

CONWAY VILLAGE FIRE DISTRICT  
COMMISSIONERS' MEETING  
Thursday July 22, 2021, 5:00 p.m.  
Admin Building Meeting Room

Meeting was called to order at 5:07 p.m.

Commissioners present: Steve Bamsey, Tom Buco, Mike Digregorio  
Staff present: Chief Solomon, Amy Snow- Municipal Bookkeeper

FIRE CHIEF'S BUSINESS

The chief handed out a sheet showing what it would cost the fire department with different costs depending on the share the district might pay for both health insurance and dental with a change in dental plans (attached) and discussion ensued. Amy also handed out a sheet showing yearly costs for water, sewer, and fire's health insurance with current plan versus a \$20.00 copay plan with different district shares (also attached). More discussion ensued. This will be discussed again at another meeting.

The chief presented a schedule showing when all the fire and ambulance contracts expire with the various towns (attached), negotiations should start this fall for the Town of Conway Ambulance contract. Discussion ensued.

Next the chief presented the current Ambulance Abatement policy along with his suggested amendments (attached). It was felt that vacationers should not be abated and our current billing company is good at working with patients on payment plans. This will be discussed more in a future meeting.

Lastly, the chief presented a request to adjust ambulance fees (attached). These fees have not changed since 2013. Changing rates affect about 17% of patients who have commercial insurance, Medicare and Medicaid pays what they pay regardless of our fees. It is federal law that insurance companies set what they pay. Discussion ensued. The rates being proposed are the average of rates being charged by the northeast part of the country. **Mr. Digregorio made a motion to adopt the new ambulance rates affective August 1, 2021, based on the fire chief's recommendation, seconded by Mr. Bamsey. Motion passed 3-0-0.**

BOOKKEEPER'S BUSINESS

Amy reported that last night the water connection was made at the 4-corners, there is about 70 feet of line left to install that will connect the main from the 4-corners to the line already laid on the east side of the bridge and they still have to install the 6" line that crosses Main St. Water was off for Washington St. Hillside, Muster, West Side Rd. and this side of bridge on East Side Rd. from 8:00 p.m. to about 4:00 a.m.

Mr. Bamsey signed the sewer connection waiver that was approved last week for Northeast Credit Union.

Mr. Bamsey signed the application for our SIGI grant for the DES fiscal year 2022, we will get a check in August and one in February.

### ADMINISTRATIVE BUSINESS

**Mr. Bamsey made a motion to ratify a., and b., seconded by Mr. Buco**

- a. Ratify Payroll Manifest and sign checks for week ending 7/18/21
- b. Ratify A/P Manifest dated 7/21/2021 and sign checks dated 7/23/21

Discussion:

Ossipee Mountain Electronics \$3495 – Radio for the ambulance. – Ambulance is still on track to be here the first week of August.

Quick Med Claims – doing a better job than previous company. The chief reached to company that sells used ambulances, they were not excited about it; we would be better off selling it locally. Could happen middle to late August.

Statewide Aqua Store – 6 anodes. \$230 was freight and \$2,400 for the anodes.

**Motion passed 3-0-0**

**Mr. Bamsey made a motion to approve the chief's timesheet for week ending 7/18/21, seconded by Mr. Buco. Motion passed 3-0-0.**

**Mr. Bamsey made a motion to approve the meeting minutes from 7/22/21, seconded by Mr. Buco. Motion passed 2-0-0, Mr. Bamsey abstained due to absence.**

Mr. Buco questioned if water/sewer employees were designated essential, all utility workers were designated essential.

The next meeting will be July 29<sup>th</sup> at 5:00 pm in the Administration Building. Bruno will not be attending this meeting.

**Mr. Digregorio made a motion to enter non-public under 91-43 II(c) to review sealed minutes, motion seconded by Mr. Buco. Motion passed Mr. Bamsey – yes, Mr. Buco – Yes, Mr. Digregorio – Yes. The board entered non-public at 6:31 pm.**

Public session resumed at 6:50 pm. July 16, 2015 minutes remained sealed, **Motion made by Mr. Digregorio and seconded by Mr. Buco; Mr. Bamsey- yes, Mr. Buco-yes, Mr. Digregorio-yes,** and all minutes from 2011, 2015, and 2016 were unsealed.

There being no further business to come before the Board, meeting was adjourned without objection at 6:55 p.m.

Respectfully submitted,  
Amy Snow, Clerk

**Health Insurance**

	Current Policy			District Pays 90%			District Pays 100%		
	Total Cost	80% District	20% Employee	90% District	10% Employee	Cost	100% District	Cost	
Single Plan	\$ 13,413.00	\$ 10,730.40	\$ 2,682.60	\$ 12,071.70	\$ 1,341.30	\$ 1,341.30	\$ 13,413.00	\$ 2,682.60	
Two Person Plan	\$ 26,286.00	\$ 21,028.80	\$ 5,257.20	\$ 23,657.40	\$ 2,628.60	\$ 2,628.60	\$ 26,286.00	\$ 5,257.20	
Family Plan	\$ 35,486.00	\$ 28,388.80	\$ 7,097.20	\$ 31,937.40	\$ 3,548.60	\$ 3,548.60	\$ 35,486.00	\$ 7,097.20	
Cost to Fire Dept (based on 2021 budget)						<b>\$ 16,877.00</b>	<b>\$ 33,754.00</b>		

