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# Stoddard County Commission Opens Bids for Health Insurance

OCTOBER 12TH 2022 BY DEE LOFLIN

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The Stoddard County Commission held a special meeting on Wednesday, October 12, 2022 at 1:30 p.m. to open bids from the five final insurance brokers who have quotes for the new health insurance plan for the county employees.

Presiding Commissioner Danny Talkington opens the first bid from Arch Brokerage which was received in the County Clerk's office sealed at 8:54 a.m. on October 6, 2022. Arch Brokerage offered a fixed amount per employee of \$349.45 and for the employee/spouse/family a cost of \$1,247.90. The total yearly cost for the Health EZ Pan American plan would be \$721,378.80 to Stoddard County.

The second bid was from Mitchell Insurance. it was received on October 11, 2022 at 8:58 a.m. They offered a D2E Three Tier Plan design at a yearly cost of \$707,566 with a max of \$788,650. Mitchell Insurance's coalition is Renovate Health Coalition.

The third bid was from Billington Insurance and it was received on October 11, 2022 at 9:32 p.m. Billington had a stop/loss at \$32,500 with an option to raise to \$35,000. Their quoted annual cost to the county would be \$749,112.32.

The fourth bid was from Mutual Medical and it was received on October 11, 2022 at 11:56 a.m. The presented three options. Option 1 was Symetra at a cost of \$701,528. Option 2 was Pan American Life at a cost of \$754,089. Option 3 was Berkshire Hathaway Life Insurance Co. at a cost of \$687,091.

Bid #5 was from County Wide Insurance and it was received on October 11, 2022 at 3:49 p.m. They offered a Saint Francis Health Plan. All hospitals are in the network within a 12 county region on a Tier 1 level. The plan had a stop/loss of \$25,000. The annual cost to the county for the base plan is \$677,306.

The Commissioners will have some work ahead of them this week reviewing all the bids submitted. They will give each of the five insurance brokers/companies a chance to give a presentation during a work session. Then the Commission can ask questions. The Commission will make a final decision on Monday, October 24, 2022 in their regularly scheduled weekly meeting.

The Commissioners will begin their work session at 1:30 on Thursday and continue until they have had a chance to review all the bid information and meet with each broker individually or in a conference call.

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