

**From:** [cityadmin@cityofbport.com](mailto:cityadmin@cityofbport.com)  
**To:** [Dori Huck](#)  
**Subject:** FW: Health Insurance Benefit (City of Bridgeport-BCBS Chamber Choice)  
**Date:** Tuesday, April 7, 2026 11:43:03 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

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For agenda packet

*Michelle Coolidge, Interim City Administrator*

City of Bridgeport

308-262-1623

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**From:** Michael Thompson <[mthompson@plummerinsurance.com](mailto:mthompson@plummerinsurance.com)>  
**Sent:** Thursday, April 2, 2026 2:30 PM  
**To:** [cityadmin@cityofbport.com](mailto:cityadmin@cityofbport.com)  
**Subject:** RE: Health Insurance Benefit (City of Bridgeport-BCBS Chamber Choice)

Sounds good!

M

**Mike Thompson, Agent**

**Plummer Insurance Inc**

1436 10<sup>th</sup> St | Gering NE 69341 | (308) 436.2828  
PO Box 548 | Bridgeport NE 69336 | (308) 262.1200  
(800) 585.1207 Toll Free PH | (308) 262.1204 Fax | (308) 631.3096 Cell

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**From:** [cityadmin@cityofbport.com](mailto:cityadmin@cityofbport.com) <[cityadmin@cityofbport.com](mailto:cityadmin@cityofbport.com)>  
**Sent:** Thursday, April 2, 2026 1:48 PM  
**To:** Michael Thompson <[mthompson@plummerinsurance.com](mailto:mthompson@plummerinsurance.com)>  
**Subject:** RE: Health Insurance Benefit (City of Bridgeport-BCBS Chamber Choice)

Nope, this all makes sense. It's just Dori and I thinking it through with the intent of council having as much information on the variables as possible – as well as the employees if they do implement it.

Thank you!

*Michelle Coolidge, Interim City Administrator*

City of Bridgeport

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**From:** Michael Thompson <[mthompson@plummerinsurance.com](mailto:mthompson@plummerinsurance.com)>

**Sent:** Thursday, April 2, 2026 1:39 PM

**To:** [cityadmin@cityofbport.com](mailto:cityadmin@cityofbport.com)

**Subject:** RE: Health Insurance Benefit (City of Bridgeport-BCBS Chamber Choice)

Michelle,

As far as the insurance company is concerned there is no documentation of the employee getting coverage somewhere else required on their end to remove them from the coverage. Probably best to ask the City's attorney or tax counsel if there is something that should be required by the City verifying that they have coverage to provide cash in lieu.

I am pretty sure that if the City requires proof of coverage elsewhere before they would allow for cash in lieu, they would most likely be getting coverage under a spouse's group plan or getting an individual policy **without** any Gov't Premium Tax Credits/Subsidies. If they go to Healthcare.gov and apply for the Premium Credits while attesting that they are not eligible for an employer plan or getting employer reimbursement is when they could get in trouble. There is the possibility of them getting a Short-Term medical plan that typically is good for 1 year and requires medical underwriting and doesn't cover pre-existing conditions. Those need to be renewed at the end of each coverage period and don't provide for any premium credits.

As far as being able to contribute to an HSA, they cannot contribute to an HSA unless they are covered under a qualified health insurance plan (must meet government guidelines for being an HSA compliant health plan). Short-Term medical plans **are not** compliant plans. The City's current plan with BCBS is a Compliant plan which allows for participation in an HSA. If they come off of your plan, it would depend on what type of insurance they purchased (if any) to know if they would be able to contribute.

There are a lot of variables which go into providing answers to your questions and we can't account for every situation. I think it comes back to the reasons some aren't wanting to be on the City provided plan. There may be valid reasons ( higher benefits or lower premiums under a spouse's plan for example) but also there is a likelihood that some may just want the money and don't care about medical coverage.

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**Sent:** Thursday, April 2, 2026 1:00 PM  
**To:** Michael Thompson <[mthompson@plummerinsurance.com](mailto:mthompson@plummerinsurance.com)>; 'Dori Huck' <[dhuck@cityofbport.com](mailto:dhuck@cityofbport.com)>  
**Cc:** Jaime Galvan <[jgalvan@plummerinsurance.com](mailto:jgalvan@plummerinsurance.com)>  
**Subject:** RE: Health Insurance Benefit (City of Bridgeport-BCBS Chamber Choice)

Additional questions:

If the employee comes off the plan, is there a documentation requirement to ensure they are finding coverage elsewhere?

How does the cash in lieu impact the ability to participate in the HSA?

Thank you!

