

City health plan raises 21 percent

By Tom Betz
The Goodland Star-News
 City employees will be paying more up front for their medical costs after the city commission decided to increase their co-insurance Monday night.

Charles Krall, area representative for Blue Cross and Blue Shield, told commissioners the rate increase for the coming year would be 21.5 percent with higher co-insurance, but that without increasing the co-insurance it would be about a 25 percent increase.

Krall said the current city plan is a partially self-funded program and has a \$500 deductible. There is a co-insurance part where the individual pays 20 percent of the next \$200 up to a maximum out of pocket expense of \$700 for an individual. For a family the deductible is \$500 for each one covered, up to a maximum of \$1,500, and the maximum out of pocket is the \$700 per person or \$2,100 for a family of three or more. However, he said Blue Cross and Blue Shield wants to reduce the number of plans they offer, and recommended the city raise the co-insurance part to \$1,000 and the out of pocket for an individual to \$1,500 and up to \$4,500 for a family of three or more. The \$500 deductible would remain the same.

Krall said the new co-insurance is the lowest that the company is going to provide, and that every plan that is below that level will be raised this year.

He said the office visit co-pay will stay the same at \$10 per visit, and the first \$300 for x-rays and lab work will be fully covered, and then goes into the deductible and co-insurance. The prescription program will remain the same with the person paying the first \$50, then the rest is paid at 50 percent, and the family is \$100 and then 50 percent.

City delays decision

TRASH, from Page 1

trash issue and felt the city should take over the transfer station. "I think this would make money for the city," Billinger said. Commissioner Chuck Lutters said he thought the idea was for the city to get out of the trash business. "I don't think we'll ever get out of it," Billinger said. "The simple solution is we take it over and haul it all to Garden City. There is up to \$150,000 profit in this if the fig-

County hears update on Good Samaritan Center

The Sherman County Good Samaritan Center has new wood floors and carpets Philip Samuelson told the commissioner Tuesday. Samuelson said the new wood floors and carpets have been installed and the residents are saying they like new look. He said the kitchen floor will have new tile installed at the end of this month. Samuelson said there are 54 residents which is down a bit, but he said some of it is because the assisted living has taken some of the burden. He said it is not a problem unless the low numbers continue and then that may cause some adjustments. Staffing has been higher Samuelson said, and he has had good response from the families and believes the staff morale is better. He said Neal Starr is the new maintenance man.

The average increase for the year is 25 percent, he said, but several cities had increases of up to 45 percent.

Krall said the city is expected to have an increase of \$30,000 in claims for the year, and there is a \$20,000 increase in the fixed costs. He said the amount for claims will be added to the city's reserve and only paid if there are that many claims.

"If there are not that level of increased claims for the year, the city will be ahead by that in the reserve," Krall said. "The city is expected to pay \$322,479 in claims for this year, but without the change in co-insurance, it would have been \$338,000."

The city pays the first \$15,000 of each claim, Krall said, and the increase in fixed costs reflects the number of claims statewide that were higher than \$15,000.

The new monthly premium for an individual will be \$411.51 per month (\$4,938.12 for the year) and \$896.30 for family coverage (\$10,755.60 for the year). There are 13 individuals covered under the plan and 51 families. The city pays 100 percent of all employees insurance premiums whether married or not.

The commission approved the insurance renewal.

Krall said that beyond the new rates, he wanted the city to know they had to comply with the Health Insurance Portability and Accountability Act, a federal law which requires medical information to be kept confidential. He said the city is in compliance, but that Blue Cross and Blue Shield had to spend \$15 million to bring all their records in line with the new rules.

He said the regulations set out penalties of \$25,000 and more if information is revealed improperly.

ures are right."

"We need a workshop on solid waste," said Commissioner Dean Blume. "But we need to wait until we see the Colorado proposal."

The commissioners decided to put the county proposal on hold until after the expected presentation from U.S. Waste Industries on Fe. 18, and then to have a workshop to discuss all the options and decide on a course of action.

"This has gone on long enough," Blume said.

He gave the commissioners three names of people who are willing to serve on the advisory board, and Commissioner Kevin Rasure said he would contact the people.

In other business the commissioners:

- Approved raises for Irma Benevides and Jason Showalter in the sheriff's department. The raise of about 5 percent brings Benevides to \$10.50 per hour and Showalter to \$10.10 per hour.

