REQUEST FOR BOARD ACTION

Date of Meeting: May 5, 2025

10.A. Resolution Authorizing Participation in the North Carolina Health Insurance Pool and Interlocal Agreement for a Group Self-Insurance Pool for Benefit Risk Sharing

To: Mayor and Board of Commissioners

From: Andrea Clemmer, Human Resources Director

Action Requested:
In February, the North Carolina League of Municipalities (NCLM) notified the Town that they would be discontinuing the Health Insurance Pool that Cornelius has participated in for the last several years for our medical insurance plan. Since that time, many plan options have been reviewed, comparing plan design and premiums, to ensure a selection in the best interest of the town and the employees utilizing the medical plan.

The North Carolina Health Insurance Pool (NCHIP) is a self-funded medical insurance pool owned by local governments in North Carolina and managed by Gallagher Benefit Services, Inc. Previously, the Town has participated in a fully insured plan. This change would transition the Town to a self-insured medical plan.

The proposed action establishes the Town's agreement to participate in NCHIP and further establishes Gallagher Benefit Services as the Town's Broker of Record for the FY26 Plan year and thereafter.

Manager's Recommendation:
Approve a Resolution authorizing the participation in the North Carolina Health Insurance Pool and approve the Interlocal Agreement for a Group Self-Insurance Pool for Benefit Risk Sharing.

ATTACHMENTS:
RES-NCHIP Membership.docx
NCHIP Interlocal Agreement.docx
ADM NCHIP Gen Corp Bylaws_Final.pdf