

Health insurance premium to go up about two percent

COUNTY, from Page 1

county expense it goes to 100 percent payment.

He said the current plan covers immunizations up to \$72 covered at 100 percent but over that is covered at 50 percent.

In hospital coverage needs to be pre-planned if scheduled.

"Putting you in the hospital is the responsibility of your doctor," Krull said, "and he should call to get authorization."

Foremergency room use the coverage is 100 percent for an accident, but if it is not an accident the person is responsible for 100 percent. He said if the person is admitted to the hospital within 24 hours it does not apply. The idea is to discourage the use of the emergency room when the person can make an appointment with a doctor.

Ambulance use had the co-pay, medical equipment is shared pay and hospice is up to \$5,000 lifetime. Mental health pre-admitted and pre-certification subject to shared pay. Out patient is subject to shared pay. Prescription drug is the same.

The current plan includes a \$20,000 term life on the employee, and Krull said that went down about 20 cents. It includes accidental death and dismemberment.

Sherman County has 62 people covered in the group, he said. There are 14 single, nine employee and child, 19 employee and spouse and 20 full family.

He said the county as a full insured group has a experience period of 12 months going from Nov. 1, 2010 through Oct. 31 this year. He said there are several factors Blue Cross is the doctor portion and Blue Shield is the hospital portion

He said looking at the trends 35 percent of the premium is based on county utilization and the other 65 percent is based on current rate trends. He said it is good for the trends to go down and that has been the case over the past six to 10 months.

He said Blue Cross and Blue Shield hold a percentage in retention with 10.4 percent for Cross and the same for Shield with 4 percent for drugs. He said if Sherman County pays more in than is used the county could get a check back. However he said currently the county is about \$200,000 in the hole, but after this year it should be about \$120,000 to the negative as there was about an \$80,000 cut in the loss.

The total of paid and incurred claims for the past year with discounts by Blue Cross and Blue Shield was \$932,000 with \$489,000 allowed for health and \$411,000 paid and \$481,173 in claims. He said the loss ratio is 76.77 percent.

The county's monthly premium will be \$53,566 and adding administration cost it will total \$53,620.

"Your group is similar to other groups your size," Krull said. "It depends on if you have a good year and if you have big claims. If the claims get bigger than 50 percent of utilization it is not going to be a good year."

Fernandez said she wanted to review everything, and had one other thing to talk to the commissioners about.

Krull asked Fernandez about the options and if she felt it was important to stay as a grandfathered plan.

"It depends on the group and what is going on," she said. "I feel the county should stay grandfathered at this time. If the rates are going through the roof that would be different."

Krull said another option would be for the county to go back to being partially self-funded. He said Blue Cross and Blue Shield has expanded that program and now can get down to groups of 50 and below. He said the partial self-funded has some merit.

Fernandez asked Krull to provide the county with a proposal for that option.

Krull said he had ordered that proposal and would hope to have it by the end of the week. He said Sherman County was self-funded for many years.

The biggest difference in a self-funded plan is the company looks at three years, he said, but for a fully insured plan the company looks at the past 12 months.

Krull left the meeting saying he would be waiting to hear what direction the county wanted to take before the renewal on March 1.

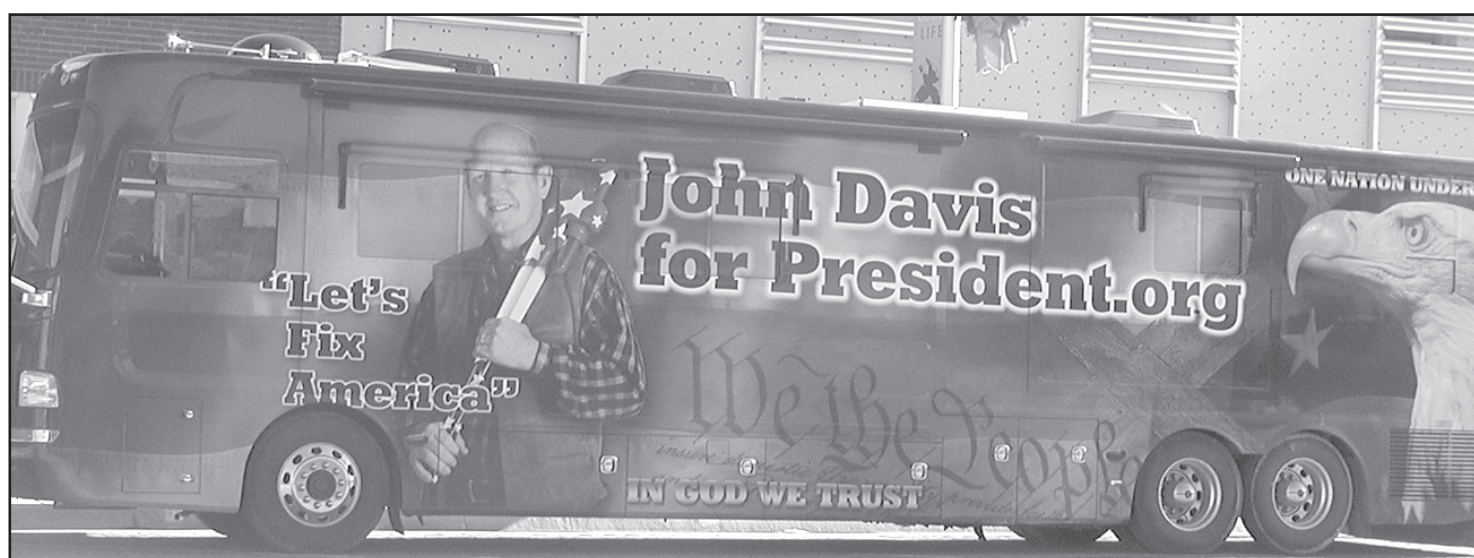
Strnad and Commissioner Larry Enfield said the county was having trouble with the COBRA administration process and wanted to see a change.

