

# HORAN Health Benefits



Health.  
Wealth.  
Life.

In Pursuit of What Matters Most.

## Center for Local Government Benefits Pool

Effective August 1, 2009 Center for Local Government Benefits Pool (CLGBP) has operated as a self-insured pool for health insurance within the Jefferson Health Plan. HORAN is the benefits consultant representing CLGBP. Together, our mission is to maximize benefits, minimize costs and improve health for the existing members with focus on continued growth of the pool.



### Advantages

- *Financial Benefits*
  - Protection from the exposure associated with the occurrence of unpredictable, large claims by spreading the risk among member groups.
  - Member organizations on the Jefferson Health Plan hold over \$110,000,000 in reserves including \$40,000 total covered lives.
  - State premium tax does not apply which is currently 1.8% for the state of Ohio.
  - Not liable for Health Insurance Provider Tax, estimated to increase premiums by 1.9-2.3% beginning on January 1, 2014.
  - For groups under 50 employees, it will eliminate the strict Modified Community Rating requirements for plan years beginning on or after January 1, 2014.
- *Plan Design Autonomy and Reporting Capabilities*
  - CLGBP is allowed to choose from a wide variety of health care networks such as United Health Care, Anthem and Medical Mutual of Ohio.
  - Ability to create multiple plan designs including PPO and CDHP
  - Monthly Reporting
  - Wellness Program Incentive
    - \* Incentive payment of \$30 per employee for 30% participation in wellness programs and \$100 per employee for groups achieving 50% employee participation (paid at fiscal year end).

### Considerations and Process

- Board approval is required for entry.
- August 1 renewal for all members
- Each group is entitled to appoint one Director with board representation and voting power to help determine the general policy of the Benefits Pool.
- Underwriting requirements and approval are performed by Burns Consulting through Jefferson Health Plan.
- Currently, CLGBP operates in the following counties: Brown, Butler, Clermont, Clinton, Greene, Hamilton, Miami, Montgomery, Preble and Warren, Adams, Champaign, Clark, Darke, Fayette, Highland and Madison.



## CLGBP Board Members

### President

Bill Kocher, City Manager, Mt. Healthy

### Vice President

Mike Berens, Safety-Service Director, City of Deer Park

### Treasurer

Mark Schlagheck, City Manager, Bellbrook

### Secretary

Suzanne Parker, Assistant Township Administrator,  
Anderson Township

## Current CLGBP Members

Village of Amberley

Anderson Township

City of Bellbrook

City of Deer Park

Village of Fairfax

Village of Glendale

Village of Indian Hill

City of Loveland

Village of Mariemont

City of Milford

City of Mt. Healthy

City of North College Hill

Pierce Township

City of Silverton

City of Springdale

City of Trotwood

## Your HORAN Contact



Valerie Jacobs

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Valerie Jacobs, Account Executive, specializes in middle-market and large group sales, specifically working with employers ranging from 50-3,000 employees. With a professional focus on prevention and wellness, Valerie implements strategies to enhance employee benefit programs which target improved health and drive a holistic understanding and appreciation of benefits by employees to achieve retention, productivity and cost containment goals for employers. She is responsible for sales and new revenue growth at HORAN.

## About HORAN

HORAN is one of the largest privately-held insurance and financial services organizations in the region. With a focus on Health, Wealth and Life, HORAN offers employee benefits solutions to more than 400 companies. The daily work at HORAN originates from a belief that three things matter most to our clients: access to quality, affordable health care, the ability to build long-term wealth and the counsel to achieve financial goals and protect assets for a lifetime.

We deliver Health, Wealth and Life services to individuals, families and employers designed around essential client needs, including: Employee Benefits Consulting, Life and Health Insurance, Wealth Management, Financial and Estate Planning and Retirement Planning.

HORAN's Client Service Model provides exemplary service and commitment. A dedicated team provides custom solutions to clients and their employees leveraging the deep experience, skills and expertise of the Benefits team.

