

**BOARD OF COUNTY COMMISSIONERS
WARREN COUNTY, OHIO**

406 Justice Drive, Lebanon, Ohio 45036

www.co.warren.oh.us

commissioners@co.warren.oh.us

Telephone (513) 695-1250

Facsimile (513) 695-2054

TOM GROSSMANN

SHANNON JONES

DAVID G. YOUNG

Meeting to be held in Room 350 of the Warren County Administration Building due to room renovations in the Commissioners' Meeting Room.

GENERAL SESSION AGENDA

October 11, 2022

- | | | |
|-----------|--------------|--|
| #1 | | <i>Clerk—General</i> |
| #2 | 9:00 | <i>Work Session—2023 Benefits Renewal</i> |
| #3 | 9:45 | <i>Executive Session—Imminent Litigation with Legal Counsel Present</i> |
| #4 | 10:00 | <i>Executive Session— Sheriff's Office Union Negotiations</i> |

The Board of Commissioners' public meetings can now be streamed live at [Warren County Board of Commissioners - YouTube](#).

Due to Commissioners' Meeting Room renovations, the October 11, 2022, meeting will not be live but will be uploaded to the YouTube channel for public viewing.

APPROVE REQUISITIONS AND AUTHORIZE COUNTY ADMINISTRATOR TO SIGN DOCUMENTS RELATIVE THERETO

BE IT RESOLVED, to approve requisitions as listed in the attached document and authorize Tiffany Zindel, County Administrator, to sign on behalf of this Board of County Commissioners.

moved for adoption of the foregoing resolution, being seconded by . Upon call of the roll, the following vote resulted:

M
M
M

Resolution adopted this 11th day of October 2022.

BOARD OF COUNTY COMMISSIONERS

Tina Osborne, Clerk

/tao

cc:

Commissioners' file

REQUISITIONS

Department	Vendor Name	Description	Amount
HUM	AFFORDABLE LANGUAGE SERVICES	HUM INTERPRETING SERVICES	\$ 1,500.00

PO CHANGE ORDERS

Department	Vendor Name	Description	Amount
TEL	TRITECH SOFTWARE SYSTEMS	ENTERPRISE CAD TO ESO INTERFACE	\$ 14,778.00 INCREASE
SEW	OHIO MACHINERY CO	TB WHEEL LOADER 938 M	\$ 24,523.00 INCREASE
SEW	DOWNING CONSTRUCTION COMPANY	WAYNESVILLE REGIONAL WWTP	\$ 2,455.12 INCREASE

12/11/2022 APPROVED:

Tiffany Zindel, County Administrator

CONSENT AGENDA*

October 11, 2022

1. *Approve the minutes of the October 4, 2022, Commissioners' Meeting.*

PERSONNEL

2. *Accept resignation of Riley Fuson, Emergency Communications Operator within Emergency Services*
3. *Approve end of probationary period and pay increase for Morgan Lowing within Children Services and Seth Whitlock and Jordan Williams within Emergency Services*
4. *Approve pay increases for Paige Barton within Emergency Services*

GENERAL

5. *Approve notice of intent to award bid to Rack and Ballauer Excavating for the FY 22 Franklin Township – NE Pennyroyal Repaving 2 CDBG Project*
6. *Approve Change order #1 to the contract with Downing Construction Company relative to aeration upgrades to the Waynesville WWTP – increasing \$2,455.00*
7. *Approve subgrant agreement between ODJFS and Children Services*
8. *Approve various home placement agreements on behalf of Children Services*
9. *Approve amendment to the agreement with Affordable Language on behalf of Human Services*
10. *Acknowledge receipt of September 2022 financial statement*
11. *Acknowledge payment of bills*
12. *Enter into W/S performance bond agreement with Grand Communities, LLC*
13. *Approve final plat*

FINANCIALS

14. *Approve cash advance from Engineer fund 2202 into 4454 and approve repayment of cash advance from Engineer 4454 into 2202*
15. *Approve repayment of cash advance from Engineer 4438 into 2202*
16. *Approve operational transfer from Commissioners 11011112 into Mary Have 2270 and Children Services 2273*
17. *Approve supplemental appropriations into Garage 11011620, Coroner 11012100, Dog and Kennel 2206 and Insurance 6637*
18. *Approve appropriation adjustment from Commissioners 11011110 into Board of Elections 11011300, Sheriff 11012210 and Emergency Services 11012850 for payouts*
19. *Approve appropriation adjustments within Auditor 11011120, Facilities 11011600, Garage 11011620, Common Pleas 11011120, 1223, and 2227, Juvenile 11012600, Dog and Kennel 2206, Human Services 2211, Grants 2265, Children Services 2273, and Water/Sewer 5510 and 5580*

**Please contact the Commissioners' Office at (513) 695-1250 for additional information or questions on any of the items listed on the Consent Agenda*



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**BOARD OF COUNTY COMMISSIONERS
WARREN COUNTY, OHIO**

MINUTES: Regular Session – October 4, 2022

This is a summary of actions and discussions of the meeting. You may view this meeting through our YouTube Channel at <https://www.youtube.com/channel/UC1ELh0jGpXd4VV2DTgsuqPA> or by contacting our office.

The Board met in regular session pursuant to adjournment of the September 27, 2022, meeting.

Tom Grossmann – present

David G. Young – absent

Shannon Jones – present

Tina Osborne, Clerk – present

Minutes of the September 27, 2022 meeting were read and approved.

- 22-1491 A resolution was adopted to hire Deilbeth Cruz as Investigative Caseworker II, within the Warren County Department of Job and Family Services, Children Services Division. Vote: Unanimous
- 22-1492 A resolution was adopted to hire Evan Mahle as Protective Services Caseworker II, within the Warren County Department of Job and Family Services, Children Services Division. Vote: Unanimous
- 22-1493 A resolution was adopted to recognize the hiring of Traci Stivers, Director of Community Relations, within the Workforce Investment Board Butler, Clermont, Warren Counties. Vote: Unanimous
- 22-1494 A resolution was adopted to end temporary pay supplement for Jeff Stilgenbauer, Fiscal Specialist, within the Office of Management and Budget. Vote: Unanimous
- 22-1495 A resolution was adopted to advertise for Public Hearing #1 for Fiscal Year 2023 Community Development Block Grant Program. Vote: Unanimous

