

# Major changes to health insurance for city workers

**By Tom Betz**  
*The Goodland Star-News*  
 Prescriptions and office visits will increase for city employees this year, and the health insurance program will change from self-funded to a fully funded plan city commissioners were told last Monday. Charlie Krull, area representative for Blue Cross and Blue Shield, was at the meeting to explain the change to the city and answer their questions. "We do have changes," Krull said. "We have decided to consolidate the options for our groups. "When we were looking at a merger with a national company we found one of the major differences was that we offered 2,500 different options and Anthem offered 10.

"Our company is consolidating the differences, and your group is caught up in that process." Krull said Blue Cross and Blue Shield decided not to do self-funded or partially funded groups with under 100 members. He said part of the change is that the larger groups with 100 and over have a stop loss from \$35,000 to \$100,000 depending on the number in the group. "We have decided to change that for your group because we kept all of the stop loss in our hands," Krull said. "That is claims over \$15,000 for your group. "You have had lower losses through the years. There were \$879,000 claims this year in six

claims, about \$400,000 of that was allowed after discounts. "There are less than 70 groups with under 100 members, and many have switched back to full insurance programs. "If we raised your stop loss up to the level of those over 100 it would be hard to be successful." Krull said the city will no longer have to keep a reserve fund to pay the claims on a monthly basis. He said the annual premium for the city will be \$565,764. The past year the estimated total with claims was \$575,755, but the claims came in about \$10,000 less than expected. Mayor Rick Billinger asked how many city employees are covered. Krull said there are about 60 covered. He said that works out to about \$813 a month per employee. Billinger said that was about what he estimated.

Krull said that is a composite rate that includes the dental, medical plus prescription coverage. The commissioners voted unanimously to renew the insurance policy. City Clerk Mary Volk said the city has about \$800,000 that has been built up in the self-funded reserve, and will ask the auditor how any extra money can be used. She said the money can be used to cover the annual premium. Krull said he did not feel the change in the insurance program will be big for the employees, but there are some changes in the deductibles, office visits and prescription drug plan. He said the main change is that the office co-pay will change from the \$10 per visit now to \$25 and be limited to five office visits per single person and 15 for a family.

He said after the five visits the cost will be under the 80-20 plan where the person pays 20 percent of the office visit cost. The deductible for the plan stays at \$500, and a maximum of \$1,500 per person and that is times three (\$1,500 and \$4,500) for a family. He said the co-insurance remains the same 80-20 after the costs reach the \$500 deductible. He said the biggest difference is under accidental injury. Under the new plan they are subject to the office visit deductible and if a person uses the emergency room they would pay an additional \$50. He said this is to encourage people who can to avoid using the emergency room and go to their regular doctor. The prescription drug coverage is the same type of program as the city has, but the deductible is \$100

rather than \$50, and then the drugs are reimbursed at 50 percent. He said the deductible is times three for a family on this plan. The dental plan is the same as in the past, but the limit for services has been raised from \$1,000 to \$1,500. He said the primary dental services will be covered at 80 percent. Krull said the city will have a guaranteed amount for the premium, and that if at the end of the year the costs are less than expected the money will go into a group reserve. He said the premium includes a planned reserve, but if the city has a really low usage and the reserve climbs to over 22 percent there would be a refund check for the difference. Krull said that has happened for other groups in the past, and said that Colby got a nice refund check a couple of years ago.

## City adds to restrictions

**GUNS, from Page 1**

city administration building and the library, but did not cover other city buildings or parks. City buildings listed in the ordinance include the fire department, waste water treatment plant, public works shop, power plant and airport. The High Plains Museum would be covered, and the public transportation van are included. The city parks, playgrounds, Steever Water Park and Centennial and Memorial ball parks were listed in the ordinance.

Hill said any other city owned building within the city limits would be covered, and that would include the Carnegie Arts Center and the city owned Wolak Building where Adronics Elrob Manufacturing has an assembly plant. He said the model ordinance came from the League of Kansas Municipalities, and that Mason had felt the city should include the specific places to be added. Kimberly Winn, director of policy and communications for the league said it was their position that cities can bar concealed guns where the city employs workers and on property they own.

## Project could keep teens active on weekends

A principal's project to keep teens out of trouble is moving forward, with the group of teen leaders formed and some activities suggested. Goodland High School Principal Harvey Swager told the Community Partners for Prevention and Education in October he was trying to enlist youth leaders to find out what activities students would be interested in and get support from adults to provide fun for the students on weekends.

High School Counselor Nancy Farris presented a list of proposed activities to the partners at their meeting Thursday at Gambino's. Eight students, a boy and a girl from each grade, came up with ideas, Farris said; they would like to have music to listen to at events and young couples to be sponsors. The events that interest them are a scavenger hunt with a pizza party, a card party, barbecue with night golf, paint wars with balloons, laser tag, a fun center, Casino Night, bon

fire, lock-in, outside movies, a roller skating rink, X-Box tournaments and board games, Dance Revolution, dodge ball, volleyball, mud volleyball, water volleyball, barn dance and a haunted house. Swager said they started with eight students, but each is supposed to bring two more to the next meeting. They need to choose an activity to start with, he said, and then they can go to the prevention group and ask for the help to make it happen. They're still trying to figure out

where the events can be held, Swager said, how much it will cost and how they can do it. Events won't be every weekend, he said, maybe once a month or every two months. The students want outdoor movies, he said; they would really enjoy a drive-in. The arts council should be commended on their outside movies, Swager said; the kids really enjoy them. But the movies have been geared toward families, he said, and the students would like something geared toward teenagers.

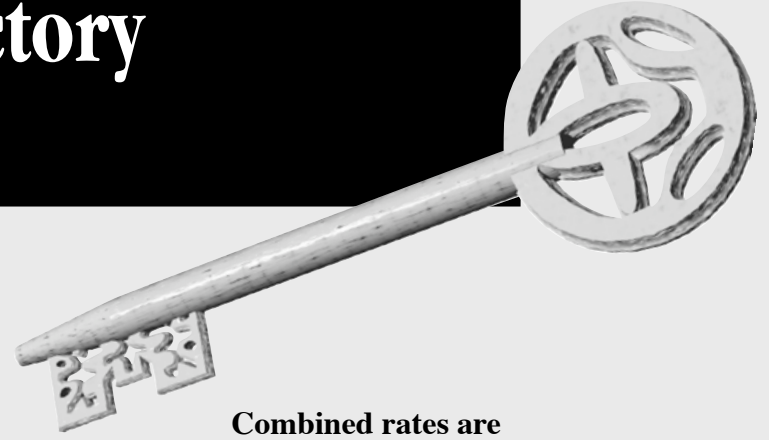
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