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ROLL NUMBER

DESCRIPTION

2176

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Deanne Hall
Operator's Signature

10/17/03
Date

2003 SENATE GOVERNMENT AND VETERANS AFFAIRS

SB 2176

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2003 SENATE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. SB 2176

Senate Government and Veterans Affairs Committee

☐ Conference Committee

Hearing Date 01/24/03

Tape Number	Side A	Side B	Meter #
Tape 1		x	45-2600
Committee Clerk Signature <i>[Signature]</i>			

Minutes:

Senator Karen Krebsbach, Chairman opens SB 2176. All senators present.

Senator Rich Wardner, main sponsor of SB 2176 testifies that he put this bill in for the City of Dickinson. People who have retired but have not reached the age of Medicare to kick in that those people can still remain in the insurance program they were involved with.

Greg Sund, Dickinson City Administrator, in support of SB 2176. (Testimony attached)

Senator Nelson : Could you give us a specific example of how it is working now and how this would have made it better.

G. Sund: When we are on private insurance we had BCBS policy for the city and we allowed our retired employees to just stay on our group plan. When we switched with exception of the ones who were on Cobra were dropped from the policy because NDPERS had not mechanism to do that. These are the already retired employees. For some of these people it became very stressful to find them insurance they were without for 3 or 4 weeks. We rearranged our policies so that

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01/17/03
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Senate Government and Veterans Affairs Committee

Bill/Resolution Number SB 2176

Hearing Date 01/24/03

now the city subsidizes it by paying them cash. Under this bill they would have a relationship directly with NDPERS rather than being under the cities group.

Senator Brown: Had you known before hand would you have still switched to NDPERS?

G. Sund: We probably would have still swtiched but, we would have had a little more time to work around this problem.

Senator Wardner : If someone retires at age 59 do you supplement them until they are Medicare age .

G.Sund: We have a policy that subsidizes them based on years service and age. It can vary to how much we cover.

Senator Wardner : It is similar to what the state does?

G. Sund: Yes

Chris Runge, Executive Director, ND Public Employees Association, testifying in support of SB 2176. This problem created a very stressful time for those retirees and we would like to support this bill.

Senator Nelson : How many people do you feel this will help?

C. Runge: I don't know how many it would help. this will prevent and help more cities to look at NPD's.

Senator Dever : If there was an impact in the fiscal note would it be under cities and counties?

C. Runge: Yes, Cities and counties.

Senator Warder : I think it should be up to city and what they negotiate with the people. this gives them the option to retire early and have availability to health insurance.

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Senate Government and Veterans Affairs Committee

Bill/Resolution Number SB 2176

Hearing Date 01/24/03

Sparbs Collins, PERS: This bill carries no fiscal effect. It wouldn't result in any additional cost on a political subdivision. It is neutral to the PERS plan because we are not offering any additional windows for this group of people it just says that it offers the political subdivisions retiree the same opportunity to join the plan that a state employee has.

Senator Krebsbach : Billing is handled by political subdivisions?

S.Collins: We bill retired employees direct.

Senator Krebsbach : IF they would have agreement with the political subdivision how would you bill them then?

S.Collins: I don't know but, we would bill the retiree and they would work it out with the political subdivision.

Senator Krebsbach : Why was this not included in the beginning?

S.Collins: I don't know.

Senator Brown: Are you for or against this?

S.Collins: We have no position on this. We are neutral.

Senator Wardner : This did go through Employees Benefits and did receive a favorable recommendation.

Senator Krebsbach : It came in under Bill 25 in interim and was given no recommendation but, that was just because of the language to be changed in the bill and this is what they have before us now.

Charles N. Bruce, City of Grand Forks, Director of Human Services testifying in favor of SB 2176. (Testimony attached) they have been with PERS for almost 10 years. I believe that Fargo is interested in this also.

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Senate Government and Veterans Affairs Committee

Bill/Resolution Number SB 2176

Hearing Date 01/24/03

Gary Goetz, Employee of City of Grand Forks (34 years): I am an employee that is eligible to retire presently but, we cant' because of the cost of health insurance.

Senator Brown: What would you save per month?

G.Goetz: Presently about \$150 per month.

Senator Brown: Do you have family coverage or 2 singles?

G. Goetz: Family policy.

Senator Krebsbach : Senator Wardner, could you comment on amendments and the no recommendation from the interim committee and what changes were made.

