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MACo offers help for inmate med costs

By Sheryl Wood, MACo Associate Director

MACo is proud to be the first state association in the nation to partner with the National Association of Counties and Correctional Risk Services (CRS) to offer new programs designed to help counties control and contain inmate medical costs.

The programs include Claims Administration and Inmate Excess Medical (stop-loss) Insurance, with a \$10,000 deductible. Through our unique arrangement with CRS, we have negotiated a special reduced rate for any county that enrolls in the Excess Medical Program prior to April 1, 2010. If 50 percent of the counties (28 or more) have enrolled by that date – the reduced rate will not change for the first policy year. And, as an added bonus, when you purchase the Excess Medical Insurance, the Claims Administration service is automatically included. This insurance also covers juveniles in detention.

With the Claims Administration service, CRS will review your bills to make sure the treatment was provided, the medical coding is accurate, and any applicable discounts are applied. CRS will pay the providers directly, and return your original invoices to you. The great news is that their fee is based on what they save you. If they find billing errors and are able to reduce the amount you pay – they will retain

a small percentage of those savings. If they determine the billing was accurate, they do not retain a fee. We would urge all counties to consider participation in this program as it is a “free” service.

The Excess Medical Insurance is an insurance policy just like property, liability and auto where you pay a deductible for large claims and are covered for major losses. As an example, a small water and sewer district had been purchasing liability insurance through our insurance pool for over ten years and had never had a claim. But recently, a broken water main and the subsequent damage resulted in a claim of over \$100,000. With the insurance, they only had to pay their deductible. This one claim, without insurance, would have been financially devastating for this district.

While your county may not have had a large inmate medical claim, MACo has heard from counties that have – ranging from \$80,000 to almost \$250,000 for a single claim. So it's really a matter of “if” and “when”... “if” your county were to have a significantly large medical claim for an inmate, is your county able to review the billing for accuracy and would you be able to pay the bill without causing problems within your budgets? If the answer is no,

Please see “MACo...” on page 10

Blattie family offers its appreciation

By Harold Blattie, MACo Executive Director

We would like to express our thanks and gratitude for the countless phone calls, e-mails and cards that we have received since Michael's death. Words fail to adequately express how much your contacts have meant to us. It truly is humbling to know how many people care and I really don't know how we would be getting through this without all of you. Having our other children and their spouses at our side has been a comfort to our entire fam-

ily as we make this journey together.

As you may have heard, an arrest was made in the case last Friday so we now begin a different journey.

Thank you again for the outpouring of love and support we have received.

Regards,
Harold and Betty Blattie
Tim, Ronie and Matt
Chris, Jill, Breanna and Bella
Matt and Stacey



MACo News

With prescription drugs, bigger isn't always better

By Owen Voigt, MACo Health Care Trust Administrator

Life has taught me usually bigger is better. I've had the pleasure of riding bucking horses in Texas a few different times. Down there, the motto is everything is bigger in Texas. If you buy a pack of six beverages, it may cost \$5.99. Virtually always, if you buy a pack of 12, it's \$9.99, or a savings of 98 cents. When rodeoing, we went by the theory if a six-pack cost \$5.99 and 12 cost \$9.99, we'd buy 24 because of the money we'd save!

We would regularly cram four guys into a little car to save on gas; obviously, if gas cost \$100 for a trip, it was \$25 each if four went along. There is an unexplainable phenomenon in rodeo no one has ever been able to identify: why is it when one guy travels alone, the adult beverage cost is minimal, but each additional person increases the cost exponentially, especially in the case of bull riders? In my experience, any savings in gas cost by traveling with more guys was virtually always lost and frequently the cost was even higher than if I had just traveled alone. I proved this to be true in my later rodeo days

when I chose to travel alone most of the time.

The point is the conventional wisdom in rodeoing and life in general about buying bigger is not the case with prescription drugs. No, there are no rules about buying bigger with prescription drugs.

