CITY OF GROVE CITY, OHIO
CARES Healthcare Grant Committee
MINUTES

July 16, 2025 Regular Meeting

1. The regular meeting of the CARES Healthcare Pilot Program Committee was called to order at 5:30 p.m. in the Council Conference Room of City Hall, 4035 Broadway. Roll was called and the following members were present:

   Maureen Cahill, Jason Moore, Richard Donnelly, Ted Berry

   Members Absent: Randy Holt

   Staff Support: Tami Kelly

2. Ms. Cahill moved to approve the minutes of 6/18/25; seconded by Mr. Donnelly. Motion unanimously approved.

3. The Committee welcomed Mr. Dan Schrader, Health Markets Insurance, and discussed income levels and where to set those levels.

   Mr. Schrader explained that new laws have been adopted to provide more safeguards to the HealthCare.gov program. He said brokers were creating fraudulent accounts so, now, if you have a $0.00 premium, recipients must re-enroll or they will get charged $5.00/mo. He pulled up www.healthcare.gov/see-plan and the Committee explored the coverage options for different ages, incomes, dependents, etc. It appeared that a single person, between 26 – 60 years of age, with an income of $35,000.00/yr. could receive a Silver Plan starting at $94.19/mo.. A married couple in the same age range, with a household income of $50,000.00, could receive a Silver Plan for about $156.24/mo.

   Mr. Schrader recommended that they play around with this site to get a variety of estimates and scenarios. The Committee agreed and Mr. Moore said he would take a shot at creating a table that shows different scenarios and is reflective of Grove City Census Data. They also agreed to use the Silver Plan and lowest premium.

   It was stated that in order for the city's program to be tax free to recipients, it must be based on social need and income must be one of the criteria, which the table may help determine.

   Mr. Schrader also mentioned that if an employer offers insurance and the premiums are 9.02% of the employee's income level or less, there is no health credit available. In addition, a Healthcare Reimbursement Account now qualifies as insurance for businesses. Meaning – an employer can contribute any amount into an employee's HRA and it is considered providing health benefits. Since employees can use their HRA to pay for ACA premiums, Ms. Cahill said the application for the city's plan should ask if a person is provided <u>any</u> health benefits from an employer or outside the health marketplace in order to capture these reimbursement dollars. The Committee members agreed.

4. A motion to adjourn was approved by unanimous consent.

Adjourned at 6:46 p.m.

Tami K. Kelly

Tami K. Kelly, MMC
Clerk of Council

Maureen Cahill

Maureen Cahill
Chair