

**COMMITTEE MEETING  
LAKE PLEASANT, NY  
THURSDAY NOVEMBER 7, 2013**

**INTERNAL MANAGEMENT  
COMMITTEE  
9:30 PM**

Present: Bob Edwards, Neil McGovern and Clark Seaman

Also present: Bill Farber, Brian Wells, Brian Towers, Rick Wilt, Kim Byrne, Tish and Mark from Burnham Financial

Mark from Burnham Financial reviewed the handouts.

Mark reported the MVP rates that they have on the handouts are not guaranteed but they feel that they are not going to be any higher, if anything they may be less.

MVP HMO - is increasing 3.1% for 2014 and that has ninety-one subscribers. There is also an alternative; if the co-pay were increased the County could see a 1% decrease.

MVP POS – Hamilton County has only three subscribers on this but it is going up 15%.

MVP Medicare Gold – Will have a 13% increase with sixty-one subscribers. This also has an alternative; if they want to adjust the co-pays for a decrease in the premium.

Hartford Retiree - This has increased slightly with only three subscribers.

The total for 2014 will be a 4.7% increase with no changes.

Mark reported that they requested a proposal from Excellus and they would quote the County as experienced rated. With a comparable plan to MVP, Excellus would be 27% higher for 2014.

Brian Towers asked why MVP HMO is about 3.1% higher but the MVP Gold is at 13%.

Mark stated the Gold Plan has a lot to do with federal subsidy; so basically the government is giving MVP money to run the Medicare Program. His understanding is that the subsidy from the federal government wasn't as big as anticipated.

Mark reported that the voluntary dental will be increasing 12% at no cost to the County. The good news is the employees are using the plan quite a bit.

One of the new things under the HMO Plan is out of pocket maximum, it is part of the Health Care Reform. It is listed in the handout.

Review and discussion of the handouts continued.

As there was no further business the meeting ended.