We have recently had two instances where buying bigger actually cost a lot more. In one case, a road department employee has been taking two 20-milligram (mg) pills for years. His physician refilled his meds for him on his annual medical checkup and prescribed a 40-mg dose, which the pharmacist filled for him. Guess what happened; by going from two 20 mg to one 40 mg dose the cost of the drug went up by 400 percent! We researched this and found there were only two companies making the 40-mg dosage, while there were quite a few making the 20-mg dose. Because only two companies made the 40-mg dose, they charge 4 times higher!

To save money, here's a tip: check with your pharmacist to see if your meds can be obtained in different amounts. By simply taking another tablet or two to get your milligram dosage, you may save a lot. It's possible the cost may change because there are limited drug companies producing a certain dosage, the cost may change dramatically and you may go from a preferred or non preferred to a generic. My last tip: don't travel with bullriders if you want to save money.

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State News

Interoperability Montana complete statewide presentations

By Ian Marquand, Interoperability Montana public affairs & outreach consultant

More than thirty meetings and presentations. Several hundred participants. Scores of flip-chart pages filled with comments and ideas. Added together, they equal a busy and productive summer and fall for the non-profit Interoperability Montana (IM) organization.

Since early August, IM staff (and employees from the state's Public Safety Services Bureau) have criss-crossed the state, meeting with county commissioners, tribal council members, legislators, and a variety of public safety service representatives from Eureka to Baker, Hardin to Havre. As of Nov. 1, only a handful of northeastern counties have yet to be reached. IM staff hope to arrange meetings in those counties soon so that they can complete their statewide tour before Christmas.

In addition, IM has made its "Interoperability: Let's Talk" presentation at statewide conferences of Emergency Medical Services, Disaster and Emergency Services, Association of Public-Safety Communications Officials (APCO) and, yes, MACO.

The outreach meetings and presentations have three goals:

- To share information about IM's past, present and future with potential users and local decision-makers.
- To encourage a dialogue between IM staff and the local leaders who ultimately will determine the project's future direction through their regional interoperability consortia.

ject's future direction through their regional interoperability consortia.

- To get ideas for the project's next "sustainability plan." IM Executive Director Kevin Bruski believes the outreach meetings have succeeded in all three areas.

"We've had people tell us they appreciated the overview of the project, that no one had ever explained it in the kind of depth we did," he said. "They also liked having a chance to ask questions and get explanations."

As with any major initiative, IM leaders heard from doubters and skeptics, as well as from believers. Often, those competing views focused on common areas: how much will the system cost, who will pay for it, and who will retain managerial control of it. Audience comments, regardless of viewpoint, were recorded on flip-chart paper and have been compiled for a report that will be distributed to IM consortia members, state and federal stakeholders, as well as the hundreds of meeting attendees who shared their e-mail addresses.

IM leaders will accept comments on the system or its sustainability until Nov. 30. Comments may be sent to Bruski at kbruski@interopmtproject.org or to Ian Marquand at Marquand.im@gmail.com. A report on the outreach tour and the comments received should be ready by the end of the year.



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NACo News

Western Interstate Region board of directors report

By Mike Murray, Lewis & Clark County Commissioner and Lesley Robinson, Phillips County Commissioner

The Western Interstate Region (WIR) board of directors meeting was held last month in Tillamook, Ore. We first took a tour of the Tillamook area, beginning at the Tillamook Cheese factory

The facility is operated by a co-op of 112 Tillamook county dairies. About 60 percent of the dairy cattle are Holsteins; the rest are mostly Jersey. The reason is to have a higher milk fat content. Tillamook cheese has a high overhead for storage. Ten percent of the nation's cheese supply, or about 60 million pounds, is inventoried at Tillamook, due to the natural aging process. Tillamook also sells butter, cream cheese and yogurt. Oh, I forgot the 38 flavors of ice cream! We sampled an assortment of the flavors during our stay.