- 22-1496 A resolution was adopted to authorize the Treasurer to initiate contract negotiations with Harris Local Point for tax bill printing and mailing services for the Warren County Treasurer. Vote: Unanimous
- 22-1497 A resolution was adopted to authorize acceptance of quote from Business Communication Specialists on behalf of Warren County Telecommunications for a VOIP integrated DECT headset. Vote: Unanimous
- 22-1498 A resolution was adopted to authorize President of Board to sign the task completion report #1, sales order Q-104693 for Central Square Technologies (FKA TriTech Software Systems) on behalf of Warren County Telecommunications. Vote: Unanimous
- 22-1499 A resolution was adopted to enter into classroom training agreement on behalf of OhioMeansJobs Warren County. Vote: Unanimous
- 22-1500 A resolution was adopted to approve agreement and memorandum of understanding with Kings Local School District for School Resource Deputies on behalf of the Warren County Sheriff's Office. Vote: Unanimous
- 22-1501 A resolution was adopted to acknowledge payment of bills. Vote: Unanimous
- 22-1502 A resolution was adopted to enter into a subdivision public improvement performance and maintenance security agreement with Wilson Farms Development II, LLC for installation of certain improvements in Wilson Farms Section Six, Phase B situated in Franklin Township. Vote: Unanimous
- 22-1503 A resolution was adopted to approve various record plats. Vote: Unanimous
- 22-1504 A resolution was adopted to approve supplemental appropriation into Auditor's Office fund 11014100. Vote: Unanimous
- 22-1505 A resolution was adopted to approve supplemental appropriations into Common Pleas Court Community Based Corrections #2289. Vote: Unanimous
- 22-1506 A resolution was adopted to approve appropriation adjustment within Common Pleas Court fund #11011220. Vote: Unanimous
- 22-1507 A resolution was adopted to approve appropriation adjustment within County Court fund #11011280. Vote: Unanimous
- 22-1508 A resolution was adopted to approve appropriation adjustment within Coroner's fund #11012100. Vote: Unanimous
- 22-1509 A resolution was adopted to approve appropriation adjustment within Coroner's fund #11012100. Vote: Unanimous

- 22-1510 A resolution was adopted to approve appropriation adjustment within Coroner's fund #11012100. Vote: Unanimous
- 22-1511 A resolution was adopted to approve appropriation adjustment within Children Services fund #2273. Vote: Unanimous
- 22-1512 A resolution was adopted to approve requisitions and authorize County Administrator to sign documents relative thereto. Vote: Unanimous
- 22-1513 A resolution was adopted to request Director of Transportation to review the engineering and traffic investigation and to determine and declare a reasonable and safe prima-facie speed limit on Lytle Five Points Road (CR#46) beginning at Crossley/Yankee Road and continuing to State Route 48. Vote: Unanimous
- 22-1514 A resolution was adopted to authorize amendment No. 1 to the professional services agreement with Terran Corporation, increasing Purchase Order No. 21002438 for the hydrogeological evaluation of the South Wellfields, subfund No. 5410. Vote: Unanimous

DISCUSSIONS

On motion, upon unanimous call of the roll, the Board accepted and approved the consent agenda.

Eric Kearney, President of the Greater Cincinnati & Northern Kentucky African American Chamber of Commerce, was present to discuss and present the findings of the study on the economic impact of black-owned businesses in Southwest Ohio Communities.

Mr. Kearney presented the attached report explaining why the study was conducted, the counties included in the study, and the key findings.

There was discussion relative to the findings as it related to Warren County.

Commissioner Jones questioned what Mr. Kearney feels is to be the key take-away from the report.

Mr. Kearney stated that the growth was more than he anticipated from the study conducted two years ago and there is reason for optimism with small businesses growing rapidly.

Commissioner Grossmann stated his appreciation for the work being done by the Chamber.

Mr. Kearney then provided a brief update on the current project, the 2046 Project, currently underway.

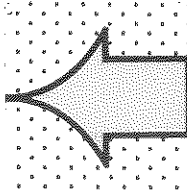
On motion, upon unanimous call of the roll, the Board entered executive session at 9:18 a.m. to discuss union negotiations within the Sheriff's Office pursuant to Ohio Revised Code Section 121.222 (G)(4) and exited at 10:48 a.m.

Upon motion the meeting was adjourned.

Tom Grossmann, President

Shannon Jones

David G. Young

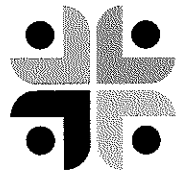


I hereby certify that the foregoing is a true and correct copy of the minutes of the meeting of the Board of County Commissioners held on October 4, 2022, in compliance with Section 121.22 O.R.C.

Tina Osborne, Clerk
Board of County Commissioners
Warren County, Ohio

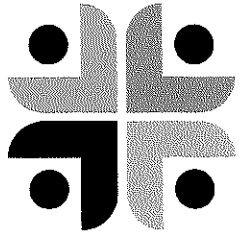


Board of County Commissioners
WARREN COUNTY



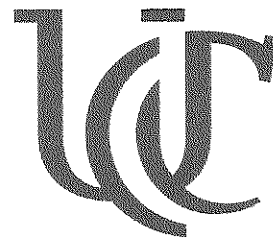
GREATER CINCINNATI & NORTHERN KENTUCKY

**AFRICAN AMERICAN
CHAMBER OF COMMERCE**



GREATER CINCINNATI & NORTHERN KENTUCKY

AFRICAN AMERICAN
CHAMBER OF COMMERCE



The Alpaugh Family
**ECONOMICS
CENTER**

Economic Impact of Black-Owned Businesses in Southwest Ohio Communities

Warren County Commissioners

October 4, 2022

Why study this?

- ❖ Minority-owned businesses are growing at almost twice the rate of other groups
- ❖ Better understand Warren County's tax base
- ❖ Deeper understanding of the business community
- ❖ Assist in planning development
- ❖ Strategy for attracting more business

The Study

- ❖ Conducted by UC Economics Center during Summer 2022
- ❖ Butler, Clermont, Hamilton, and Warren Counties
- ❖ Nearly 1,000 businesses were part of the Study
- ❖ Different from Study from 2020

Key Findings

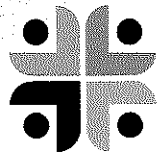
- ❖ \$2.1 Billion in Total Economic Output / ~6,000 jobs / \$306M in earnings
- ❖ \$700,000 in local sales tax revenue in these counties
- ❖ ~\$2.5M in state sales tax
- ❖ \$3.7M in local earnings tax revenue
- ❖ \$6.7M in income tax revenue
- ❖ \$13.5M in fiscal impact to the region and State

Share of Business and Wages by Industry

Industry	Share of Companies	Share of Wages
Professional Services	13%	14%
Health Care	8%	16%
Accommodation and Food Service	8%	2%
Construction	7%	11%
Wholesale Trade	5%	14%

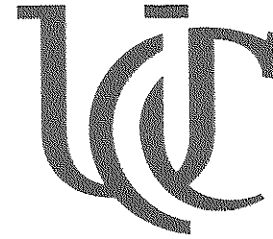
Warren County Results

	TOTAL JOBS	TOTAL EARNINGS	TOTAL OUTPUT
MASON	138	\$5,524,493	\$33,983,286
REST OF WARREN COUNTY	330	\$21,380,954	\$119,125,825
TOTAL IN SW OH	468	\$26,905,447	\$153,109,111



