

Carter County Commission



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1-14-2021

@ 8:30 AM

Minutes of:

Health & Welfare Committee Zoom Meeting

January 5, 2021 6:00 PM

Members:

Dr. Robert Acuff - present

Mike Hill - present

Brad Johnson - present

Thomas Proffitt - present

Ginger Holdren - present

Randall Jenkins - present

Daniel McInturff - present

Isaiah Grindstaff - absent

I. Call to Order

The Health & Welfare Committee was called to order by Chairman Robert Acuff at 6:50 pm.

II. Roll Call

All members present.

III. Approval of Agenda

Chairman Acuff asked to make several amendments to the agenda, add Caroline Hurt, Health Department after Public Comments; add Ray Bell with WINGS after Appalachian Opportunity Fund; add Jillian Reece with Carter County Drug Prevention after Ray Bell with WINGS. A motion to approve the agenda with the amendments was made by Ginger Holdren, second by Brad Johnson.

Roll Call:

Randall Jenkins – yes

Mike Hill – yes

Robert Acuff – yes

Brad Johnson – yes

Thomas Proffitt – yes

Ginger Holdren – yes

Daniel McInturff – yes

Isaiah Grindstaff – yes

The motion was unanimously approved.

IV. Public Comments

None

V. Caroline Hurt, Regional Director, Health Department

Ms. Hurt attended the meeting to up-date the committee on the status of the Covid-19 vaccines. She stated that Carter County is still working on the 1A1 list and reaching out to the 1A2 list. The lists have changed to move up funeral home workers, mortuaries, teachers and childcare workers, persons 75 and older. They are working with a quick turn around with shipping and with registration. Updated information from the state comes in on Sunday nights. She stated that there is a two-hour thaw time and once a vial has been punctured there are approximately 10/11 doses that have to be used quickly. There are reasons that people who are scheduled but cannot receive the vaccine. There is a statewide system being put into play called Sign-Up Genius that will help make the sign-up process and appointments easier. Dr. Acuff stated that he and Commissioner Johnson have had several people ask

how to get registered. Ms. Hurt stated that at the moment the only way is to call the Health Department. Chairman Acuff stated that he and Mr. Johnson had spoken, and he had suggestions of ways the commission could help the process, answer phones or anything else that needed to be done, they would be happy to help. Mr. Johnson gave the department praise, stating that a lot of people don't realize just how much work is being done and how the Health Department is so short staffed from the state level to the local level.

VI. Appalachian Opportunity Fund (AOF) presentation – Abraham McIntyre

Abraham McIntyre with the Appalachian Opportunity Fund did a presentation on the effects that financial stress has on employees. He informed the committee that what his organization does is financial coaching and teaches people how to get out of debt. He said that the #1 cause of stress is money. Financial stress can affect all aspects of life which will affect the work environment, including lowered job performance, lessened employee commitment, lower productivity and unplanned absenteeism. They would like to help strengthen the financial security of the Carter County employees. Ways that they can work with the county employees is with financial wellness surveys, person-centered coaching, they are an independent organization with a trusted partner network and even financial freedom fund. Chad Covert joined the discussion to explain some of the benefits of working with AOF. They work to increase credit scores by 102 points and decrease delinquent debt by \$2683.00, predatory debt by \$5,887.00 and debt to income ratio by 12 percentage points. Their goal is to lower employee stress, employment turnover and absenteeism, while raising productivity and recruitment tools. They have been working with several local businesses. The goal outcome for Carter County is lower poverty rate, breaking generational poverty, raise the area median income, decreased divorce rates, also to be a beacon for local businesses. Mr. McIntyre stated that the contact information is in the attached flyer and he would like to come back and speak to the full commission. Mr. Grindstaff stated that this has been discussed in the past as something to offer with the insurance. He also noted that he knows there are several employees that are one paycheck away from financial tragedy. Employees come to work for Carter County and then leave after training to take jobs that pay a higher wage. It would be beneficial to be able to teach employees to manage money better. Mayor Woodby stated that she was excited about the program and thanked Chad and Abraham for speaking to the committee. She believes that it would be a huge asset to the county and hope the committee and commission will consider. Ms. Holdren asked if this were something only offered to businesses or could an individual take advantage of the program. Mr. McIntyre stated that there were three (3) types of clients; large businesses; raising money for non-profit organization, and individuals/small groups, churches that will scholarship an individual. Ms. Holdren asked what the cost would be for the county per person? Mr. McIntyre state that it would depend on the number of employees, the number of locations and a salary range. They could come back with a price per month but estimated it would be approx. \$20.00 per person per month.