Next, we went to the Whiskey Creek Shellfish Hatchery, which supplies clams and mussels, in seed form, to shellfish growers. The seeds are about the size of a grain of sand. We were able to view some under a microscope. When the purchasers receive the shellfish, they're put in saltwater, where the shellfish will attach to a shell and grow. The hatchery is trying to discover the reason why their hatch has only been at 20 percent of normal levels; ocean pH levels may be a possible cause.

The next stop on the tour was the Josi Dairy. Tim Josi is the WIR president and he was raised on the dairy. His brother, who now owns and operates it, was very accom-

modating and answered all our questions.

The Tillamook Forest Center was our next destination. It's a cooperative effort between the counties and state and is located between Tillamook and Portland. The center is very well designed and teaches the public about the different aspects of forests. There are several interactive displays, and we watched a video about area forest fires and the reforestation efforts that followed.

Our board meeting was held the next day. Joe Laurance, Douglas County, Ore., spoke about a proposed NACo resolution concerning social, economic and envi-

Please see "WIR..." on page 7



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Flood Insurance

Part 1 of 2

Floods can strike anywhere at any time and with almost no warning. Pictures of submerged land are common on the television news.

Hurricanes Katrina and Rita in 2005 caused massive flooding in the south, but devastating floods have also attacked the Midwest, Mid-Atlantic states and New England in recent years. According to the Federal Emergency Management Agency, U.S. flood losses between 1994 and 2004 averaged more than \$2.4 billion per year.

While most floods affect homes and commercial properties near water bodies, locations away from the water are not immune. FEMA reports 25 percent of flood insurance claims comes from areas with a low-to moderate risk of flooding. In these areas, flooding can result from torrential rainfalls, rapid melting of heavy snows, and breakage of water mains. Business owners who have not paid attention to their insurance coverage may be surprised when floods occur.

Standard commercial property insurance policies do not provide coverage for losses caused by water.

A typical policy defines water as:

- Flood, surface water, waves, tides, tidal waves, overflow of a body of water, and spray from any of these, all whether driven by wind or not;
- Mudslide or mudflow;
- Water that backs up or overflows from a sewer, drain or pump; or
- Water under the ground pressing on, flowing or seeping through foundations, walls, floors or paved surfaces, paved and unpaved basements, or doors windows and other openings.

For financial protection from floods, businesses should consider buying a flood insurance policy from the National Flood Insurance Program.

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NACo/County News



Western Interstate Region report

Continued from page 5

ronmental sustainability of federal forestland. Two committees also were formed; one on forestland issues and another for rangeland issues.

We discussed possibly consolidating our meetings, but it was decided to keep it the same.

We also voted on the top three WIR priorities for the next year. The priorities are:

1. PILT and SRS funding,
2. Promote sustainable forest management,
3. Support a balanced National Energy Policy,
4. Forest Highways funding.

Marc Kelley, National Forest Counties and Schools Coalition, spoke to us about the Partners for Rural America campaign action plan for fall 2009 and beyond.

Rep. Rob Bishop, R-Utah, of the Congressional Western Caucus called us. Some of the things we talked about were PILT reauthorization and the Clean Water Act. It was stated climate change will be considered in every decision made on public lands. Josh Karden, chief of staff for U.S. Sen. Ron Wyden, D-Ore., also spoke to us.

NACo's Ryan Yates, associate legislative director, brought up the fact there is no revenue sharing in place for wind and solar on federal lands. This will be looked into further.

May Jenkins, 1923-2009

May Jenkins, 86, died in Bainbridge Island, Wash., on Oct. 2. She was a former Yellowstone County treasurer.

A North Dakota native, Jenkins had an accounting background, taught in elementary schools and worked for the Republican Party in Billings. She also helped get Montana law changed to allow county treasurers to serve more than one term in office.



May Jenkins

She was the Yellowstone County treasurer from 1970 until her retirement in 1989. Jenkins served five terms in office.

