESTPORT
TOWN BOARD MEETING MINUTES
PUBLIC WORKSHOP:
HEALTH INSURANCE GUIDELINES
FORESTPORT TOWN HALL
JANUARY 30, 2013 @ 6:00 PM**

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MEMBERS PRESENT

Councilman Robert Seager
Councilwoman Nancy Kardash
Councilwoman Joanne Kwasniewski
Councilman William Karn
Supervisor William Hasenauer
Deputy Supervisor John Isley (part-time)
Town Clerk Shelley Entwistle

MEMBERS ABSENT

Deputy Supervisor John Isley

CALL TO ORDER:

The meeting was called to order at 6:00 pm by Supervisor William Hasenauer. The Pledge of Allegiance was recited.

Supervisor Hasenauer stated that the board advertised this meeting as a public hearing when in fact it is a workshop.

Councilman Robert Seager stated that the health insurance for town employees costs the town \$271,546.00 a year, which is 24.4% of the annual budget. The board needs to stay within the 2% tax cap which is becoming increasingly difficult. Each year the cost of health insurance increases and somehow the board needs to contain the cost of insurance, be fiscally responsible to the taxpayer and fair to the user (employee). Mr. Seager reviewed his proposed guidelines for town employee health insurance:

- Full time positions (30-40 scheduled hours per week) are required to pay 15% on the premium.
- Part time positions (17-29 hours per week) are required to pay 40% on the premium.
- Part time positions (0-17 hours per week) will get no health insurance, but can purchase it at full premium from the town.
- All new part time employees (less than 30 hours per week) from the date of this agreement will get no health insurance, but can purchase it at full premium from the town.
- All current retirees will be asked to pay 15% of premium and future

retirees will pay their current % at the time of retirement. This applies to employees who were hired prior to January 1, 2013. All other employees hired after January 1, 2013, document November 19, 2012 applies.

PUBLIC COMMENTS:

Assessor Tonya Brown inquired as to how Councilman Seager's proposal will affect her existing agreement with the town concerning her health benefits. Councilman Seager stated that the proposal is simply a starting point for discussion.

Councilman William Karn asked Supervisor Hasenauer to clarify the budget process regarding health insurance. Supervisor Hasenauer stated in order to stay under the 2% tax cap and still provide health insurance the budget must be tightened in other areas. He also added that the board understands employee concerns regarding possible increases in health insurance contributions.

Discussion followed regarding possible options for the town to save money, some of which include:

- Councilwoman Nancy Kardash suggested the possibility of switching healthcare providers allowing for additional options in coverage. Savings to the town could amount to \$34,000-\$50,000 per year.
- Beth Roberts of the gallery raised the possibility of higher deductibles to save the town money.
- Gerry Ritter brought up the fact that many small towns do not offer health insurance to their employees with the exception of the highway crew and a couple of key employees.
- Councilman Karn suggested the possibility of reducing health benefits offered to new employees.
- Tonya Brown asked about the possibility of surveying employees to what their medical needs are. She wondered if the insurance broker could tailor plans to these needs, therefore saving the town money.
- Councilwoman Joanne Kwasniewski raised the option of offering a salary incentive for employees opting to go on their spouse's health insurance plan.
- Councilwoman Kwasniewski suggested a higher co pay plan with the town offering a rebate towards the co pay.
- Art Gleasman of the gallery suggested the idea of a health savings account.
- Tonya Brown suggested the board look into what other towns are doing to combat the rising cost of health insurance.
- Councilman Seager stated that a co-op approach is ideal with several

municipalities working together under one provider.

Supervisor Hasenauer concluded discussion by asking for the formation of a committee to investigate and report back possible options. Tonya Brown reiterated her desire to have employees kept in the loop during this process as it directly impacts them. Councilman Robert Seager, Councilwoman Nancy Kardash and Bookkeeper to the Supervisor Dawn Campbell will comprise the committee. They will report back to the board every two months.

ADJOURNMENT:

A motion was made by Councilman Robert Seager and seconded by Councilwoman Joanne Kwasniewski to adjourn the meeting. Roll call vote:

Councilman Robert Seager-yes
Councilwoman Nancy Kardash-yes
Councilwoman Joanne Kwasniewski-yes
Councilman William Karn-yes
Supervisor William Hasenauer-yes

There being no further comments the meeting was adjourned at 6:40 pm by Supervisor Hasenauer.

Respectfully submitted,

Shelley T. Entwistle
Forestport Town Clerk