

**Town of Freedom
Selectmen's Meeting
Monday, October 28, 2024**

Present: Selectmen Chairman Les Babb, Alan Fall, Gary Williams and Stacy Bolduc, Admin. Assistant, who recorded the minutes. This meeting was held at the Town Office.
Chairman Babb called the meeting to order at 6:30 p.m.

Also present: Alan Libby, Rob Cunio, Scott Brooks

Public: Rich & Jen Ulrich, Steve Genest, Megan Broadrick

Review of Mail, Sign Manifests, Approval of Minutes

The accounts payable and payroll manifests and the red folder containing correspondence were reviewed.

Alan made a motion to approve the minutes and non-public minutes of 10/21/24 & 10/23/24, motion seconded by Gary; Motion passed unanimously.

The following motions were made for the trustee of the trust funds:

Department Head Updates

Transfer Station- Alan reported everything is going good and the container have been ordered and estimated arrival date is November 14th. Rickers will look at one of the containers to see what it might be worth to them. The backhoe has a blow hose and Alan is working with Scott to get it fixed.

Highway- Scott reported that 900 ft. of Huckins Rd. is graveled. All the drainage is in except for 50 ft. of culvert. The reclaiming will be done tomorrow. Once the ditch line and shaping are done the paving will be done in two weeks.

Police- No one was present

Old Business: See Attachment for Health Ins. Quotes

Review Insurance Quotes: Megan Broadrick and Steve Genest presented the insurance comparison to the Board.

With the aid of a handout Megan presented the insurance comparison. Recap:

Work started in June meeting with health insurance providers to shop rates and service.

Health Trust is the currant health insurance provider for the Town. Meetings were held with School Care and New Hampshire Inter Local Trust to compare Health Trust for heath care services and rates. Disruption analysis was provided and there was no major difference. Health Trust came in with an 8.8% percent increase. The committee did not recommend School Care because their rates are high, and they renew in July. Freedom renews on a calendar year so we would have to renew again in July. The following are options available:

1. **Keeping the status quo-** the same plan and same network will cost an additional \$15,000 a year. Because we had an employee go from a family plan to individual plus one it dropped the total 3%. The over all increase to keep the same plan we currently have is 8.8%
2. **Second option-** if the town stays with Health Trust has slightly higher co-pays and higher deductibles. No

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network changes. This type of plan is more beneficial for lower users of healthcare. The committee recommends if this plan is considered, the town would fund 50% of the deductible using a health care reimbursement account (HRA) that would be funded by the town. The money would then be put into individual accounts for employees. This would help employees offset deductibles and co-pays. This option would be a \$52,000 decrease to the town. To fund the HRA accounts currently it would cost \$34,500.00. When netted out the cost reduction is now \$18,000. Megan explained this plan is the plan of the future, so employees are vested in their health choices. Pg. 4 illustrates the deductibles and funding the HRA's and the deductible exposure increases from the current plan. The HRA does not work like a Health Savings Account. The HRA rolls over any money not used and stays with the town if the employee leaves. This design is very different from what employees have today but is very prevalent in the marketplace. The HRA would be funded in January (budgets are not approved until March). What is covered under deductibles was discussed.

- 3. Third Option-** is making a complete change moving to New Hampshire Inter Local Trust (NHIT). Similar plan design would be a 1.86% increase over where we are today with Heath Trust. This Plan has the ability for employees to earn money by participating in some wellness programs.

Discussion ensued around HRA's. Les asked if they can be funded more than 50%. Megan explained they cannot be funded more than 50% and only the employer can fund them. After discussion around scenarios and timelines it was decided that the board will meet with the employees tomorrow at 11:00 am to give them the committee results. Megan and Steve will be present to answer their questions. Stacy will let Chief Mullen know and Alan Libby will let Charlene tomorrow.

Accounting Software Quotes- Linda Mailhot and Stacy presented the software quote findings. The current software that the town has will be discontinued because it was bought out by Gworks. Three quotes were obtained. Gworks, MTS Municipal Resources and BS&A. All three have an upfront cost and an annual fee. The functionality is very similar in all but one. MTS their finance module does not allow you to create a budget with their finance module. You would have to import it as an excel spreadsheet. You could buy additional modules to achieve budget. The math over five years and ten years showed BS&A being the better buy.

Stacy explained that both the Gworks and BS&A would cut down on the duplicative work and the human error. BS&A puts on their website who uses them for full disclosure. North Conway and Conway are on their client list. BS&A provides in person training. The one-time fee they quoted can be adjusted. The labor-intensive part will be the conversion. Two years of history will be transferred. BS&A uses Micro-Soft Azure for a server with two locations in the US. BS&A has been in operation for thirty-seven years and has only lost four clients and they are owned by a private equity company.