- Signed a utility agreement with Midwest Energy to provide power for the new bridge project.

The commissioners will meet at 8 a.m. on Tuesday.

On the agenda the commissioners will discuss the juvenile detention contract with Trego County, discuss the Vernon Isaac road issue, and sign more utility agreements on the bridge project.

Stretching to warm up, get in shape



Marilyn Imel, instructor of a yoga class offered at the Goodland Activities Center, showed her class proper form. In the background, Ginny Schields looked to Imel for directions. The class meets for an hour on Tuesdays and Thursdays. Members were

quick to say it was much warmer exercising indoors on cold days like today. Other class members not pictured are Anna Lu and Beth Rutz.

Photo by Michelle L. Hawkins/The Goodland Star-News

County approves board expansion

By Tom Betz
The Goodland Star-News

There will be four new banking positions added to the Sherman County Economic Development Council with the agreement of the Sherman County commissioners Tuesday.

Dave Daniels, council chairman, and board members Royal Reid, John Garcia and Patty Eckhardt.

Garcia said they were asking the commissioners to expand the council to allow a representative from each of the four banks to be appointed, and that the council had approved the expansion on a majority vote. He said the council felt having the bankers on the council would aid in the economic development efforts and speed up the efficiency of action because the bankers are already serving on the finance committee.

"We feel this will eliminate some duplication of effort and that the bankers have been very helpful and will provide additional contacts because many people thinking about opening a business in Goodland may contact the banks first," Garcia said. "In fact we know that this has already happened and the people have been referred to the economic development office."

Commissioner Mitch Tiede said he was not sure this expansion was a good idea because it seemed to be a conflict of interest and that he could see problems from adding four banking positions. He suggested that there might be resentment from other segments of the business community who are not directly represented on the council.

"What happens if we have another bank come to town," he asked,

County health costs up 17 percent

By Tom Betz
Goodland Star-News

The Sherman County health insurance will increase by 16.7 percent this year the commissioners were told Tuesday, but that is one of the smallest increases in the area.

Charles Krall, area representative for Blue Cross and Blue Shield, told the commissioners the cost of the health insurance would increase 16.7 percent over last year, and that 10.5 percent of the increase was in the fixed costs because of the number of statewide claims over \$15,000.

"Your increase is at trend level," Krall said.

The county plan has 15 singles and 52 families this year. Last year it was 14 singles and 53 families.

Krall said the county plan has

"do we add them to the council?"

Reid said the council values the bankers input and said they have been extremely helpful to the council.

He said the conflict of interest question is not true because the four banks have worked together to bring business to the community.

Larry McCants, president of First National Bank, was present and told the commissioners that he has been serving on the finance committee, and that his service on several statewide economic development committees could be helpful to the council.

no deductible and a 50 percent shared pay for the first \$1,500 for a single and \$3,000 for a family then it goes to 100 percent.

The county is a partial self-funded plan with a stop loss level of \$15,000. That means the county self-funds claims under \$15,000, and anything above that is paid by Blue Cross and Blue Shield.

He said the county use of the health insurance was up 15.4 percent during the year, the dental usage was up 6.9 percent and the prescription drug usage was up 39 percent.

The county pays 100 percent of the monthly premium for the employee whether married or not, and the monthly premium for a single is \$364.14 (\$4,369.68 for a year), and \$806.95 for a family (\$9,683.40 for a year).

The county prescription plan has

the employee pay \$10 for generic drugs and \$20 for name brand.

The total expected claims for the county in the next year is \$327,990.

The commissioners approved the insurance renewal.

Krall said he was pleased to say the county was in compliance with the Health Portability and Accountability Act which requires medical information to be held in confidence.

He said County Clerk Janet Rumpel is the local plan administrator, and she has the medical files under lock and key. He said it cost Blue Cross and Blue Shield \$15 million to get its company in compliance, and that there are penalties of up to \$150,000 and five years in jail if the medical information is released in violation of the law.

wide economic development group, and that he had recently attended an economic development forum sponsored by the Kansas Bankers.

The commissioners suggested they would review the final language of a new resolution at the meeting on the 18th which would allow the council members to consult with the county attorney and to have the council approve the final version.

The council is expected to meet at 5:15 p.m. on Monday, Feb. 17 in the basement at Western State Bank.

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