S.Collins: It was waiting for actuarial and amendment. The original made it available to any political subdivision and this is available to jus the political subdivisions that are in NDPERS.

Senator Richard Brown : I move a Do Pass on SB 2176

Senator Nelson: I 2nd the motion

6 Yes, 0 No, 0 Absent and not voting

Carrier: Senator Wardner

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01/17/03
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FISCAL NOTE
Requested by Legislative Council
01/13/2003

Bill/Resolution No.: SB 2176

1A. State fiscal effect: Identify the state fiscal effect and the fiscal effect on agency appropriations compared to funding levels and appropriations anticipated under current law.

	2001-2003 Biennium		2003-2005 Biennium		2005-2007 Biennium	
	General Fund	Other Funds	General Fund	Other Funds	General Fund	Other Funds
Revenues						
Expenditures						
Appropriations						

1B. County, city, and school district fiscal effect: Identify the fiscal effect on the appropriate political subdivision.

2001-2003 Biennium			2003-2005 Biennium			2005-2007 Biennium		
Counties	Cities	School Districts	Counties	Cities	School Districts	Counties	Cities	School Districts

2. Narrative: Identify the aspects of the measure which cause fiscal impact and include any comments relevant to your analysis.

This bill is not anticipated to have any actuarial or fiscal impact on PERS

3. State fiscal effect detail: For information shown under state fiscal effect in 1A, please:

A. Revenues: Explain the revenue amounts. Provide detail, when appropriate, for each revenue type and fund affected and any amounts included in the executive budget.

B. Expenditures: Explain the expenditure amounts. Provide detail, when appropriate, for each agency, line item, and fund affected and the number of FTE positions affected.

C. Appropriations: Explain the appropriation amounts. Provide detail, when appropriate, of the effect on the biennial appropriation for each agency and fund affected and any amounts included in the executive budget. Indicate the relationship between the amounts shown for expenditures and appropriations.

Name:	Sparb Collins	Agency:	Public Employees Retirement Plan
Phone Number:	328-3901	Date Prepared:	01/14/2003

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Date

Date: 01/24/03
Roll Call Vote #: 1

2003 SENATE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. SB 2176

Senate Government and Veteran Affairs Committee

☐ Check here for Conference Committee

Legislative Council Amendment Number _____

Action Taken DO PASS

Motion Made By Brown Seconded By Nelson

Senators	Yes	No	Senators	Yes	No
Senator Karen Krebsbach, Chr.	x		Senator April Fairfield	x	
Senator Dick Dever, Vice Chr.	x		Senator Carolyn Nelson	x	
Senator Richard Brown	x				
Senator Rich Wardner	x				

Total (Yes) 6 No 0

Absent 0

Floor Assignment Senator Wardner

If the vote is on an amendment, briefly indicate intent:

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01/17/03
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REPORT OF STANDING COMMITTEE (410)
January 24, 2003 11:36 a.m.

Module No: SR-14-1038
Carrier: Wardner
Insert LC: . Title: .

REPORT OF STANDING COMMITTEE
SB 2176: Government and Veterans Affairs Committee (Sen. Krebsbach, Chairman)
recommends **DO PASS** (6 YEAS, 0 NAYS, 0 ABSENT AND NOT VOTING). SB 2176
was placed on the Eleventh order on the calendar.

(2) DESK, (3) COMM

Page No. 1

SR-14-1038

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10/17/03
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2003 HOUSE POLITICAL SUBDIVISIONS

SB 2176

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Date

2003 HOUSE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. SB 2176

House Political Subdivisions Committee

☐ Conference Committee

Hearing Date: March 6, 2003

Tape Number	Side A	Side B	Meter #
1	X		35.8-51.5
1		X	0.0-16.4
Committee Clerk Signature <i>Mickie Schmidt</i> 3-25-03			

Minutes:

TAPE 1; SIDE A:

(35.8) CHAIRMAN GLEN FROSETH: We will open the hearing on SB 2176.

(36.0) SEN. RICH WARDNER: This bill was put in by the city of Dickinson and the city managers. This bill allows a person who retires from a political subdivision that is participating in the PERS health insurance program to be able to purchase health insurance from PERS from the time of their retirement until the age of 65 in which they would qualify for Medicare.