GREATER CINCINNATI & NORTHERN KENTUCKY

AFRICAN AMERICAN
CHAMBER OF COMMERCE



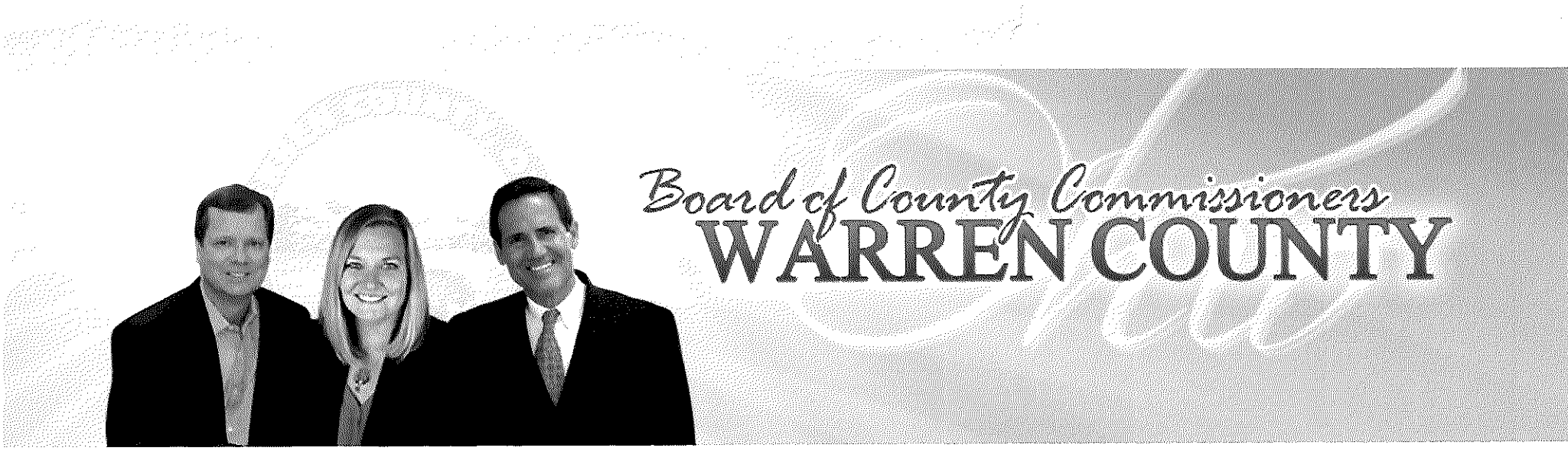
The Alpaugh Family
**ECONOMICS
CENTER**

Economic Impact of Black-Owned Businesses in Southwest Ohio Communities

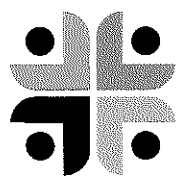
Animation

Warren County Commissioners

October 4, 2022



Board of County Commissioners
WARREN COUNTY



GREATER CINCINNATI & NORTHERN KENTUCKY

**AFRICAN AMERICAN
CHAMBER OF COMMERCE**



GREATER CINCINNATI & NORTHERN KENTUCKY

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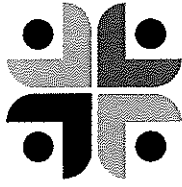
Eric H. Kearney

President & CEO

kearney@african-americanchamber.com

513.751.9900

October 4, 2022



GREATER CINCINNATI & NORTHERN KENTUCKY

AFRICAN AMERICAN
CHAMBER OF COMMERCE



THE ECONOMIC IMPACT OF BLACK-OWNED BUSINESSES IN SOUTHWEST OHIO COMMUNITIES

SEPTEMBER 2022

INTRODUCTION

Founded in 1996 by a group of African American business owners and consumers, the Greater Cincinnati and Northern Kentucky African American Chamber of Commerce seeks to improve the economic status of African Americans and the African American community. The African American Chamber of Commerce helps to create new market opportunities, provide access to capital, and revitalize African American communities.

The Greater Cincinnati and Northern Kentucky African American Chamber of Commerce leverages regional partnerships and collaborates with organizations and supplier diversity and inclusion experts to empower businesses to succeed. The African American Chamber of Commerce is a business advocate through providing business education series, marketing programs, and networking events to grow Black-owned businesses.

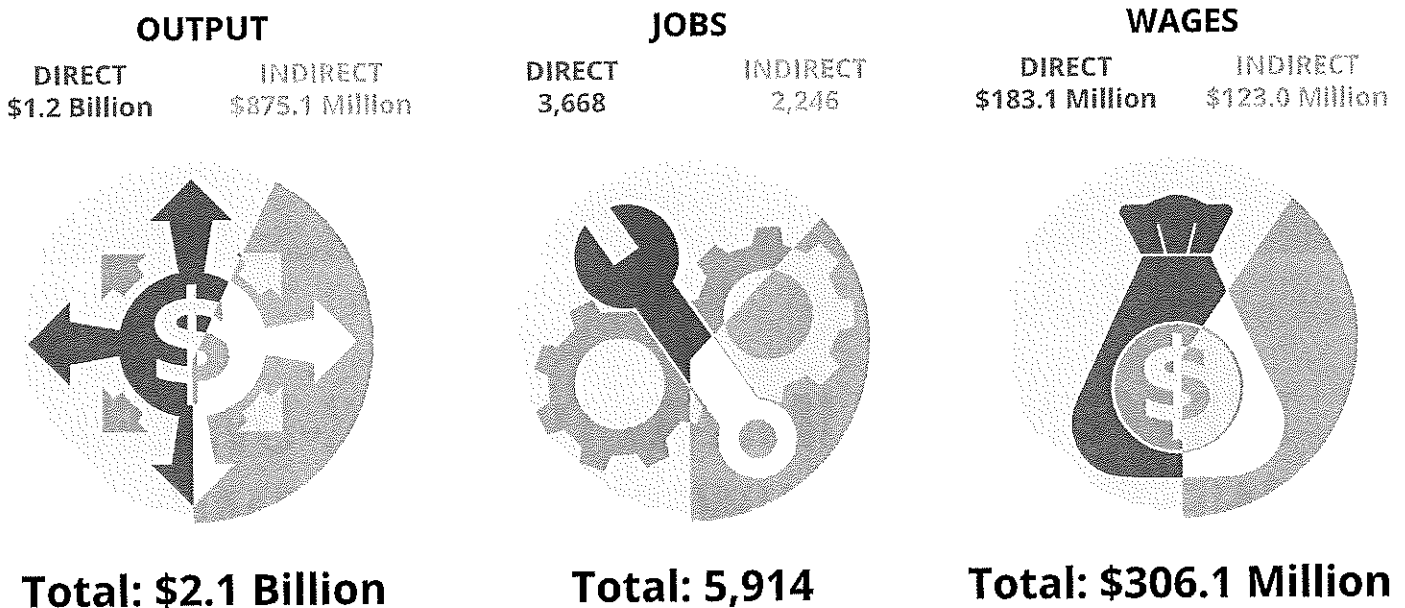
The Greater Cincinnati and Northern Kentucky African American Chamber of Commerce engaged the Economics Center to examine the economic impact of Black-owned businesses within the Southwest Ohio economy. This study region consists of four Ohio counties.¹

Understanding the economic impact of Black-owned businesses is particularly important as minority-owned businesses have grown at almost twice the rate (**39.0%**) of all other groups, making them one of the fastest-growing sectors of the small business segment.² As the demographic of the United States becomes more diverse throughout the 21st century, minority-owned firms will continue to grow in their importance.

