The County Commission of Upshur County, West Virginia, held a special meeting at the Courthouse Annex on Wednesday, April 22, 2015, at 9:00 a.m. JC Raffety called the meeting to order. There were present JC Raffety, Commissioner; Troy A. Brady, Commissioner; Terry Cutright, Commissioner; Carrie L. Wallace, County Administrator; Tabatha R. Perry, Assistant County Administrator; and Jacqueline Dinklocker, Secretary. The meeting began with a moment of silent meditation and prayer followed by the Pledge of Allegiance. All motions passed unanimously, unless otherwise stated.

Shenandoah Valley Group representative, Dave Barton and EBSO representative, Terry Mosley, appeared before the Commission and provided a review on the status of the current Upshur County health insurance plan.

Ms. Mosley provided a handout and reviewed data and information concerning how costs are kept at what EBSO considers to be their lowest possible rates. Ms. Mosley reported that Upshur County is maintaining a 48% loss ratio. Less than 80% is considered to be a good ratio. She also explained how the “EBSO Healthier You” tracking information is used by the company to bring costs down.

Carol Smith, Bookkeeper, reviewed some concerns of employees regarding their understanding of EOB’s and HRA’s (Explanations of Benefits and Health Reimbursement Accounts). Ms. Smith also had questions pertaining to changes due to the “Affordable Care Act” and paying premiums from different accounts.

With no further business, on motion by Troy A. Brady, seconded by Terry Cutright, the Commission adjourned at 10:15 a.m.