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NACo News



Three counties will send 'swine flu' sufferers home

By Charles Taylor, NACo senior staff writer

Three counties preparing to deal with H1N1 flu have a message for sick employees: Go home! It's not a request; it's an order.

Recently, boards of supervisors in Essex County, N.Y., Culpeper County, Va., and Pima County, Ariz., voted by decisive margins to authorize department heads to send home employees exhibiting signs of the so-called swine flu.

In Essex and Culpeper, employees must use sick leave, if they have enough. If they don't, both counties have OK'd workers' borrowing sick days and using vacation time.

"We will allow them to draw down sick time from 2010, even though they haven't earned it yet," said Essex County Manager Daniel Palmer. It will be repaid as they accumulate new leave. His board of supervisors voted 16-2 earlier this month to approve the policy. Unlike in Culpeper, this will apply to seasonal flu, too.

In Pima, employees with no sick time must take leave without pay. Ill employees who refuse to go home risk discipline or firing.

Culpeper supervisors voted 5-2 in favor of their policy a few weeks ago. "That's not to say we're going to send everyone with a sniffle home," said Frank Bossio, county administrator. The policy would be in force if an H1N1 flu outbreak is declared in the county. Supervisor Steve Nixon, a proponent of the policy, told a local paper, "This is just a tool to guard against the rapid spread of the H1N1 virus."

Palmer said his county would offer disposable thermometers for employees, too.

For a pandemic influenza planning checklist, visit www.flu.gov/professional/states/statelocalchecklist.html.

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Around Our Counties

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BIG HORN COUNTY and the city of Hardin reached an agreement in early October to deconsolidate law enforcement services now provided by the county. Still undetermined is how the city will fund its new police department, which could require as much as \$1 million annually. The deconsolidation effort has been ongoing for three years; Hardin had its own department until 1976.

FLATHEAD COUNTY commissioners in late September extended the impropriety and wrongdoing investigation into the county planning office that began in July. A property rights group made a series of allegations against the department, led by county planning director Jeff Harris, when the Lakeside Neighborhood Plan was being created earlier this year. A Kalispell detective agency has been paid \$10,000 to look into the claim and its results are to be released soon.

GRANITE COUNTY is abolishing the office of assessor, making Butte-Silver Bow County the last county in Montana with such an office. Commissioners passed a resolution calling

for the consolidation and awaited public comment on the move in early October. Ann Veis, the former assessor, retired in July after 31 years of service to the county; most of her duties will be assumed by a state employee, while any remaining tasks would be assigned to Clerk and Recorder Blanche McClure.

Law Enforcement

MINERAL COUNTY has a new K-9 officer: Max FloJo. The Belgian Malinois has been assigned to Deputy Jim Balenger for drug detection duty. Max joined the department in early October after receiving his national detector dog certification in Arkansas in September.

LINCOLN COUNTY won't need to hold a special election since a Eureka-area group failed to turn in almost 2,000 signatures required for a recall of Sheriff Daryl Anderson. The group, which accused the sheriff of a variety of allegations, filed a petition in July to begin the recall process. Virginia Emerson, the group's leader, is planning to once again run for a county office in the future, while Anderson, who's in his third term, doesn't intend to seek reelection.

Miscellany

BUTTE-SILVER BOW COUNTY will build a bus storage facility with funds it received from the federal Recovery Act. A transit official said in early October the 6,600-square-foot facility will include storage for the nine city buses. The city-county received \$585,000 for the project, which will be built behind the Civic Center.

RAVALLI COUNTY and the Bitterroot National Forest resolved a dispute in early October about log and slash removal along West Fork Road. The commission told the U.S. Forest Service in September to remove the materials by Oct. 5 or county employees would do the job themselves; the piles were located in the easement and posed wildfire and traffic risk. The agency warned of criminal charges if such action was taken, but later gave the county permission to remove the slash.