ECONOMIC IMPACT

The Economics Center and the Greater Cincinnati and Northern Kentucky African American Chamber of Commerce developed a comprehensive database of Black-owned businesses in Southwest Ohio.

Overall, 969 Black-owned businesses were identified and included as part of this economic impact analysis. This analysis resulted in the total number of establishments, employees, wages, and the abundant spin-off effects of these business operations in Southwest Ohio. Black-owned businesses contribute considerably to the Southwest Ohio economy through their operating expenditures. In 2022, the 969 Black-owned businesses included in the economic impact analysis supported:



¹ The included counties are Butler, Clermont, Hamilton, and Warren.

² (Vowels, 2017)

COUNTY & MUNICIPALITY ANALYSIS

IMPACT ANALYSIS

In addition to quantifying the economic impact of Black-owned businesses on four-county, Southwest Ohio Region, the Economics Center also quantified the economic impacts of Black-owned businesses at the county level. Further, Butler, Hamilton, and Warren counties were able to be disaggregated by smaller subregions. Clermont County lacked data for this disaggregation due to a limited number of businesses being included in the database.

The following sections identify the economic impacts of Black-owned businesses within the four counties and various subregions throughout the study area. The impacts of the individual counties and subregions represent the impact of that geography on the four-County study region.

BUTLER COUNTY

Black-owned businesses operating in Butler County are responsible for generating more than \$124.0 million of total output, and supporting 249 total jobs in Southwest Ohio with total earnings of approximately \$12.3 million. The majority of the jobs directly supported by Black-owned businesses were located in the City of Fairfield, City of Hamilton, and West Chester Township as these three local jurisdictions accounted for nearly 85.0 percent of the direct jobs.

Economic Impact of Butler County Black-Owned Businesses in Southwest Ohio, 2022

	Total Jobs	Total Earnings	Total Output
Fairfield	54	\$2,944,325	\$25,960,247
Hamilton	46	\$2,243,905	\$18,696,002
West Chester	103	\$4,805,124	\$55,377,816
Remainder of Butler County	46	\$2,322,138	\$24,085,520
Total in Southwest Ohio	249	\$12,315,492	\$124,119,585

Source: Economics Center analysis using data Lightcast, ES202, and survey data.

CLERMONT COUNTY

Due to data limitations, the Economics Center was not able to disaggregate Clermont County from individual municipalities within the County. Black-owned businesses in Clermont County are estimated to directly generate nearly \$4.5 million in output, which supports 20 direct jobs with earnings of approximately \$850,000 in 2022. The direct operations expenditures of Black-owned businesses located in Clermont County result in approximately \$3.1 million of indirect economic output, and 8 jobs with more than \$470,000 in earnings in Southwest Ohio.

Economic Impact of Clermont County, 2022

	Total Jobs	Total Earnings	Total Output
Direct	20	\$849,146	\$4,486,093
Indirect	8	\$471,551	\$3,054,127
Total in Southwest Ohio	28	\$1,320,697	\$7,540,220

Source: Economics Center analysis using data Lightcast, ES202, and survey data.

COUNTY & MUNICIPALITY ANALYSIS

HAMILTON COUNTY

Hamilton County had the highest number of businesses within the four-county study area. This enabled the Economics Center to quantify the impacts of numerous municipalities as well as neighborhoods and localities within the City of Cincinnati. Black-owned businesses operating within the City of Cincinnati's Central Business District (CBD) have the largest number of direct jobs, earnings and output of any specific locality within Hamilton County. The operations expenditures made by Black-owned businesses located in Hamilton County are estimated to create more than \$1.8 billion of total economic output in Southwest Ohio and support 5,169 jobs with total earnings of more than \$265.5 million in 2022.

Economic Impact of Hamilton County Black-Owned Businesses in Southwest Ohio, 2022

	Total Jobs	Total Earnings	Total Output
Avondale/North Avondale	54	\$4,187,518	\$13,111,840
Bond Hill/Roselawn	140	\$5,375,793	\$24,099,268
Cheviot/Bridgetown	24	\$2,300,708	\$8,786,466
Cincinnati CBD	479	\$26,608,826	\$147,616,597
Forest Park/Springdale*	312	\$14,903,890	\$66,313,277
Mt. Healthy/Finneytown	42	\$2,200,185	\$11,299,422
Sharonville/Evendale	330	\$16,708,779	\$100,915,181
Springdale/Glendale	193	\$12,008,491	\$56,676,246
Walnut Hills/East Walnut Hills	86	\$4,173,208	\$21,823,253
Woodlawn/Lincoln Heights/Lockland/Reading	181	\$10,440,567	\$41,745,543
Remainder of Hamilton County	3,329	\$166,600,726	\$1,326,978,467
Total in Southwest Ohio	5,169	\$265,508,691	\$1,819,365,560

Source: Economics Center analysis using data Lightcast, ES202, and survey data. * Springdale is shown twice as the municipal boundaries extend across two distinct zip codes. Businesses were not duplicated but divided between the zip code approximations.

WARREN COUNTY

Black-owned businesses in Warren County are estimated to create more than \$153.1 million in total economic output which supports a total of 468 jobs with earnings of more than \$26.9 million throughout Southwest Ohio in 2022.

Economic Impact of Warren County Black-Owned Businesses in Southwest Ohio, 2022

	Total Jobs	Total Earnings	Total Output
Mason	138	\$5,524,493	\$33,983,286
Remainder of Warren County	330	\$21,380,954	\$119,125,825
Total in Southwest Ohio	468	\$26,905,447	\$153,109,111

Source: Economics Center analysis using data Lightcast, ES202, and survey data.

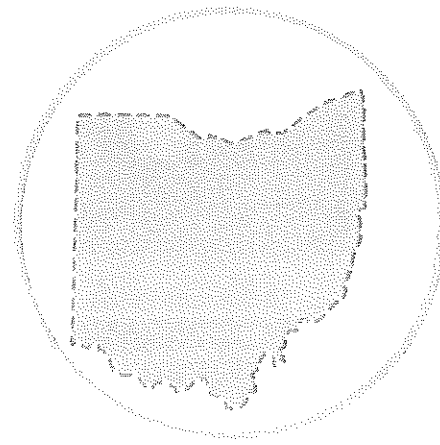
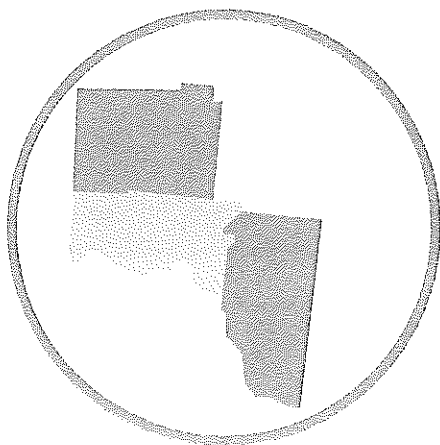
METHODOLOGY

Businesses were identified from a membership list that was provided to the Economics Center by the Greater Cincinnati and Northern Kentucky African American Chamber of Commerce as well as through community input from media appearances and survey data collection. Additionally, the Economics Center collected business information from several on-line Black-owned business directories. Companies were matched to unemployment insurance data received from the Ohio Department of Job and Family Services to retrieve the appropriate industry (two-digit NAICS codes), employment figures, and wages. For those companies not required to pay unemployment insurance, the Economics Center verified each through internet searches and social media activity. Where necessary, the Economics Center supplemented employment and wage data using industry-specific information for the Southwest Ohio economy.