The payment schedule was reviewed. BS&A has room for growth for the future if the town wants to take credit cards for building permits. Separation of duties are still intact.

Les made a motion for Stacy to sign the agreement for BS&A, Alan seconded the motion; Motion passed unanimously.

Alan made a motion to request from the Trustee of the Trust Funds out of the Municipal Land and Building CRF the total \$2,000 to pay North Country Architect; Les seconded the motion; Motion passed 3-0-0.

Alan made a motion to request from the Municipal Land and Building CRF \$500.00 for reimbursement for Annette Dey for structural Engineering assessment at the masonic lodge, Les seconded the motion; motion passed unanimously.

Scrub Oak Scramblers requested use of snowmobile trails for Shawtown Rd, Old Towne Rd, and Young's Hill for
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6/10th of a mile.

Les made a motion to approve the Scrub Oak Scramblers request, and have Gray Williams sign the request, Alan seconded the motion; Motion passed unanimously.

Public Comment

Vinney Vaccaro came before the board to request permission to hold the annual race for Trittech Events on May 31st. The board wants to talk to Jamie about the event before approving the race. This will be on the board's agenda for Monday November 4th. The Board will talk to Chief Mullen tomorrow at the insurance meeting. Vinney will try to make the Wednesday 10/29 to discuss with Jamie.

The 2025 Proposed Budget Review Appointments were approved.

Tax Rate Setting- After reviewing the revenues Les said there was \$200,000 that is not being realized in the revenues. Stacy has the preliminary tax rate from DRA. The preliminary rate is \$7.29 the board decided to take \$135,000 from the fund balance to reduce the rate to \$7.18. Fund Balance will go to 1,585,034 for 16.97 %. This is \$95,000 more than we had last year.

Alan Libby came before the board to discuss his concern for taking hypodermic needles at the transfer station. Stacy thought that it was mandated by DES that the transfer station had to take the needles. Alan Libby said there is 2025 legislation coming that might address the issues, but it has not been written yet. The solution when this came up last year was to follow the DES direction of putting the needles in a plastic jug and tape the cap shut. The conversation was concluded with Stacy will check with the fire station to see if they have a dispensary.

Alan L. questioned what the contract with Cintas was regarding filling the first aid box and the eyewash station. The bill is very expensive for a month. Stacy explained that Lindsay has been trying to get the eyewash station picked up for a year and as far as the first aid box that was put in place when the State did their inspection as add on to Cintas.

Alan provided the board with a monthly revenue report and tonnage report.

Alan Libby reported that Eric Seamans would like to put a game camera out on 50 Eaton Rd. Landowners need to give permission now, so he is asking permission. Let's put the request in writing and send it to the board.

Non-Public-

Les made a motion to enter into nonpublic at 9:00 pm, under RSA 91-A:3, II (B) Hiring motion seconded by Alan Fall; Roll call vote:

Les-yes

Alan Fall-yes

Gary -yes.

Les made the motion to reconvene the public session, motion seconded by Alan; Motion carried.

The Board reconvened the public session at 9:10 pm

Shall the minutes be publicly disclosed: NO

If no the following motion is required:

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Motion made by Alan Seconded by

 Pending litigation

 x **Affect adversely the reputation of any person other than a member of the board or**

 Render the proposed action ineffective

 Pertain to terrorism.

Consent Agenda:

Payroll Manifest – week ending – 10/23/2024

Approved

Accounts Payable Manifest – week ending 10/25/24

Approved

Meeting Minutes 10/21& 10/23

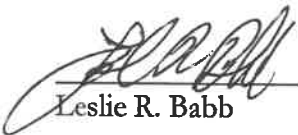
Approved

Correspondence:

Being no further input, Babb made a motion to adjourn. Fall seconded. All in favor, the motion passed.
Adjourned at 9:10 pm.

Respectfully submitted,
Stacy Bolduc, Town Administrator

Approved by the Board of Selectmen on 11/4/24 _____ :



Leslie R. Babb



Alan G. Fall



Gary R. Williams

Town of Freedom – 2024 Health Insurance Review

Overview

- Thorough review conducted from June – October of alternate options for health coverage for 2025 - with incumbent Health Trust, Schoolcare and New Hampshire Interlocal Trust (NHIT)
- All three health plans attended meetings in-person where they presented two options for their health plan and answered questions. Each provided a price quote to provide health coverage for town employees and their dependents in 2025
- Disruption analysis was completed for Schoolcare and NHIT - with significant overlap of top providers, indicating little to no disruption if change were to be made
- Health Trust renewal for 2025 health care coverage came in lower than projected, at 8.8%
- Change in enrollment, with one shift from 'Family' to 'Individual+1', drives ~3% overall decrease
- Feedback from employees indicate desire to retain similar plan design (copays + \$1k deductible), and avoid a higher deductible or Health Savings Account plan design (requiring significantly high deductibles and no first \$ coverage)
- All health plan options offer opportunities for participants to earn wellness credits and ultimately reduce out-of-pocket expenses. Additional support is needed to ensure employees and covered family members are well versed in how to take advantage of these options
- Schoolcare is not being recommended as they are not considered a viable option for 2 reasons:
 - 1) renewal is July 1, resulting in year 1 deductible and out of pocket maximums resetting at mid-year
 - 2) due to rates not only being higher than Health Trust and NHIT, but rates will also increase again in July