(37.8) REP. MARY EKSTROM: Is there any consideration given to extending this?

(38.0) SEN. RICH WARDNER: (Referred the question to Mr. Sund.)

(39.7) REP. DALE SEVERSON: How many retiree's does this effect?

(40.0) SEN. RICH WARDNER: I can't give you the numbers. I do want to remind you that the political sub has to be enrolled with PERS. These people are part of the PERS program.

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House Political Subdivisions Committee

Bill/Resolution Number SB 2176

Hearing Date: March 6, 2003

(41.8) GREG SUND; CITY OF DICKINSON ADMINISTRATOR: (Testimony in support)

All this bill does is extend that benefit to political subs employees.

(43.5) REP. MARY EKSTROM: What's the situation in Dickinson? It seems that people are retiring earlier there.

(43.8) GREG SUND: The retirement age for City of Dickinson is 62 years. For many law enforcement employees it is 55 years. In those cases, there can be a considerable time gap. What happens is people are avoiding retirement in order to keep the health insurance.

(44.7) REP. CAROL NIEMEIER: Sometimes an early retirement is based on health conditions, would that threaten their continued coverage?

(44.9) GREG SUND: That person hopefully is carried by COBRA until they are qualified for Medicare.

(46.7) CHRIS RUNZ; EXECUTIVE DIRECTOR OF THE ND PUBLIC EMPLOYEE ASSOCIATION: (Testimony in support) This will fix a problem with the city of business's whose members we do represent out there. When they did switch over from their own private carrier to PERS, it dropped off approximately six individuals who are under 65 pre-Medicare without any health insurance whatsoever. They had to shake up some additional costs from part of the city. This would allow a political subdivision to be able to participate in PERS without also having to participate in the requirements section of PERS.

(47.9) CHAIRMAN GLEN FROSETH: How many people will this involve? Do you have any figures?

(48.1) CHRIS RUNZ: I don't, but the City of Grand Forks is here. I do believe it will effect some additional people who are considering retiring.

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House Political Subdivisions Committee

Bill/Resolution Number SB 2176

Hearing Date: March 6, 2003

(49.0) REP. ALON WIELAND: This is optional for the political sub.'s?

(49.1) CHRIS RUNZ: No. Right now if a political subdivision wants to participate in the PERS health plan, they also have to participate in the retirement. So what happened in the City of Dickinson, they have their own retirement system. When they decided to go on PERS for their regular health insurance for all of their employees, which was an OK decision. What they didn't figure out was that the people that were between, below Medicare age, they didn't get the coverage for the retiree's, so the retiree's could retire, because they weren't part of the PERS retirement system.

(50.1) REP. ALON WIELAND: So if a political sub has PERS retirement that has their own insurance program, are they affected by this?

(50.3) CHRIS RUNZ: No.

(50.6) REP. MARY EKSTROM: Are we going to be able to retrack and pick these people up?

(50.9) CHRIS RUNZ: I don't know. I would hope that it would. **(51.5)**

TAPE 1: SIDE B:

(0.0) CHARLIE BUNCE; CITY OF GRAND FORKS: (Testimony in support) (See attachment #1)

(1.9) BOB JOHNSON; CITY OF GRAND FORKS: (Testimony in support) I want to give three brief examples of how passage of this bill could help make a difference in peoples lives. In Grand Forks in 1964 we hired a police officer who was eligible to retire at the age of 55. Due to his wife's health and insurance needs he was not able to do so. He continued working until she was better and prepared again to retire. He was diagnosed with cancer in 1999. He passed away

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House Political Subdivisions Committee
Bill/Resolution Number SB 2176
Hearing Date: March 6, 2003

Feb. 2001, never was able to retire, and served 36 plus years as a police officer of our city.

Another instance was a fire fighter who retired one month short. He served 38 years for our city, he worked until his 64th birthday because health care costs on his own were not what he was able to afford. He is now taking health care coverage using the Cobra until age 65. A public works employee came to me and asked me to use him as an example. He was hired in October of 1963. He will have 40 years of service with the city in October of 2003. He took advantage of an enhanced pension option about 15 years ago, and paid a higher rate into the plan so he could retire at age 55. In 1997 he sold his house and prepared to retire. When he looked at his health care costs for coverage would be, he felt he was unable to retire. And he continues to this day working for the city of Grand Forks. The one thing these three individuals have in common is upon retirement from employment from our city, affordable health care costs were just out of their reach, they couldn't quite make it. They are all long term model employees.