The Economics Center calculated the economic impact of Black-owned businesses in Southwest Ohio using employment and wage data from the Ohio Department of Job and Family Services and Lightcast, a third-party economic and labor force data provider. These data were then included in an input-output model, which measures the economic activity in each industry and the use of those goods and services by other industries as well as households within Southwest Ohio.

FISCAL IMPACT

In addition to quantifying the economic impact of Black-owned businesses in Southwest Ohio, the Economics Center also calculated the fiscal impacts in terms of local income and sales tax revenue generated for local and state government entities. The 969 Black-owned businesses included in the economic impact analysis generated:



Nearly **\$700,000** in local sales tax revenue for Ohio Counties.
More than **\$3.7 million** in local earnings tax revenue.

Nearly **\$6.7 million** in income tax revenue for the State of Ohio.
Approximately **\$2.5 million** in state sales tax revenue for the State of Ohio.

A total of more than **\$13.5 million** in fiscal impacts to the region and State.

CONCLUSION

In 2022, Black-owned businesses generated considerable economic impacts to the four-county study area in output, jobs, earnings, and tax revenue as a result of operations expenditures. Operations expenditures made by Black-owned businesses in the study area totaled approximately \$1.23 billion. Further, the Black-owned business included in this analysis were responsible for employing 3,668 individuals with more than \$183.1 million in earnings. The operations expenditures made by the 969 Black-owned businesses included in this analysis generated an additional \$875.1 million of indirect economic output, which supported another 2,246 jobs with earnings of more than \$123.0 million in the study area. Ultimately, Black-owned businesses generated more than \$2.10 billion in economic output, \$306.1 million in earnings, and 5,914 jobs within Southern Ohio.



About The Alpaugh Family UC Economics Center

The Research and Consulting division of the Economics Center provides the knowledge building blocks that help clients make better policy and economic development decisions. Our dynamic approach and critical data analysis empowers leaders to respond to changing economic conditions, strengthen local economies, and improve the quality of life for their communities.

www.economicscenter.org



About The Greater Cincinnati Northern Kentucky African American Chamber of Commerce

The Greater Cincinnati and Northern Kentucky African American Chamber of Commerce is the largest African American Chamber in the State of Ohio. We are as committed to inclusion as we are to business development; and as focused on advocacy as we are on building capacity. We leverage regional partnerships and collaborate with organizations and supplier diversity and inclusion experts to empower businesses to succeed. The African American Chamber is your business advocate providing business education series, marketing programs and networking events to grow your business.

www.african-americanchamber.com



**REQUEST FOR AUTHORIZATION TO ATTEND ASSOCIATION MEETING,
CONVENTION OR TRAINING SEMINAR/SESSION**

This form is to be completed by Department Head/Elected Official requesting authorization to attend an Association Meeting or Convention or Training Seminar/Session sponsored by an Association as required by O.R.C. Section 325.20. Additionally, authorization is required for any training seminar/session held more than 250 miles from county campus;

*NAME OF ATTENDEE: BARNEY WRIGHT DEPARTMENT: TREASURY

*POSITION: TREASURER DATE: 10-6-2022

REQUEST FOR AUTHORIZATION FOR THE ABOVE-NAMED EMPLOYEE/ELECTED OFFICIAL TO ATTEND THE FOLLOWING:

ASSOCIATION MEETING CONVENTION ASSOCIATION SPONSORED TRAINING SEMINAR/SESSION
TRAINING MORE THAN 250 MILES

PURPOSE: COUNTY TREASURERS' ASSOCIATION FALL CONFERENCE - REQUIRED EDUCATION HOURS

LOCATION: COLUMBUS MARRIOTT NORTHWEST, DUBLIN OH

DATE(S): NOV. 15-18, 2022

TYPE OF TRAVEL: (Check one)

AIRLINE STAFF CAR PRIVATE VEHICLE OTHER

LODGING: COLUMBUS MARRIOTT NORTHWEST

ESTIMATED COST OF TRIP: CONFERENCE, REGISTRATION \$150, LODGING & MEALS \$2112

I CERTIFY THAT DIRECTION HAS BEEN GIVEN TO ALL EMPLOYEES ATTENDING THIS FUNCTION, THAT IT IS EXPECTED OF THEM TO ATTEND APPLICABLE SESSIONS.

DEPARTMENT HEAD/ELECTED OFFICIAL REQUESTING AUTHORIZATION:

Barney Wright Treasurer 10/6/22
Signature/Title Date

BOARD OF COMMISSIONERS' APPROVAL:

Commissioner Date

Commissioner Date

Commissioner Date

*If additional employees will be attending the Association Meeting, Convention or Training Seminar/Session please list names and positions here:



Warren County 2023 Renewal Recommendations

Agenda

- **Historical Analysis**
- **2022 Renewal Recap**
- **2022 Year To Date Financials**
- **2023 Total Costs**
- **2023 Medical Renewal**
- **Stop Loss Request for Proposal (RFP) Update**
- **Recommendations**