Options to Consider

1) Remain with Health Trust with CURRENT PLAN DESIGN

- No transition required
- Health Trust reported improved financial claim reserve position in their October annual meeting
- Financial Impact: **Approx \$15,000 annual increase** (8.8% increase), with effective 5.5% after reflecting population change in coverage tiers
- WHY YOU MAY CONSIDER THIS OPTION: If little to no change is desired, and the budget can afford a \$15,000 annual increase, this is a good option

2) Remain with Health Trust with NEW 'ABSOS 25/50/3k ded' Plan Design

- No network transition required
- New plan design for employees, higher cost-sharing when using services, partially offset by Town of Freedom-funded HRA
- Beneficial for low-utilizers of services; with HRA account that can be used for out-of-pocket healthcare expenses. Would require higher out-of-pocket costs for in-patient hospitalizations
- HRA accounts roll-over from year to year (no annual expiration); Employee education on how to manage this type of plan design would be required
- Financial Impact: Approx \$52,000 reduction in annual premium, offset by upfront funding \$34,500 of HRA contributions to employee accounts (50% of deductible) – **Approx net reduction of \$18,000** (19% decrease)
- WHY YOU MAY CONSIDER THIS OPTION: If some change is acceptable, including nominal increase in copays and higher deductible for hospitalization, and desire to lower overall costs and reset baseline for future year increases, this is a good option

3) Move to New Hampshire Interlocal Trust

- Transition required for employees and Town staff to new network, administrative processes
- Very similar plan design to current
- While disruption analysis of 'top providers' showed no disruption, it is possible that some current providers are not in the Harvard Pilgrim network
- Financial impact: **Approx \$5,000 annual increase** (1.68% increase)
- WHY YOU MAY CONSIDER THIS OPTION: If the following are acceptable: 1) change to health plan network (without many changes to coverage levels for employees), 2) some initial administrative work for Town Staff for new plan setup, and 3) there is a desire for a low budget increase, then this is a good option

