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Fair could lower costs
Warren County looks for ways to lower premiums
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Warren County is considering instituting a health **fair** as part of a plan to **lower** rapidly increasing insurance premiums. During the past week, representatives from Occupational Health Solution met with employees about the **fair** and what type of benefit it **could** provide.

Blue Cross Blue Shield recommended a 60 percent increase in the county's premiums the last time because county employees' claims were higher than the paid premiums, said Jody Bryant of Occupation Health Solutions.

"We eventually got the increase down to 25 percent,"; Bryant said.

The rising **costs** of insuring county employees has forced Warren County to look for ways to slow or stop the increases, said County Treasurer Jerry Pearson, a member of the county's insurance committee.

The company has been working with the committee to determine ways to reduce the number of claims, Bryant said.

The wellness **fair** would include employees going through several medical exams and having blood drawn, he said.

Employees' blood pressure, body fat, cholesterol and other levels would be checked.

Employees would receive a personal wellness profile based on the results, Bryant said. Warren County would receive an aggregate result based on all county employees, but no individual results.

"The tests are completely confidential,"; he said. "County employees can choose if they want to have the results sent to their doctor.";

The tests **could** alert an employee to a health issue before it results in catastrophic claims, Bryant said.

Overall, having a yearly health **fair** would save the county and its employees money and help improve their health, he said.

Studies show that groups receive \$4 to \$5 back in premium savings for every \$1 they spend on these types of efforts, Bryant said.

"It gives us leverage as brokers to keep premiums down,"; he said.

The county needs assurance that this effort would actually slow or stop the rate increases, Pearson said. There have been no assurances that would happen.

"We're really early in the process,"; he said. "I'm very cautious - maybe I'm too cautious.";

Warren County provides a maximum of \$300 a month for health insurance for each employee, Pearson said. The county has three plans, ranging in **cost** from \$425.70 a month for the most expensive to \$255 a month for the cheapest.

"There's only so much money the county can contribute,"; he said. "The county cannot continue to increase its contribution.";

If prices continue to increase, it will impact employee **costs**, Pearson said.

The testing would generate a **cost** that would either have to be paid by fiscal court or employees, said Jailer Jackie Strode, who is part of the insurance committee.

It would **cost** \$25,000 to have screening tests for all employees, he said.

"My recommendation is for the county to pay the \$25,000 the first year,"; Strode said.

The goal is to have a 15 percent renewal rate increase next year, instead of 60 percent, he said.

"We're trying to do something to make us look good to insurance companies,"; Strode said.

The program and tests also will encourage employees to live a healthier lifestyle, he said.

Warren County Sheriff's Department Chief Deputy Roger Osborne said he hoped the health **fair** and related efforts would lead to free or discounted access to fitness equipment for county employees.

Thus far, that is not part of the plan with the health **fair**, he said.

But it would be a way for the county to improve employee health, Osborne said.

The meetings were a way to determine how many employees would participate, Bryant said.

If things do not change, eventually the current health insurance will become too costly and the county will have to change to **lower**-benefit plans with high deductibles, he said.

All employees were asked to attend one of the meetings to gauge employee interest in a health **fair**, Pearson said.

It makes no sense for Warren County to create a health **fair** unless a large percentage of employees will participate, he said.

The goal is to develop something that will reduce **costs** and make things easier for both employees and the county, Pearson said.

"I don't know what the solution is,"; he said.

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