**Dental Plan Current Plan**

	Current Policy (80% of Single)			District Pays 90%			District Pays 100%		
	Total Cost	District Share	Employee Share	90% District	10% Employee	Cost	100% District	Cost	
Single Plan	\$ 526.68	\$ 421.34	\$ 105.34	\$ 474.01	\$ 52.67	\$ 52.67	\$ 526.68	\$ 105.34	
Two Person Plan	\$ 1,012.92	\$ 421.34	\$ 591.58	\$ 911.63	\$ 101.29	\$ 490.29	\$ 1,012.92	\$ 591.58	
Family Plan	\$ 1,776.72	\$ 421.34	\$ 1,355.38	\$ 1,599.05	\$ 177.67	\$ 1,177.71	\$ 1,776.72	\$ 1,355.38	
Cost to Fire Dept (based on 2021 budget)						<b>\$ 4,816.17</b>	<b>\$ 5,632.19</b>		

**Dental Plan Best Plan**

	Current Policy (80% of Single)			District Pays 90%			District Pays 100%		
	Total Cost	District Share	Employee Share	90% District	10% Employee	Cost	100% District	Cost	
Single Plan	\$ 578.64	\$ 462.91	\$ 115.73	\$ 520.78	\$ 57.86	\$ 57.86	\$ 578.64	\$ 115.73	
Two Person Plan	\$ 1,117.92	\$ 462.91	\$ 655.01	\$ 1,006.13	\$ 111.79	\$ 543.22	\$ 1,117.92	\$ 655.01	
Family Plan	\$ 1,999.68	\$ 462.91	\$ 1,536.77	\$ 1,799.71	\$ 199.97	\$ 1,336.80	\$ 1,999.68	\$ 1,536.77	
Cost to Fire Dept (based on 2021 budget)						<b>\$ 5,462.94</b>	<b>\$ 6,378.54</b>		

7/20 minutes

	Yearly	yearly extra cost
80%	\$57,828.96	Current Plan
85%	\$59,866.20	\$2,037.24
90%	\$62,691.96	\$4,863.00
95%	\$66,174.84	\$8,345.88
100%	\$69,657.72	\$11,828.76

each water and sewer

3 single  
3 2-person

80%	\$134,583.36	Current Plan
85%	\$142,995.24	\$8,411.88
90%	\$151,406.76	\$16,823.40
95%	\$159,818.16	\$25,234.80
100%	\$168,229.68	\$33,646.32

fire

2 single  
4 family

	co-pay deductible	current plan \$10.00 \$0.00 ded.	\$20.00 \$0.00 ded.
year cost		\$69,657.72	\$66,400.44
difference			\$3,257.28

\$8,571.48 more than current plan

yearly cost	\$168,229.68	\$161,418.73
difference		\$6,810.95

\$26,835.37 more than current plan

*AC*

*C.*

*AC*

Call Howard Pilgram

## Conway Fire Department Contracts

Contract	End Date	2021 Value
Conway Ambulance:	April 30, 2022	\$127,663
Non-Precinct Fire Contract:	December 31, 2022	\$194,468
Albany Contract:	December 31, 2022	\$132,000
Hales Location Ambulance:	December 31, 2022	\$35,000
Waterville/ Grafton:	Annual- auto renews	\$1000

1. The Conway Village Fire District Commissioners will consider abatement of an ambulance bill in one of the following circumstances:
  - a. When the contracted billing service has exhausted their attempts to obtain payment.
  - b. Upon receipt of a completed hardship abatement application.
  - c. Upon the request of the Fire Chief
  
2. Consideration of Abatement of Ambulance Bills from Residents: The following items are commonly abated for residents of Conway and Albany NH when an abatement request has been received as in number 1 above.
  - a. Medicare Copays not covered by secondary insurance: 100%
  - b. Medicare Replacement Policy Copays: 100%
  - c. Patients showing household income under 150% of the federal poverty level: 100%
  - d. Employees and immediate family of CVFD Employees: 100%
  
3. Consideration of Abatement of Ambulance Bills for non-residents: The following items are commonly abated for those who are neither residents of the Town of Conway nor Town of Albany when an abatement request has been received as in number 1 above.
  - a. Patients showing household income under 150% of the federal poverty level: Case by Case
  - b. Employees and immediate family of CVFD Employees: 100%
  
4. Rationale
  - a. Conway and Albany Residents contribute tax monies in support of the ambulance and are entitled to greater forgiveness of ambulance expenses not covered by insurance.
  - b. Non Residents are expected to pay their bill, however, the commissioners will consider abatements for those submitting hardship abatement requests.
  - c. Employees of the Conway Village Fire District are either paid on call firefighter/EMS employees helping keep costs down by being on call employee or full time employees covered by the District's health insurance policy.
  
5. Disposition of remaining unpaid bills. Unpaid bill received as per number 1 that are not abated or 'written off' are forwarded to the District's contracted collection agency for further attempts to collect the unpaid bill.

Approved 08/10/2017

## Items to Consider Changing in the Ambulance Abatement Policy

Section 2b: Reduce this abatement to match what a resident would be abated if they were on regular Medicare.

Pros: Increases the revenue on those type calls.  
It's fair to Medicare patients

Cons: There are elderly on these Medicare replacement Policies because they can't afford Medicare Part B. This may be difficult for them.

Section 2c: Reduce this abatement to a 50% abatement and allow a payment plan for the remainder. With Obamacare and expanded Medicaid, there should be very few completely uninsured in the district. For those that are, we offer ½ off and a payment plan.

Section 3a: Eliminate.  
People that are here on vacation should just pay their bill.