A motion was made by Mike Hill, second by Randall Jenkins to have Mr. McIntyre give his presentation and cost analysis for the program, to the full commission during the January meeting.

Mr. Hill asked for clarification on the price per person of \$20. per person per month, or about \$60,000 per year for the county. Chairman Acuff confirmed. Ms. Holdren asked what is the minimum number of months that they can be hired? Mr. McIntyre stated that they like to do 12 months to get the full effect of the program but can be flexible. Mr. Hill stated that he thought 12 months would be the least amount of time because it would take at least that to get some things straightened out. Chairman Acuff asked if the county could be added department by department, not everyone would take advantage of the program. Mr. McIntyre answered that they can look into that situation.

Roll Call:

Randall Jenkins – yes

Mike Hill – yes

Robert Acuff - yes

Brad Johnson - yes
Thomas Proffitt – yes
Ginger Holdren - yes
Daniel McInturff - yes
Isaiah Grindstaff – yes

The motion was unanimously approved.

VII. Ray Bell with WINGS

Ray Bell with Airmed Network (WINGS) attended the committee meeting to give a presentation about the Healthcare Agreements Membership Program. The membership plan is, if an employee or any of their household, if they are on the employee's insurance plan or not, and they need flight service will be 100% covered under this program. There is no out of pocket for the employee. Mr. Bell stated that when they provide service to a person, they track the progress of that patient. They follow up with them, work with their insurance provider and stay in contact. This happens if they are part of the program or not. He estimates that with the size of the county employment of 277 +/- and their household would equal \$60.00 per person per year. That would be about \$16,620 per year to cover the entire staff. Ms. Holdren stated that most of the employees have employee only insurance. But this would cover anyone in their household? Mr. Bell responded that anyone living under the same roof with the employee would be covered. Mayor Woodby asked if the \$60.00 was per year? Mr. Bell stated that it was per year. Chairman Acuff asked Ms. Holdren and the others that were on the financial management committee if this needed to go the financial management committee for discussion before going to the budget committee. Ms. Holdren said she would like to be able to offer both programs to the employees and would like to hear more and have more discussion. Commissioner Travis Hill stated that he would be interested in the program even if it isn't offered by the county. Mayor Woodby stated that it would be a minimal amount from payroll if that is an option. Chairman Acuff asked if it would be offered through a resolution to the commissioners. Ms. Holdren asked if it were offered on employee basis would the price change? Mr. Bell stated, no, the price would remain the same. Ms. Holdren asked if she has a college age child and they are away at college, would it cover them as well? Mr. Bell stated that yes if the flight were with one of their aircrafts it would be covered. He stated that there were some parts of the county that were not in their service area a lot of the country is. Ms. Holdren asked if he was Bell from Bell Helicopter and he stated, no.

A motion was made by Ginger Holdren, second by Randall Jenkins to send this to financial management for discussion.

Roll Call:

Randall Jenkins – yes
Mike Hill – yes
Robert Acuff - yes
Brad Johnson - yes
Thomas Proffitt - yes
Ginger Holdren - yes
Daniel McInturff – yes
Isaiah Grindstaff – yes

The motion was unanimously approved.

VIII. Proclamation or Resolution for National Mentoring Month

IX. Jillian Reese with Carter County Drug Prevention

Jillian Reese sent an email to Chairman Acuff asking the committee to do a proclamation or resolution regarding and recognizing mentors. Former addicts mentoring current addicts. Chairman Acuff stated that he would like to do a resolution and Attorney Hardin had stated that he would be happy to write a

resolution to be brought before the full commission this month. Ms. Holdren asked what the difference was between a proclamation and a resolution. Chairman Acuff answered, a proclamation can be declared by the Mayor and doesn't need the support of the commission, a resolution must be voted on by the commission. Mayor Woodby stated that she would be fine with either. Ms. Holdren stated that she supported the resolution.

A motion was made by Ginger Holdren, second by Mike Hill to ask County Attorney Josh Hardin to write a resolution recognizing the Carter County Drug Prevention National Mentoring Month program.