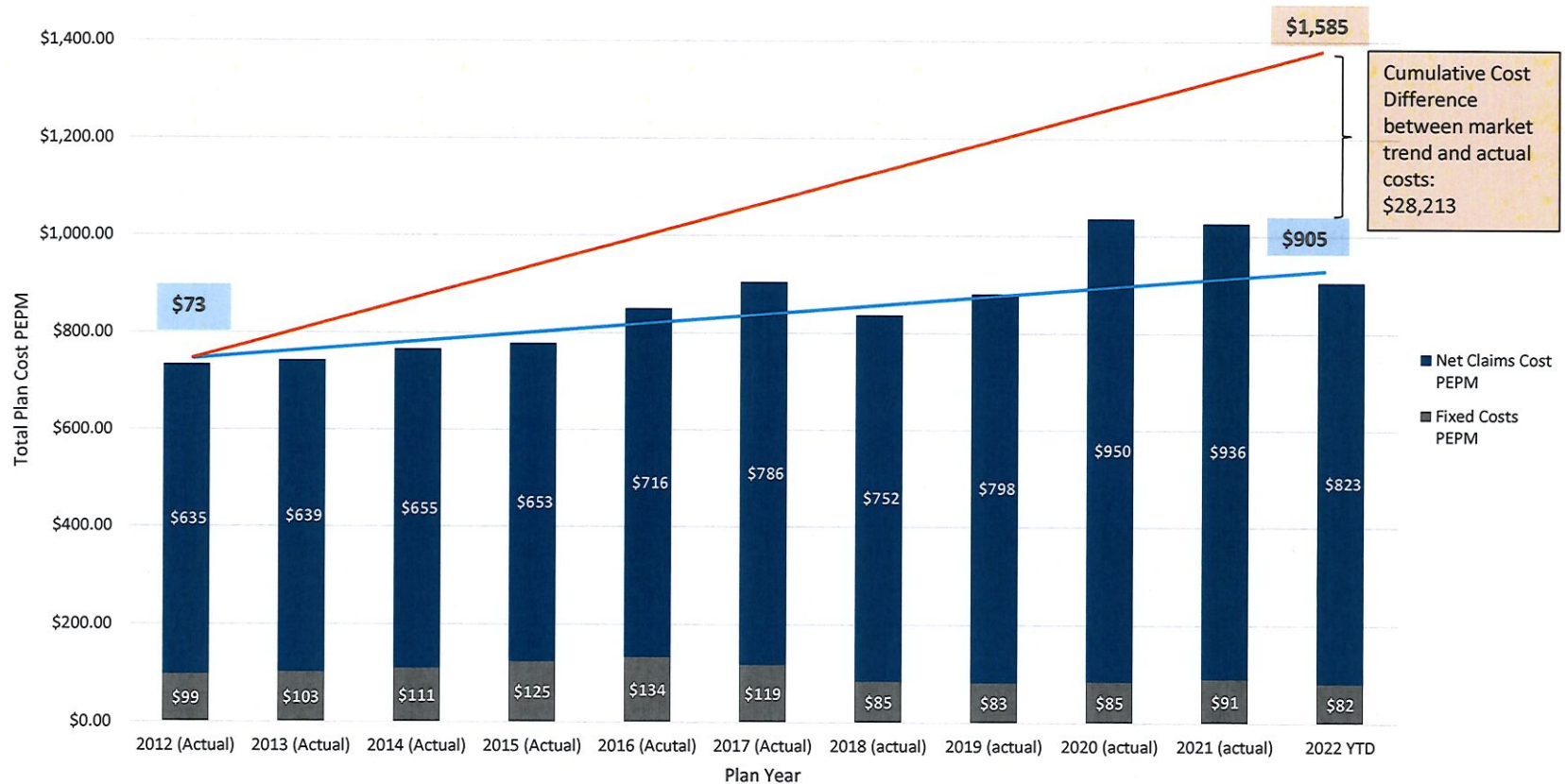




Historical Analysis and 2022 Renewal Recap

Historical Analysis – Plan Costs vs. Trend

- ✓ Trend: 8%
- ✓ Warren County's average change to Fully Insured Equivalent rates: 2%





2022 Renewal Recap

Overall, 9% increase (\$955K) to budget

Medical

- ✓ 17.5% decrease to admin rates (\$106k value) for 3 years (3% increase in 2024)
- ✓ Increased wellness funds from \$20k to \$45k
- ✓ Performance guarantees now offered (originally \$10k – increased to \$50k)
- ✓ Increased infertility coverage

Stop Loss:

- ✓ 2.5% (\$8K) increase to premium

Dental:

- ✓ Implemented PPO plan option through Dental Care Plus for out of network coverage
- ✓ Reduced administrative fees (\$2K annually)
- ✓ Enhanced performance guarantees

An aerial photograph of a complex multi-level highway interchange in a city. The roads are filled with cars, and there are green trees and buildings visible around the interchange. A semi-transparent white rectangular box is overlaid in the center of the image, containing the text "2022 Financials Year to Date".

2022 Financials Year to Date

UHC Self-Funded Plan

Financials – Calendar Year 2022 through July

- ✓ YTD plan is running 11% (\$701k) under budget
- ✓ Large claimants over \$25k are above benchmark norm of 45-50% by 12%
- ✓ One large claim has exceeded stop loss limits (both Individual and Aggregating Specific); \$823K in SL reimbursements through July

	Employees	Members	Administration	Stop Loss	Warren County Ohio Expected Claims	HCC Max Claims Liability	Medical Paid Claims	Rx Paid Claims	Total Paid Claims	Total Plan Cost	Expected Total Plan Cost	Actual vs Expected Monthly Total Plan Cost (%)
Jan-22	864	1,973	\$41,524	\$28,604	\$813,776	\$1,100,988	\$1,073,353	\$147,794	\$1,221,148	\$1,291,276	\$883,904	146%
Feb-22	864	1,974	\$41,524	\$28,664	\$815,440	\$1,102,831	\$498,189	\$133,300	\$631,489	\$701,677	\$885,627	79%
Mar-22	858	1,961	\$41,235	\$28,480	\$810,044	\$1,095,658	\$561,689	\$197,774	\$759,463	\$829,178	\$879,760	94%
Apr-22	852	1,948	\$40,947	\$28,327	\$805,473	\$1,089,407	\$519,313	\$249,622	\$768,935	\$838,209	\$874,746	96%
May-22	845	1,920	\$40,611	\$28,009	\$796,795	\$1,077,815	\$732,266	\$175,215	\$907,481	\$976,100	\$865,414	113%
Jun-22	849	1,938	\$40,803	\$28,220	\$802,611	\$1,085,361	\$476,648	\$217,112	\$693,761	\$762,784	\$871,635	88%
Jul-22	848	1,915	\$46,290	\$27,936	\$789,343	\$1,076,334	\$556,101	\$217,388	\$773,489	\$847,716	\$863,570	98%
Aug-22												
Sep-22												
Oct-22												
Nov-22												
Dec-22												
Total	5,980	13,629	\$292,934	\$198,239	\$5,633,481	\$7,714,592	\$4,417,560	\$1,338,206	\$5,755,766	\$6,246,939	\$6,124,655	102%
Avg. / PEPM	854	1,947	\$49	\$33	\$942	\$1,290	\$739	\$224	\$963	\$1,045	\$1,024	102%

ISL Loss Ratio (ISL reimbursements / ISL Premium):

477%

Less Estimated Stop Loss Reimbursements:

\$823,777

Net Total Plan Cost:

\$4,931,988

\$5,423,161

\$6,124,655

89%

Over/Under Claims Budget: \$701,493

Frequency of Large Claimants

Claim Level	Prior Period: 08/01/2020 - 07/31/2021	Current Period: 08/01/2021 - 07/31/2022	Benchmark Expected
\$25,000	82	74	66
\$50,000	39	38	26
\$75,000	21	20	16
\$100,000	13	10	10
\$125,000	12	8	7
\$150,000	11	4	5
\$175,000	9	3	4
\$200,000	7	2	3
\$250,000	4	2	2
\$300,000	1	2	1
\$500,000	0	1	0
\$1,000,000	0	1	0



