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TO: Gahanna City Council  
Jeremy VanMeter, Clerk of Council

FROM: Miranda Vollmer, Sr. Director of Administrative Services  
Corey Wybensinger, Sr. Deputy Director of Administrative Services  
Mayor Laurie A. Jadwin

Cc: Priya Tamilarasan, Esq., City Attorney  
Joann Bury, Director of Finance

DATE: August 21, 2025

SUBJECT: Dept. of Administrative Services - Request for Council Action (August 25, 2025, COTW Meeting)

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#### ACTION ITEMS

ACTION ITEM #1: RESOLUTION AUTHORIZING THE CITY OF GAHANNA TO EXIT THE CENTRAL OHIO HEALTH CARE CONSORTIUM (COHCC).

ACTION ITEM #2: RESOLUTION AUTHORIZING THE MAYOR TO ESTABLISH A HEALTH BENEFITS SELF-INSURANCE PROGRAM FOR CITY OF GAHANNA EMPLOYEES AND EXECUTE RELATED AGREEMENTS FOR THIRD PARTY ADMINISTRATIVE SERVICES FOR HEALTH AND PRESCRIPTION DRUG COVERAGE AND STOP LOSS INSURANCE EFFECTIVE JANUARY 1, 2026, AND AUTHORIZING FINANCE DIRECTOR TO ESTABLISH AN INTERNAL SERVICE FUND.

Upon review and consideration of the City of Gahanna's health insurance program needs, the City, in collaboration with NFP, has determined it is in the best interests of the City to:

- exit the joint self-insurance agreement with the Central Ohio Health Care Consortium (COHCC),
- create a self-insurance health program and execute agreements for third party administrative services for health and prescription drug coverage and stop loss insurance effective January 1, 2026, and
- authorize the Finance Director to establish an internal service fund for the health benefit self-insurance program.

In 2024, the City conducted an RFQ for benefits consulting services. The City selected NFP, an Aon Company, to serve as the City's benefits consultant and engaged NFP to support strategic planning of the City's health benefits program. NFP completed a comprehensive review of the City's current consortium arrangement in the Central Ohio Health Care Consortium (COHCC), with a focus on assessing the financial and operational implications of transitioning to a self-funded model. In 2025, NFP conducted an RFP for services on behalf of the City. The City participated in finalist interviews for pharmacy benefit management. In addition, 25 city employees and the

Human Resources team participated in finalist demonstrations for a new wellness program. For additional details, see attached NFP recommendations.

NFP recommends the following to establish the City's new self-insurance program:

1. Exit the COHCC consortium on 1/1/2026
2. Enter a standalone self-funded environment on 1/1/2026
  - a. UMR as medical claims administrator
  - b. RxBenefits ESI as pharmacy benefit manager
  - c. Stop loss carrier to be determined via RFP in late August 2026
  - d. Exit the contract with OSU on 1/1/2026
4. Contract with the following vendors for savings and improvements:
  - a. First Stop Health for virtual Urgent Care
  - b. PeopleEQ through WellnessIQ for wellness platform and programming
  - c. CuraLinc EAP to replace Bronson HelpNet EAP for mental health services

The City agrees with the recommendations of NFP. The recommendations provide City employees with an excellent health benefits program while being mindful of tax dollars. Employees will have zero disruption for health and prescription drug coverage, as UMR and RxBenefits are the current providers. In addition, 2026 premium rates will have a 0% increase. The addition of First Stop Health will provide 24/7 virtual urgent care services for employees and their families. The wellness program will be enhanced by using technology from PeopleEQ, including a user-friendly website and mobile device app. PeopleEQ through WellnessIQ provides a fun and engaging program to further enhance the City's wellness program including wellness coaching. Employee Assistance Programs (EAP) are vital to provide tools for employees' wellbeing. The transition to CuraLinc will provide employees and their dependents access to 24/7/365 certified mental health professionals and a wide range of services.

The recommendations are projected to save the City approximately \$800,000 in 2026. See attached NFP report for additional details. All appropriations for this program will be included in the 2026 Operating Budget request that will be presented in October. The request will include dollars to establish the self-insurance fund. The Administration respectfully requests Council to issue resolutions as described above to move the City's benefit program to self-funded.

Requested Legislation and Funding:

Legislation Needed:	Resoltuion
Vendor Name:	N/A
Vendor Address:	N/A
Already Appropriated:	N/A
Supplemental/Transfer:	N/A

Attachments:

DAS-ATT NFP RECOMMENDATIONS