Roll Call:

Randall Jenkins – yes

Mike Hill – yes

Robert Acuff – yes

Brad Johnson – yes

Thomas Proffitt – yes

Ginger Holdren – yes

Daniel McInturff – yes

Isaiah Grindstaff – yes

The motion was unanimously approved.

X. Broadband Internet Update

Chairman Acuff asked if everyone had been getting the emails that he had been forwarding from Brad Shields with Ridgeline? He had also been in contact with Ken Rae about grant opportunities. If anyone isn't getting those emails, he will forward them to you. District 6 have reached out to Ridgeline and gotten survey materials, he thanked them for that.

XI. Old/New Business

None

XII. Adjournment

A motion was made by Brad Johnson, second by Mike Hill to adjourn with a 10-minute break.

Roll Call:

Randall Jenkins – yes

Mike Hill – yes

Robert Acuff – yes

Brad Johnson – yes

Thomas Proffitt – yes

Ginger Holdren – yes

Daniel McInturff – yes

Isaiah Grindstaff – yes

The motion was unanimously approved. The meeting adjourned at 8:10 p.m.

Respectfully Submitted by

Gwen Crowe

Strengthening Your Bottom Line by Reducing Your Employees' Financial Stress™

American Employees are Financially Stressed



Employees report that the number one cause of stress is financial concerns (more than relational, work, and health concerns combined).¹



2/3 of employees are stressed about their financial future.²



44% of Americans don't have even \$400 in savings.³

Financial Stress is Bad for Business

PRODUCTIVITY

32% of employees are spending 3 or more hours at work each week dealing with personal financial issues.⁴ That's 156 hours of lost productivity per year per 1 out of every 3 of your employees!

ENGAGEMENT

Only 29% of employees who are struggling financially report being engaged at work (versus 51% who are not).⁵

ABSENTEEISM

Workers experiencing financial stress are absent almost twice as much as those who aren't.⁶

TURNOVER

Employees experiencing financial stress are more likely to leave a job.⁷

RECRUITMENT

Employees who experience financial stress are less likely to recommend their employer as a great place to work.⁸

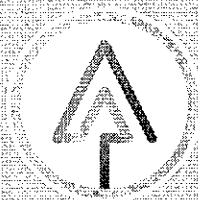
1. Employee Financial Wellness Survey, Pricewaterhouse Coopers, 2019.
2. Country Financial Security Index Survey, 2017.
3. Forbes, 2018.
4. Employee Financial Wellness Survey, Pricewaterhouse Coopers, 2019.
5. Willis Towers Watson Global Benefits Attitude Survey, 2018.
6. Willis Towers Watson Global Benefits Attitude Survey, 2018.
7. Price Waterhouse Coopers Financial Stress and the Bottom Line Special Report, 2017.
8. Price Waterhouse Coopers Financial Stress and the Bottom Line Special Report, 2017.



Appalachian
OPPORTUNITY FUND

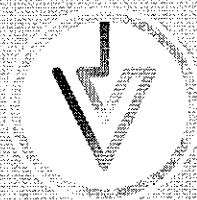
You and Appalachian Opportunity Fund Can Reduce Your Employees' Financial Stress

On average, AOF's clients:



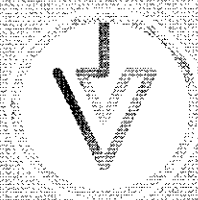
INCREASE
credit scores by

102 POINTS



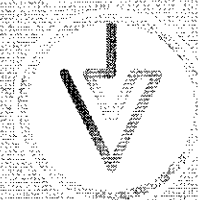
DECREASE
delinquent debt by

\$2,683



DECREASE
predatory debt by

\$5,887



DECREASE
debt-to-income ratio by

12 PERCENTAGE
POINTS

From 43% to 31%

How It Works – Easy as 1, 2, 3



AOF engages your HR department, managers, and employees to educate them about the benefits of improving their financial health and to inspire financially stressed employees to take the first steps.



Financially stressed employees contact AOF or are referred by their manager.

AOF walks the employee through our customized People-Centered Financial Coaching process.



You enjoy the benefits. As your employees' financial stress decreases, they are freed up to be fully engaged and reach maximum productivity.

And they appreciate what you have done through AOF to help greatly improve their lives.