HILL COUNTY earmarked \$15,000 for the North Central Montana Transit System in its 2009-2010 budget in October. The system, which has operated buses between local reservations and Havre and Great Falls since Au-

gust, was started with Recovery Act funding as well as a grant from the Montana Department of Transportation. It sought funds from area governments and organizations, too, including Blaine County, which also has earmarked money for the system.

BEAVERHEAD COUNTY Museum staff has created a novel way to fund the model railroad and town site being built in the Depot Train Room by establishing an "Adopt a Building" program. Buildings may be adopted for as little as \$10 and the funds will be used to purchase accurate representations of the structures as they appeared in Dillon during 1919.

GLACIER COUNTY commissioners approved in late October the transfer of the county hospital and property in Cut Bank, operated by the non-profit Northern Rockies Medical Center (NMRC), to the local port authority which would, in turn, sell it to NMRC. The move, designed to save the county more than \$20,000 in annual repair and maintenance costs, would allow NMRC to apply for grants and other funding it wasn't previously eligible for because it didn't own the facility.

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Announcements & Reminders

MACo offers help for inmate med costs

Continued from front page

we would ask you contact us for more information on the programs so "when" it happens, you'll have the peace of mind of knowing there's insurance to help protect your county budgets against large inmate medical claims.

We are happy to announce Ravalli County has enrolled in the Claims Administration program, and Beaverhead, Custer, McCone, Powell, Rosebud and Toole counties have fully enrolled in the Excess Medical Insurance Program. There are three counties in the process of finalizing the contracts, and we are working with numerous other counties to provide them more information.

For more information on these programs and pricing, please contact me at 449-4360 or swood@mtcounties.org. Information also is posted on our Web site at: <http://maco.cog.mt.us/pages/IMP.htm>.

MACo, pools change phone numbers

Our main phone number has changed to 449-4360. Our JPIA/JPA pools can be reached at 449-4370.

Mark Your Calendars

November

- 9-10 Energy & Telecomm. Interim Committee Meeting*
- 11 **State/county/MACo offices closed (Veterans' Day)**
- 16 Children, Families, Health & Human Services Interim Committee Meeting*
- 17 Economic Affairs Interim Committee Meeting*
- 17-18 MACo Joint Insurance Pools Trustee Retreat*
- 25 State/county/MACo offices closed (Thanksgiving Day)
- 30-12/3 MACo Elected Officials Training/Commissioner Certification*

December

- 3-4 Revenue & Transportation Interim Committee Meeting*
- 11 **Education & Local Gov't. Interim Committee Meeting***
- 11 **State Admin./Veterans' Affairs Interim Committee Meeting***
- 18 Law & Justice Interim Committee Meeting*
- 24 State/county/MACo offices closed (Christmas Day)

Upcoming Events (2010)

- Jan. 20-22 MACo Risk Management Loss Control Conf., Missoula
- Feb. 22-25 MACo Midwinter Conf./JPIA/JPA Trustee/Member Meeting, Great Falls
- May 26-28 NACo WIR Conference, Billings
- Sept. 26-30 MACo 101st Annual Conference, Billings

*All events are held in Helena unless noted.

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Fred Hansen, Loss Control Specialist

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Liz Krzan, Asst. Claims Adjuster

Kerissa Lyman, Claims Admin. Assist.

Owen Voigt, Health Care Trust Admin.

Alyce Bailey, Enrollment/Eligibility

Specialist

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Laurie Goltry, Admin./Enrollment Asst.

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3. Donald Reiger, Fallon County

4. Russ Tempel, Liberty County

5. Arnold Gettel, Teton County

6. Leslie Burroughs, Golden Valley Co.

7. Maureen Davey, Stillwater County

8. Andy Hunthausen, Lewis & Clark Co.

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10. Tony Berget, Lincoln County

11. Jean Curtiss, Missoula County

12. Tom Rice, Beaverhead County

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AFFILIATE MEMBER

MT County Road Supervisors (MACRS)

MACo NEWS

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