(4.0) REP. GIL HERBEL: I'm still no clear. Is this going to apply only to those people who are going to retire or could it go back a year or two?

(4.2) BOB JOHNSON: I don't know.

(4.4) SPARB COLLINS, EXECUTIVE DIRECTOR OF NDPERS: (Neutral) From PERS standpoint, this has been studied in the Interim. From that assessment we have no concerns about this bill. And no, this will not allow a retroactive application, it will have a pro spectra application. What that means is for our retiree's or retiree's of a political subdivision and even PERS retiree's, you can come on the PERS plan at certain life events such as: when you retire; when your spouse retires; when you turn 65; when your spouse turns 65, or when your spouse terminates their employment. So there's certain life events that make you qualify as a retiree. If

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House Political Subdivisions Committee

Bill/Resolution Number SB 2176

Hearing Date: March 6, 2003

we did not have those life events and had a wide open enrollment, then there would clearly be adverse impact to the plan. The one provision that this bill adds is that for a political subdivision retiree who is not in the PERS retirement plan, they can come on.

(6.6) REP. MARY EKSTROM: How much of a hit do we take if we backed up?

(6.8) SPARB COLLINS: That becomes a variable that we don't know. Anytime you open up a health insurance plan to an unique situation not knowing, we don't know what that could be. In this case, these people have already moved forward, they do have coverage. The issue with Dickinson was the continuity of that health insurance for those employees was broken when they came on and they had to go through a lot of effort to find additional health insurance. What this bill provides is in the future, that continuity won't be broke.

(7.5) REP. MARY EKSTROM: Is it possible to assess every situation?

(8.0) SPARB COLLINS: It's not only the city of Dickinson or Grand Forks. We have several hundred political subdivision's that participate in PERS. A very significant part of our participation is from political subdivisions. The question would be going back to those political subdivision's that joined in the last couple of years, finding out if they were or weren't in the PERS system. Finding out how many of their retiree's weren't left behind. The other variable was once you determined that number of those 100 or 50, the other variable that we don't know and can't set is the health condition of that particular retiree when they come on the plan. As you know, 80% of our health insurance costs are attributed to 20% of our members just like with any health insurance plan. So one person coming off of a high health insurance costs of the special enrollment could affect and that's something we can't determine.

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House Political Subdivisions Committee

Bill/Resolution Number SB 2176

Hearing Date: March 6, 2003

(9.0) CHAIRMAN GLEN FROSETH: We have an actuarial analysis before us with a fiscal note. This statement kind of concerns me: (See the report of the Legislative Council)

(9.7) SPARB COLLINS: When the bill was originally drafted, the bill had broader participation. The bill allowed the retiree initially to allow a retiree of any political subdivision. Whether or not that employer came into PERS or not. As a result of that actuarial analysis, the amendments could oppose and Sen. Wardner included those in the bill, that narrows it down so if the employer then would only be for those retiree's employers that join the plan that would have the opportunity to come in and it addressed that concern and took care of that. The state law sets up how the rate is paid for that. For a pre Medicare retiree, the rate is one and a half times the single active rate, the family rate is two times the single rate, the family rate of three or more is two and a half times the single rate. That group does incur more costs than that premium brings in.

(11.7) SEN. RICH WARDNER: I was looking at doing a possible retro in January 2003. As a personal entity, we would have no problem providing information to PERS with that sort of thing. But if it's effective when the bill becomes effective, then we're cutting off a certain group of people who could apply in 2003.

(12.1) CHAIRMAN GLEN FROSETH: What are the retirement patterns that you see here?

(12.2) SEN. RICH WARDNER: End of the year for several reasons, because it's a fiscal year and all benefits are placed upon a four year package. We do have individual retirements maybe one or two throughout the year.

(12.7) CHAIRMAN GLEN FROSETH: Would that make any difference on the actuarial impact?

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House Political Subdivisions Committee

Bill/Resolution Number SB 2176

Hearing Date: March 6, 2003

(13.1) SPARB COLLINS: That shouldn't affect it.

(14.1) CHAIRMAN GLEN FROSETH: Support? Opposition? Seeing none, I will close the hearing on SB 2176.

