

RESOLUTION AUTHORIZING THE TERMINATION OF PARTICIPATION IN THE COUNTY EMPLOYEE BENEFITS CONSORTIUM OF OHIO (CEBCO) AND ANNOUNCING ITS INTENT TO APPROVE A NEW HEALTH INSURANCE PROGRAM WITH IEN/CIGNA INSURANCE FOR ASHTABULA COUNTY EMPLOYEES AND ELECTED OFFICIALS, BEGINNING PLAN YEAR 2026

WHEREAS, the Ashtabula County Board of Commissioners met on September 11, 2025 at 9:32 a.m. to discuss and review health insurance options for Ashtabula County employees and elected officials and the 17.9% proposed increase by CEBCO for 2026 and it was unanimously determined to approve switching to IEN/Cigna Health; and

WHEREAS, On October 1, 2025 an Executive Session was held for pending or imminent court action as it relates to the 2026 health insurance with the decision made by majority of the Board of Commissioners expressing its intent to move forward with terminating the contract with CEBCO and changing health insurance providers in 2026 with a formal resolution to be considered on Tuesday, October 7, 2025; and

WHEREAS, CEBCO has proposed a 17.9% increase for the 2026 plan year, and the County is currently in year two of a three-year agreement with CEBCO, which includes an early termination penalty; and

WHEREAS, after careful review, the Board determined that switching to a self-funded plan with IEN/Cigna Insurance would provide the most favorable balance of affordability and benefit preservation for County employees and elected officials; and

WHEREAS, under the IEN/Cigna plan, the Board emphasized the importance of ensuring accurate plan design on paper, including co-pays, the Direct Primary Care (DPC) program, and the Nurse Navigator program, while acknowledging that Specialist co-pays cannot be waived but testing and imaging costs will be waived if using the appropriate program; and

WHEREAS, the Board further discussed and agreed upon the following:

- The current wellness discount will no longer be available, resulting in increases for all employees.
- Wellness grant dollars and related programs will be discontinued.
- A new rate structure will be adopted for 2026, with a 7% increase to employees and the county to build a reserve fund that ensures long-term stability.

WHEREAS, the Commissioners expressed the difficulty of this decision, as they desire to preserve as much of the current plan benefits as possible while ensuring responsible fiscal stewardship on behalf of County employees and taxpayers.

NOW, THEREFORE, BE IT RESOLVED, By the Board of Commissioners of Ashtabula County, Ohio, that:

1. The County's participation in the County Employee Benefits Consortium of Ohio (CEBCO) is hereby terminated effective with the start of the 2026 plan year.
2. The Board hereby expresses its intent to enter into an agreement with IEN/Cigna Insurance to provide health insurance coverage for all eligible Ashtabula County employees and elected officials beginning in 2026.
3. The Board further authorizes the County Administrator and the Human Resources Department and appropriate staff, to take all necessary steps to implement this transition.

**ASHTABULA COUNTY COMMISSIONERS
CERTIFICATION PAGE**

Resolution No. 2025-432

October 07, 2025

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Upon the motion of Kathryn L. Whittington, seconded by J.P. Ducro IV.

VOTE:

J.P. Ducro IV

Aye

Casey R. Kozlowski

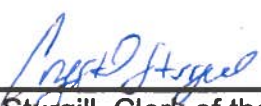
Nay

Kathryn L. Whittington

Aye

CERTIFICATE OF CLERK

IT IS HEREBY CERTIFIED that the foregoing is a true and correct transcript of a resolution acted upon and duly passed by the Board of County Commissioners of Ashtabula County, Ohio, on the date noted above.


Crystal Sturgill, Clerk of the Board, *Acting*
Board of County Commissioners
Ashtabula County, Ohio