2023 Total Costs and Renewal

2023 Total Projected Costs

Budget to increase 3.7% in 2023

- *Total cost includes:*
 - *Administration (medical/dental/vision)*
 - *Stop loss premium*
 - *Expected claims*
 - *Health savings account (HSA) employer contributions*
 - *Purchased/consulting services*

	2022	2023
Total Costs	\$12,157,243	\$12,598,706
% Increase	-	3.7%
\$ Increase	-	\$441,463



2023 Medical Renewal

Claims

Claims projected to decrease \$100K

- *Warren County Budget numbers*
- *Includes high-cost claimant liability*

UHC Administration

Rate Guarantee – no changes to admin rates in 2023

- *\$45K in wellness funds*
- *Christ Hospital Spine and Joint program (no fee)*
- *Performance Guarantees (\$50K admin fees at risk)*

Stop Loss

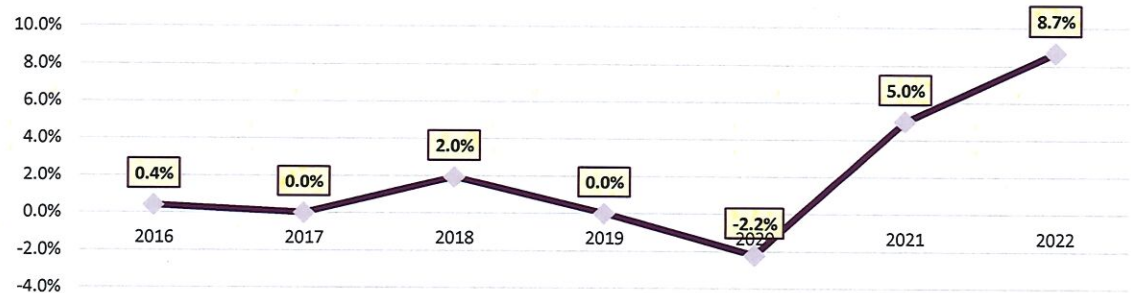
Firm renewal: 47% (\$159K) increase

- *No changes to spec or aggregating specific*
- *Laser liability of \$850K*
- *Firm quote if accepted 10/15*

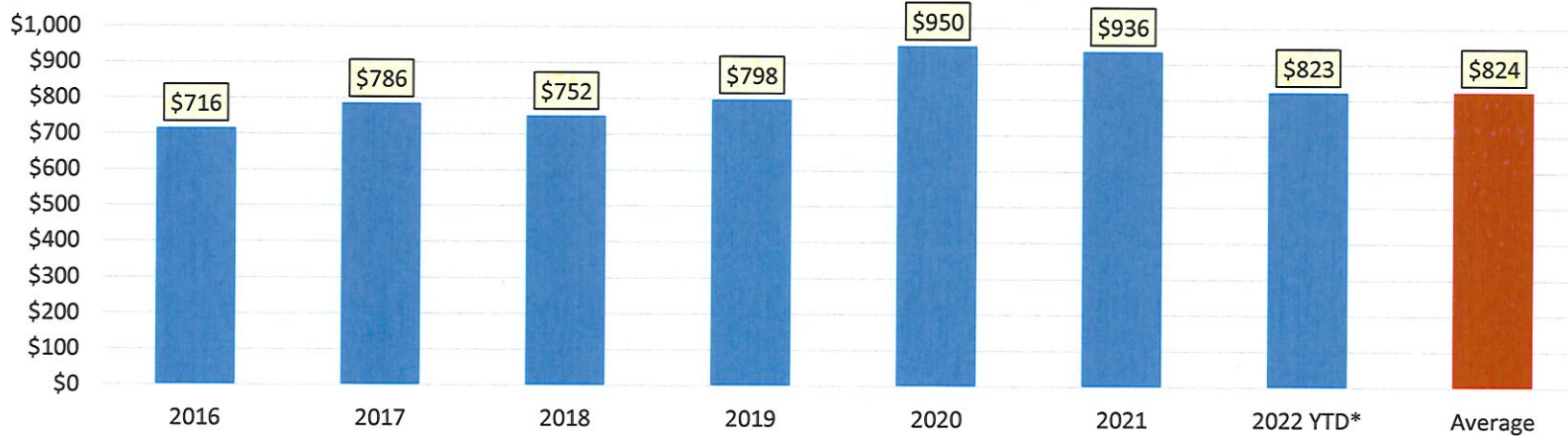
Claims and Renewal History

Average cost increase since 2016: 2%

- Trend 7-9%
- Net cost vs. expected has ran at an average 100.7% last 6 plan years
- 2020 and 2021 – two years of increased large claimant volatility and prevalence



Net Paid Claims PEPM





Stop Loss Updates

Stop Loss Request for Proposal

- HORAN conducted stop loss RFP to attempt obtaining competitive stop loss quotes
- Requested quotes from 11 carriers; majority uncompetitive rates
 - One carrier (SA Benefits) competitive; however, proposal *still illustrative and need September claims data*

	Current	Renewal (Firm)	HCC Alternate (Firm)
Specific Stop Loss Deductible	\$250,000	\$250,000	\$300,000
Aggregating Specific Deductible	\$350,000	\$350,000	\$350,000
Lasers	None	1 @ \$850K	1 @ \$850K
Specific Premium			
Composite Rate 849	\$28.99	\$44.27	\$31.65
Annual Specific Premium	\$295,343	\$451,023	\$322,446
Aggregate Premium			
Composite Rate 849	\$4.25	\$4.60	\$4.64
Annual Aggregate Premium	\$43,299	\$46,865	\$47,272
Total Annual Stop Loss Costs	\$338,642	\$497,888	\$369,718
Stop Loss \$ Change From Current	-	\$159,246	\$31,077
Stop Loss % Change From Current	-	47.0%	9.2%

	Current	Renewal	SA Benefits	SA Benefits
Specific Stop Loss Deductible	\$250,000	\$250,000	\$250,000	\$300,000
Aggregating Specific Deductible	\$350,000	\$350,000	\$350,000	\$350,000
Lasers	None	1 @ \$850K	TBD	TBD
Spec. Composite Rate 849	\$28.99	\$44.27	\$32.97	\$22.52
Annual Specific Premium	\$295,343	\$451,023	\$335,864	\$229,422
Agg. Composite Rate 849	\$4.25	\$4.60	\$4.28	\$4.60
Annual Aggregate Premium	\$43,299	\$46,865	\$43,605	\$46,865
Total Annual Stop Loss Costs	\$338,642	\$497,888	\$379,468	\$276,287
Stop Loss \$ Change From Current	-	\$159,246	\$40,827	(\$62,355)
Stop Loss % Change From Current	-	47.0%	12.1%	-18.4%