(14.8) REP. ANDREW MARAGOS: I WOULD MOVE A DO PASS.

(15.4) REP. NANCY JOHNSON: I SECOND IT.

(15.5) CHAIRMAN GLEN FROSETH: Discussion? Seeing none, I will have the clerk take the Roll Call Vote: 14-y; 0-n; 0-absent; Carrier: Rep. Iverson. (16.4)

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Date: 3-6-03
Roll Call Vote #: 2

2003 HOUSE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. 2176

House POLITICAL SUBDIVISION Committee

☐ Check here for Conference Committee

Legislative Council Amendment Number _____

Action Taken Do Pass

Motion Made By Rep. Maragos Seconded By Rep. Johnson

Representatives	Yes	No	Representatives	Yes	No
Chairman Glen Froseth	✓				
Vice-Chairman Nancy Johnson	✓				
Rep. Mike Grosz	✓				
Rep. Gil Herbel	✓				
Rep. Ron Iverson	✓				
Rep. William Kretschmar	✓				
Rep. Andrew Maragos	✓				
Rep. Dale Severson	✓				
Rep. Alon Wieland	✓				
Rep. Bruce Eckre	✓				
Rep. Mary Ekstrom	✓				
Rep. Carol Niemeler	✓				
Rep. Sally Sandvig	✓				
Rep. Vonnie Pietsch	✓				

Total (Yes) 14 No 0

Absent 0

Floor Assignment Rep. Iverson

If the vote is on an amendment, briefly indicate intent:

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REPORT OF STANDING COMMITTEE (410)
March 6, 2003 1:36 p.m.

Module No: HR-40-4115
Carrier: Iverson
Insert LC: . Title: .

REPORT OF STANDING COMMITTEE
SB 2176: Political Subdivisions Committee (Rep. Froseth, Chairman) recommends DO
PASS (14 YEAS, 0 NAYS, 0 ABSENT AND NOT VOTING). SB 2176 was placed on
the Fourteenth order on the calendar.

(2) DESK, (3) COMM

Page No. 1

HR-40-4115

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2003 TESTIMONY

SB 2176

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Testimony by Dickinson City Administrator, Greg Sund on SB2176

Senator Krebsbach and members of the Senate Government and Veteran Affairs Committee:

Thank you for the opportunity to testify in favor of SB 2176. This bill addresses a situation faced by the City of Dickinson on October 1, 2001 when we converted our group health insurance policy to NDPERS. Until that time the City permitted its retirees to remain in our group until they reached Federal Medicare eligibility. The normal retirement age for the City's Police employees is 55 and the normal retirement for all other full-time employees is 62. Shortly before we formally switched to NDPERS Health Insurance and after we committed to doing so, we learned that NDPERS had no mechanism for allowing our retirees to move to NDPERS with the rest of the group. This fact placed six retirees and the City in a very tense situation. Through negotiations and working with insurance companies, all of the affected people found health insurance, but in some cases their only option was to obtain the conversion policy from Blue Cross Blue Shield of ND. This insurance was much more expensive with less benefits and higher deductibles.

The reason Dickinson's retirees were placed in this situation is that NDPERS Health insurance for retirees is tied to NDPERS Retirement. Since Dickinson has its own pension plans for employees, its retirees were left in the cold.

SB2176 seeks to resolve this situation by providing access to NDPERS Health Insurance for people who were insured with NDPERS at the time of retirement and receive pension benefits from the political subdivision.

I believe this bill will resolve the situation the City of Dickinson faced and continues to face and will also help other political subdivisions in similar situations. In the last few months, I've spoken to representatives of other cities that

offer health insurance benefits to their retirees and at one time or another considered switching their health insurance to NDPERS, but in the end decided not to do this because of the affect on their retirees. If SB2176 passes, this disincentive for switching will be gone.

The city of Dickinson recognizes that those considering retirement have enough decisions to consider without also having to wonder where they will obtain health insurance. This is especially true for people who have been members of an employer group during their working lives and must seek private insurance for the first time.

I encourage the Senate Government and Veteran's Affair to vote a DO PASS recommendation on this bill.