Health Insurance Review – Plan Design Options

	Health Trust		SchoolCare		NHIT	
	Current plan. ABSOS 20/40	ABSOS 25/50/3K ded	Yellow with Choice Fund	Yellow NQ Choice Fund	HMO OA Super \$20	HMO OA Super \$20/\$40/\$1,000
Work	Anthem BCBS & CVS Caremark Rx	Anthem BCBS & CVS Caremark Rx	Cigna PPO National network & Express Scripts	Cigna PPO National network & Express Scripts	Harvard Pilgrim HMO network	Harvard Pilgrim HMO network
Type of Plan	HMO w/ Deductible	HMO w/ Deductible	PPO	PPO	HMO with copays only	HMO with deductible & copays
Deductible (Ind / n)	\$1,000 / \$3,000	\$3,000 / \$9,000	\$1,250/\$2,500	\$1,250/\$2,500	None	\$1,000 / \$3,000
Coins %	DME only (20%)	DME only (20%)	20%	20%	DME only (20%)	DME only (20%)
Out of Pocket (Ind/Fam)	\$5,000 / \$10,000	\$5,000 / \$10,000	\$1,000/\$2,000 (if complete annual Health Assessment & TOF funds Choice Fund)	\$2,000/\$4,000	\$5,000/\$10,000	\$5,000/\$10,000
Hospital inpatient Pay	Deductible	Deductible	Ded+Coins	Ded+Coins	Covered in Full	Deductible, then covered in Full
Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0
PO Office Visit	\$20	\$25	Ded+Coins	Ded+Coins	\$20 copay	\$20 copay
Specialist Visit	\$40	\$50	Ded+Coins	Ded+Coins	\$20 copay	\$40 copay
Emergency Room	\$100	\$150	Ded+Coins	Ded+Coins	\$50 copay (waive if admitted)	\$150 copay (waive if admitted)
Skilled Care	\$50	\$75	Ded+Coins	Ded+Coins	\$20 copay (\$25 if hospital based facility)	\$30 copay (\$75 if hospital based facility)
Chiropractic	\$20 unlimited	\$25 unlimited	Ded+Coins ; 20 days max	Ded+Coins ; 20 days max	\$20 copay, unlimited	\$20 copay, unlimited
Therapy - Physical, Speech, Occupational	\$20 limit of 60	\$25 limit of 60	Ded+Coins ; 60 days max	Ded+Coins ; 60 days max	\$20 copay, unlimited	\$40 copay, unlimited
Prescription	\$0 @ SOS, otherwise Ded	\$0 @ SOS, otherwise Ded	Ded+Coins	Ded+Coins	Covered in Full	Covered in Full
Day	\$0 @ SOS, otherwise Ded	\$0 @ SOS, otherwise Ded	Ded+Coins	Ded+Coins	Covered in Full	Covered in Full
Prevention & Vaccination	Deductible	Deductible	Ded+Coins	Ded+Coins	Covered in Full	Covered in Full
Maternal Mental Health & Substance Abuse	Deductible	Deductible	Ded+Coins	Ded+Coins	Covered in Full	Covered in Full
Copays: Mail/Mail	3-tier pricing: 34 day @ Retail \$10/\$20/\$45 90 day @ CVS \$10/\$20/\$45 90 day @ Mail \$10/\$20/\$45	3-tier pricing: 34 day @ Retail \$10/\$20/\$45 90 day @ CVS \$10/\$20/\$45 90 day @ Mail \$10/\$20/\$45	Ded, then 10% with \$75 max	Ded, then 10% with \$75 max	3-tier pricing: 30 day @ Retail \$0/\$25/\$40 90 day @ Retail \$0/\$75/\$120 90 day @ Mail \$0/\$25/\$40	3-tier pricing: 30 day @ Retail \$0/\$25/\$40 90 day @ Retail \$0/\$75/\$120 90 day @ Mail \$0/\$25/\$40
Prescription Required?	Yes	Yes	No	No	Yes	Yes
Referrals required for specialist?	No (except for OON providers)	No (except for OON providers)	No	No	No	No
Out-of-Pocket Medical Equipment	separate \$100 deductible, then 20% coinsurance	separate \$100 deductible, then 20% coinsurance			20% coinsurance	separate \$100 deductible, then 20% coinsurance
V/HSA/FSA	Available, FRDM paid	Available, FRDM paid	Choice Fund of: \$1,000 Ind \$2,000 Fam	n/a	Available, FRDM paid	Available, FRDM paid
Wellness Credit Available	Optional, FRDM paid	Optional, FRDM paid	\$600/\$1,200 Plan Pays For Subscriber & covered Spouse	\$600/\$1,200 Plan Pays For Subscriber & covered Spouse	Earned via wellness activities: Up to \$400 / \$800 Plan Pays For Subscriber & covered spouse	Earned via wellness activities: Up to \$400 / \$800 Plan Pays For Subscriber & covered spouse
Renewal Year	1-Jan	1-Jan	1-Jul	1-Jul	1-Jan	1-Jan

Financial Projection – 2024 vs 2025

2024 Rates							
Headcount	Monthly Cost	Health Trust - Current	Health Trust - Alt 1	Schoolcare with Choice Fund	Schoolcare without Choice Fund	NHIT HMO OA Super \$20	NHIT HMO OA Super \$20/\$40 / \$1,000
4	Indiv	\$1,005	\$730	\$1,140	\$999		
4	Ind + 1	\$2,010	\$1,460	\$2,280	\$1,998		
4	Fam	\$2,714	\$1,971	\$3,078	\$2,697		
				Rates re-set July 1			
	Montly Cost	\$22,918	\$16,643	\$25,992	\$22,776		
	Annual Cost	\$275,015.52	\$199,712.64	\$311,904.00	\$273,312.00		
2025 Rates							
Headcount	Monthly Cost	Health Trust - Current	Health Trust - Alt 1	Schoolcare with Choice Fund	Schoolcare without Choice Fund	NHIT HMO OA Super \$20	NHIT HMO OA Super \$20/\$40 / \$1,000
4	Indiv	\$1,094	\$839	\$1,140	\$999	\$1,308	\$1,054
5	Ind + 1	\$2,188	\$1,679	\$2,280	\$1,998	\$2,616	\$2,109
3	Fam	\$2,954	\$2,266	\$3,078	\$2,697	\$3,532	\$2,847
	Montly Cost	\$24,178	\$18,552	\$25,194	\$22,077	\$28,910	\$23,303
	Annual	\$290,139	\$222,618	\$302,328	\$264,924	\$346,919	\$279,634
Yr/Yr Proj Incr/mo.		\$1,260	-\$4,366	\$2,276	-\$841	\$5,992	\$385
vs. Current		5.50%	-19.05%	9.93%	-3.67%	26.15%	1.68%
Annual Proj Incr		\$15,124	-\$52,397	\$27,312	-\$10,092	\$71,904	\$4,618
		5.50%	-19.05%	9.93%	-3.67%	26.15%	1.68%
				RATES WILL INCREASE AGAIN IN JULY 2025			
Data as of October 17 2024							