Stop Loss History

Stop Loss Premiums vs Reimbursements						
Year - Carrier	Specific Ded. Level	Aggregating Specific	TOTAL Stop Loss Premium	Total Reimbursement	Total Loss Ratio	# of Claims Over Specific
2011 - CDB/HM Life	\$150,000	N/A	\$695,732	\$1,616,076	232.3%	8
2012 - UHC	\$200,000	N/A	\$393,026	\$95,268	24.2%	2
2013 - UHC	\$200,000	N/A	\$456,825	\$202,178	44.3%	3
2014 - UHC	\$200,000	N/A	\$527,478	\$47,015	8.9%	1
2015 - UHC	\$200,000	N/A	\$620,814	\$163,855	26.4%	3
2016 - Optum	\$200,000	N/A	\$639,644	\$172,227	26.9%	4
2017 - Optum	\$250,000	N/A	\$621,960	\$252,571	80.7%	1
2018 - Tokio Marine	\$250,000	\$300,000	\$271,051	\$0	0%	1
2019 - Tokio Marine	\$250,000	\$350,000	\$253,802	\$0	0%	0
2020 - Tokio Marine	\$250,000	\$350,000	\$282,490	\$0	0%	4
2021 - Tokio Marine	\$250,000	\$350,000	\$336,606	\$0	0%	3
2022 (thru July) - TM	\$250,000	\$350,000	\$198,239	\$823,777	415%	1
Total/Avg	-		\$5,297,667	\$3,372,967	64%	31



Recommended Strategies and Solutions

Medical Plan Recommendations

Align Single/Family Deductible & Out of Network deductible / out of pocket max plan design with In Network

- Consistency among plan design
- Minimal cost impact to employee and the County
- Out of network utilization very minimal (.6%)

In-Network

Deductible - Single	\$3,000	\$1,750
Deductible - Family	\$6,000	\$3,500
Out - of - Pocket Maximum - Single	\$5,950	\$3,400
Out - of - Pocket Maximum - Family	\$11,900	\$6,800



Deductible - Single	\$3,000	\$1,750
Deductible - Family	\$6,000	\$3,500
Out - of - Pocket Maximum - Single	\$6,000	\$3,500
Out - of - Pocket Maximum - Family	\$12,000	\$7,000

Out of Network

Deductible - Single	\$5,400	\$3,000
Deductible - Family	\$10,800	\$6,000
Out - of - Pocket Maximum - Single	\$11,900	\$11,900
Out - of - Pocket Maximum - Family	\$23,800	\$23,800



Deductible - Single	\$6,000	\$3,500
Deductible - Family	\$12,000	\$7,000
Out - of - Pocket Maximum - Single	\$12,000	\$7,000
Out - of - Pocket Maximum - Family	\$24,000	\$14,000

Increase FSA Limit from \$2500 to IRS Maximum of \$2850

- Allows members ability for higher upfront funds day one of plan year
- Immediate increased funds may help pay for high-cost medications
- Majority of employers allow full access to IRS maximum election amount



Medical Cost Share Recommendation

Implement a 4—tier contribution strategy (currently only EE and Family)

- Allows for greater decision-making and appropriate rating among membership
- 94% of employers (through Milliman National Survey) offer 4-tier rates
- No additional cost to County; rate division distributed differently and based upon needed budget

Implement Base and Buy-Up Employer HSA Contribution Incentive \$300 EE only / \$600 Family coverage

- If single, must receive an annual blood draw and physical; if family, applicable spouse must receive annual blood draw and physical
- Day For Life remains in force
- Estimated to cost additional \$400K for County
- Those who are not eligible for HSA may receive funds in either FSA / HRA

Proposed 2-tier rates

Buy-Up HSA									
Current					January 1, 2023 Renewal				
Tier	Enrollment	Current Total Rate	EE Rate (\$)	EE Rate (%)	Renewal Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	EE Rate % Δ
Single	151	\$543.60	\$81.54	15%	\$576.22	\$86.43	15%	\$4.89	6.0%
Family	229	\$1,440.85	\$216.13	15%	\$1,527.30	\$229.10	15%	\$12.97	6.0%
Buy-Up Cost Summary		Current	Renewal	\$ Change	% Change				
Employee Cost		\$741,676	\$786,176	\$44,501	6.0%				
Employer Cost		\$4,202,783	\$4,454,950	\$252,167	6.0%				
Base Plan									
Current					January 1, 2023 Renewal				
Tier	Enrollment	Current Total Rate	EE Rate (\$)	EE Rate (%)	Renewal Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	EE Rate % Δ
Single	197	\$500.69	\$0.00	0%	\$530.73	\$0.00	0%	\$0.00	-
Family	272	\$1,327.06	\$0.00	0%	\$1,406.68	\$0.00	0%	\$0.00	-
Base Cost Summary		Current	Renewal	\$ Change	% Change				
Employee Cost		\$0	\$0	\$0	-				
Employer Cost		\$5,515,155	\$5,846,064	\$330,909	6.0%				

Total Cost Summary

	Current	Renewal	\$ Change	% Change
Employee Cost	\$741,676	\$786,176	\$44,501	6.0%
Employer Cost	\$9,717,938	\$10,301,015	\$583,076	6.0%



Pharmacy Recommendations

Renew with OptumRx for a 3-year contract

- 3-year contract expires 1/1/2023
- Proposal provides approximately \$1.3MM in savings (\$433K/annually) compared to current contract
 - Savings through increased rebates and overall drug spend
- No disruption to current pharmacy drug list (PDL) or network

Enhance Rx coverage by offering expanded preventive drug list to increase medication adherence

- Provides access to maintenance medications at no cost for membership
- IRS compliant with HDHP plans
- Estimated to cost an additional \$20-30K for County (based off utilization)



Dental and Vision Recommendations

Increase Dental Annual Maximum from \$1000 to \$1500 Per Person

- Richer plan design for membership
- Aligns more within benchmark for public entities
- Claims are projected to decrease in 2023, meaning current rates can offset any increased claims spend due to benefit enhancement

Increase Vision Frame Allowance From \$130 to \$170

- No impact to admin rate guarantee
- Employees spending \$177 on average on frames. Only 31% of members are purchasing frames within \$130 allowance.
- Claims are projected to decrease \$56K, meaning current rates will offset any increased claims spend due to benefit enhancement



Ancillary Benefits



Dental

Dental Care Plus Group

- Full PPO replacement took effect 1/1/2022
- Rate guarantee through 1/1/2024

Current Performance Guarantees:

- Claims Processing Timeliness:
 - 95% of all claims will be accurately adjudicated within 15 business days after receipt of a complete and accurate claim form, including any required attachments and 98% of all claims will be accurately adjudicated within 30 business days after receipt. If one of these thresholds is not met, DCPG will reimburse 3% of annual paid administrative fees.
- Customer Service Guarantee:
 - Average speed to answer will not exceed 30 seconds. If exceeds threshold for the year, DCPG will reimburse 35 of annual paid administrative fees.
- Network Utilization Guarantee:
 - Minimum of 91% of the overall paid claims amount will be paid on an in-network basis. If percentage falls below, DCPG will reimburse 3% of annual paid administrative fees.





Vision

EyeMed

- Admin rate guarantee through 1/1/2024



Basic Life and Voluntary Life

Minnesota Life

- Rate guarantee through 1/1/2025



THANK YOU