

July 29, 2025

City of Marion – Special City Council Meeting

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Minutes of a Special City Council Meeting of the City Council of the City of Marion held in the Council Chambers at 3:30 P.M. Mayor Absher called the meeting to order at 3:40 P.M. The City Clerk called the roll, and the response was as follows:

PHYSICALLY PRESENT: COMMISSIONERS WEBB AND STOECKLIN AND MAYOR ABSHER. COMMISSIONER PATTON JOINED THE MEETING AT 3:49 P.M.

ABSENT: COMMISSIONER BARWICK

PLEDGE OF ALLEGIANCE

Police Chief David Fitts led the Pledge of Allegiance.

PUBLIC COMMENTS

There were no public comments this afternoon.

NEW BUSINESS

Mayor Absher announced the purpose of this meeting is for Hope Trust to make a presentation regarding employee health insurance. He said there has been a long history of high utilization of our health insurance or high claim amounts. He stated that health insurance costs are the second highest expense for the city after payroll. These costs are likely to outpace the city's ability to continue doing what has been done in the past. He explained that he and Chief of Staff Cody Moake have invited six insurance carriers to look at the city's health insurance. The city received a few proposals and a few denials. He said that every carrier or underwriter will base next year's premiums on last year's claim experience. The problem is that as a group, the city is spending nearly twice as much on health care as peer groups.

He explained that last year Blue Cross Blue Shield proposed to increase health insurance premiums 16.9 percent, but with some adjustments and negotiation that was decreased to seven percent. He stated that the city pays seventy-five percent of the premium for a family plan, and the employee pays twenty-five percent. The cost of the family insurance plan is approximately \$45,000 and will continue to increase until the city can no longer afford to pay it. He said the path the city is on is wholly unsustainable and containment of costs is the goal.

Of the companies that Mayor Absher and Chief of Staff Moake spoke with, they feel Hope Trust has the best-in-class personnel and strategies.

Mayor Absher made a statement to all city employees and their families stating that the Council wants them to have health insurance and to be healthy, but if cost containment strategies are not deployed, in five or ten years at this pace, health insurance will not be affordable, and the health insurance plan will collapse.

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Mayor Absher introduced Alex Snedeker from Snedeker Risk Management. Mr. Snedeker introduced his staff members who were present. He told the Council and audience they specialize in local governments from Peoria south to Kentucky. His agency manages health insurance and property casualty insurance. He said his agency administers the Hope Trust; this is the Health Options for Public Entities Trust. There are thirty entities that make up the trust including counties, cities, and school districts. The Trust, started fifteen years ago, is owned by the members, and has a one hundred percent retention rate over the last fifteen years. Any reserves that are unused by the trust are sent back to the entities as dividends. The Trust has a clinical team, a customer service team, and an in-house claims processing department. He explained that several counties in the area are members of the Trust, including Williamson County government. After lengthy discussion between Mr. Snedeker, the Council, and department heads who were present, Mayor Absher called for a motion to adjourn the meeting.

Commissioner Webb made a motion to adjourn the Regular Meeting. Commissioner Patton seconded the motion.

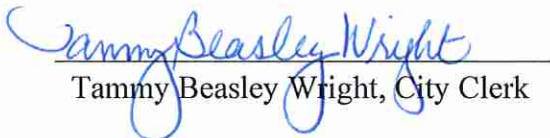
ON ROLL CALL VOTE COMMISSIONERS PATTON, WEBB, AND STOECKLIN
AND MAYOR ABSHER ALL VOTED YEA. COMMISSIONER BARWICK ABSENT.

Meeting Adjourned at 5:10 P.M.



Michael W. Absher, Mayor

ATTEST:


Tammy Beasley Wright, City Clerk