Fernandez said she would review it and do something for the group. She agreed the plan did not work well.

She said on the waiting period she understood the county had someone coming to work and did not want to wait for 90 days. She said they can do COBRA for the person if they have insurance. The new employee can go 60 days without paying COBRA. The disadvantage is you do not know if they are going to work out.

Commissioner Max Linin said he felt 90 days was too long, but recommended at least 30 days.

Fernandez said she would review all the options and get back to the commissioners before the renewal time.



Republican candidate makes stop in town

Most people have not heard of Republican John Davis who is running for President, but he stopped in Goodland Saturday morning on his campaign tour.

Davis is from Grand Junction, Colo. where he has lived for all his life. He announced his campaign in October and his stop in Goodland was part of a cross country tour that started on Dec. 5 and was to end back in Grand Junction on Sunday.

His trip east took him along U.S. 36 through Kansas into Missouri, Illinois, Indiana, West Virginia and Virginia. The return trip followed a similar route along I-70.

"I am a husband, father of six and grandfather of four," Davis said on his web site (johndavisforpresident.org). "My family has been in Grand Junction for six generations. I have

been almost entirely self-employed since I graduated from high school and although I have no college degree, I've been through the school of hard-knocks several times over.

"I am a man of integrity and a man of vision. I have made mistakes and I've learned from them. My greatest strengths are common sense and problem solving.

"I love God and I love America. I am dedicated to my family, to God, to my community, and to my country.

"I don't look like a president. I don't talk like a president and I don't act like a president, but I do have what it takes to be a president. I care about where this country is headed, and want to do something about it.

"I don't think government is or should be so far away that it is virtu-



ally unattainable for the average person. We have let others handle our government, but there is a time for Americans to stand up and that time is now."

Goodland's unofficial ambassador, John Golden talked with Davis while his bus was parked on Main near Elliott's furniture.

FUN BY THE NUMBERS

3		8						6
	1		9			7		
					1		4	
			2	9				4
4						2		5
		1					7	3
				7		2		8
		4		3				
7			6					9

Like puzzles? Then you'll love sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your sudoku savvy to the test!

Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

Level: Intermediate

Crossword Puzzle

1	2	3				4	5	6	7	8			
9			10			11							
12				13			14						
15						16			17				
18					19				20				
21					22			23					
				24			25						
					26			27					
			28				29						
						30			32	33	34	35	36
		37							39				
40						41				42			
43			44							45			
46										47			
48												49	

CLUES ACROSS

1. Angry
4. Mr. Claus
9. Minerals
11. Gluten-free diet disease
12. Nickel-cadmium accumulator
14. Day or rest & worship
15. King of Magadha (273-232)
16. Satisfy an appetite
17. Stage signal
18. Durable aromatic wood
19. Something used to lure
20. Actress Basinger
21. A rare and exceptional person
24. Quick head movement
25. Yeddo
26. Mythological bird
27. Root mean square (abbr.)
28. Chart of the Earth's surface
29. Fish eggs
30. Recto
37. The cry made by sheep
38. Pitcher
39. Supports climbing plants
40. Arbitrager
41. Winglike structures
42. Singer Ross
43. Belonging to Barney & Betty
45. "Promises" author Wendi
46. Swindles
47. In widespread existence
48. Those opposed to
49. Used to be U___

CLUES DOWN

1. Grace's Principality
2. No longer seated
3. Translate into ordinary language
4. Point that is one point E of SE
5. Linen vestment worn by priests
6. A B vitamin
7. Ryan O'Neal's daughter
8. Dull steady pain
10. Seaport on Osaka Bay
11. Cowpunchers
13. Mend a sock
14. Ship's canvas
16. Aformentioned
19. Big man on campus
20. English actress Stark
22. Malaria mosquitoes
23. Many subconsciouses
26. A scrap of cloth
27. Cry loudly
28. Actress Farrow
29. S. Korean Pres. Syngman (1948-65)
30. Rectangular grooved joint
31. "___ the night before Christmas"
32. Male parents
33. Earlier in time
34. Rampart of felled trees
35. Scaundrel (Yiddish)
36. Pencilmark remover
37. Danish ballet dancer Erik
40. Blood clams genus
41. Substitutes (abbr.)
44. Spoken in the Dali region of Yunnan

Christmas On Us!

The location for the drawing of tickets for Christmas On Us! has changed!

We will now hold the drawing in front of CENTRAL SCHOOL on the lawn!

Time remains the same-only the location has changed!

Tuesday, December 20 at 4 p.m.

We'll see you there!

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