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TESTIMONY IN FAVOR OF SB 2176

1/24/2003

Name: Charles N. Bunce
Representing: City of Grand Forks
Position: Director of Human Resources

Passage and enactment of this bill will allow the City of Grand Forks to do the following:

- Offer an additional fringe benefit to long term City employees
- Allow those employees, who under a previous Defined Benefit Program, paid for the right to retire at 55, a means to retire and continue to have an affordable medical coverage plan. Presently they do not have access to an affordable plan.
 - 125 employees or 25% of our workforce qualify for retirement at 55.

Passage and enactment of this bill will also provide:

- Statewide potential equity with all employees in governmental public service.
- Possible cost containment or cost control by providing a much larger pool of covered employees in the group plan.

Charles N. Bunce, Director
Human Resources
City of Grand Forks
P.O. Box 5200
Grand Forks, ND 58206-5200
cbunce@grandforksgov.com
701-746-2669

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Operator's Signature

Deanne Hall

10/17/03

Date

**REPORT OF THE LEGISLATIVE COUNCIL'S
EMPLOYEE BENEFITS PROGRAMS COMMITTEE
BILL NO. 25**

Sponsor: Senator Rich Wardner

Proposal: Allows retirees who have accepted a retirement allowance from a political subdivision's retirement plan to elect to participate in the uniform group insurance program without meeting minimum requirements at age 65, when the employee's spouse reaches age 65, upon the receipt of a benefit, or when the spouse terminates employment.

Actuarial Analysis: The consulting actuary reported that it did not have sufficient data to determine the detailed financial impact to the state for this proposed bill. However, the bill could subject the Public Employees Retirement System plan to significant adverse selection depending on the level of benefits and premium cost available to retirees under the political subdivisions' plans compared to those offered through the Public Employees Retirement System plan. To the extent this proves true, the premiums for all participants that remain in the plan will increase. This occurs because if the retirees of the affected political subdivisions have the option of two different plans, they are likely to choose that which benefits them the most. It is likely that those who choose the Public Employees Retirement System plan will have greater than average claims thereby increasing the overall claims cost for all participants. An additional adverse financial impact to the state identified by the consulting actuary occurs as a result of the premium structure. The current premium structure is such that the non-Medicare retiree individual rate is equal to 1.5 times the active rate. Expected actuarial experience would indicate the actual claim ratio of non-Medicare retirees to actives to be approximately 2:1. The implication is that the actives are currently subsidizing the non-Medicare retirees. The proposed bill allows for the retirees of political subdivisions to join the Public Employees Retirement System plan without also requiring the actives of the political subdivisions to join as well. Due to the inherent subsidization in the current rating structure and the potentially substantial increase in the number of retirees, the rates of the current active population would need to increase to reflect the additional costs not fully reflected in the retiree premiums. One potential approach to permitting this additional group of retirees to participate in the Public Employees Retirement System plan identified by the consulting actuary could be accomplished by amending the proposed bill to require that all members of the political subdivisions, including both actives and retirees, participate in the plan. Such a requirement should minimize any potential adverse financial impact to the Public Employees Retirement System plan. The consulting actuary noted that the adverse selection due to the benefit level differences between the political subdivisions' plans and the Public Employees Retirement System plan could still be present but should be greatly reduced.

Committee Report: No recommendation, but the committee recommended that the sponsor amend the bill to address the concerns of the Retirement Board.

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Deanne Hollister
Operator's Signature

10/17/03
Date

#1 3-6-03

TESTIMONY IN FAVOR OF SB 2176
3/06/2003

Name: Charles N. Bunce
Representing: City of Grand Forks
Position: Director of Human Resources

Passage and enactment of this bill will allow the City of Grand Forks to do the following:

- Offer an additional fringe benefit to long term City employees
- Allow those employees, who under a previous Defined Benefit Program, paid for the right to retire at 55, a means to retire and continue to have an affordable medical coverage plan. Presently they do not have access to an affordable plan.
 - 125 employees or 25% of our workforce qualify for retirement at 55 under this plan.
- Offer an option to those public safety employees that can retire at age 55.

Passage and enactment of this bill will also provide:

- Statewide equity with all employees in governmental public service.
- Not a large increase to the risk pool for the group since the group of 55 – 65 year old participants does exist, and would either stay in active NDPERS, or the retirement version.

Charles N. Bunce, Director
Human Resources
City of Grand Forks
P.O. Box 5200
Grand Forks, ND 58206-5200
cbunce@grandforksgov.com
701-746-2669

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