*Michelle Coolidge, Interim City Administrator*  
City of Bridgeport  
308-262-1623

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**From:** Michael Thompson <[mthompson@plummerinsurance.com](mailto:mthompson@plummerinsurance.com)>  
**Sent:** Tuesday, March 31, 2026 2:05 PM  
**To:** [cityadmin@cityofbport.com](mailto:cityadmin@cityofbport.com); Dori Huck <[dhuck@cityofbport.com](mailto:dhuck@cityofbport.com)>  
**Cc:** Jaime Galvan <[jgalvan@plummerinsurance.com](mailto:jgalvan@plummerinsurance.com)>  
**Subject:** FW: Health Insurance Benefit (City of Bridgeport-BCBS Chamber Choice)

Michelle,

Below is the other response from our Broker's office regarding the cash in lieu question and possible repercussions.

Thanks!

M

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**From:** Cory Mase <[corym@pmainsur.com](mailto:corym@pmainsur.com)>

**Sent:** Tuesday, March 31, 2026 1:41 PM

**To:** Michael Thompson <[mthompson@plummerinsurance.com](mailto:mthompson@plummerinsurance.com)>; Brent Geissinger <[brentg@pmainsur.com](mailto:brentg@pmainsur.com)>

**Subject:** RE: Health Insurance Benefit (City of Bridgeport-BCBS Chamber Choice)

Correct, a change in census could affect the renewal, mainly based on the timing of the changes. BCBS, like other carriers, start the renewal process months in advance. So some changes closer to the renewal date won't be accounted for. This can be good or bad. Generally if it's someone that we know is negatively affecting the group, we'll let BCBS know so they can have UW re-look at the group.

Cash in lieu of benefits can be tricky because that could cause some incentive to come off the group. In this case that needs to be done as wages, thus taxable. And they should be prevented from getting a subsidy on the Marketplace, assuming the group health plan is deemed affordable.

Regards,



**Cory Mase | Group Sales Director**

**a:** Preferred Marketing Associates | 3530 N 163rd Plaza  
Omaha NE | 68116

**e:** [corym@pmainsur.com](mailto:corym@pmainsur.com) | **w:** [www.pmainsur.net](http://www.pmainsur.net)

**p:** (402) 397-9787



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**From:** Michael Thompson <[mthompson@plummerinsurance.com](mailto:mthompson@plummerinsurance.com)>

**Sent:** Tuesday, March 31, 2026 2:32 PM

**To:** Cory Mase <[corym@pmainsur.com](mailto:corym@pmainsur.com)>; Brent Geissinger <[brentg@pmainsur.com](mailto:brentg@pmainsur.com)>

**Subject:** FW: Health Insurance Benefit (City of Bridgeport-BCBS Chamber Choice)

Cory/Brent,

Below is a question that the City of Bridgeport posed to one of our agents in Bridgeport regarding offering cash in lieu to employees not taking the City's health plan and possible effects on the premiums for the group. I shared with them that a significant change in group size could certainly affect premiums for the group (if not immediately, then at renewal). My concerns also centered around setting precedent and how to they treat single employees that don't have a spouse's plan to get on but just want to take the cash (and perhaps go to the Marketplace for coverage and tax credits even though they aren't eligible to do that).

Thanks!

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**From:** Jaime Galvan <[jgalvan@plummerinsurance.com](mailto:jgalvan@plummerinsurance.com)>

**Sent:** Tuesday, March 31, 2026 1:04 PM

**To:** [cityadmin@cityofbport.com](mailto:cityadmin@cityofbport.com)

**Cc:** Dori Huck <[dhuck@cityofbport.com](mailto:dhuck@cityofbport.com)>; Michael Thompson  
<[mthompson@plummerinsurance.com](mailto:mthompson@plummerinsurance.com)>

**Subject:** RE: Health Insurance Benefit

With 3 potential employees dropping out of the pool, I'd like to loop in Mike to be sure. I wouldn't have much of an impact from what Mike and I were discussing as long as it's for the correct reasons like you have below.

Mike, can you answer Michelle's question regarding the health plan please?

**Jaime Galvan**

**Plummer Insurance, Inc.**

(308) 262.1200 Office  
(308) 279.1262 Cell

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**From:** [cityadmin@cityofbport.com](mailto:cityadmin@cityofbport.com) <[cityadmin@cityofbport.com](mailto:cityadmin@cityofbport.com)>

**Sent:** Tuesday, March 31, 2026 12:08 PM

**To:** Jaime Galvan <[jgalvan@plummerinsurance.com](mailto:jgalvan@plummerinsurance.com)>

**Cc:** Dori Huck <[dhuck@cityofbport.com](mailto:dhuck@cityofbport.com)>

**Subject:** Health Insurance Benefit

Hi Jaime –

Council is considering offering a cash-in-lieu benefit for employees who elect to not take the health insurance. Can you tell me how current employees that may elect to go with a spouse's coverage might impact our insurance plan cost? There are potentially three that could go with a spouse's coverage and take the cash if passed. We were wondering if a drop in enrollment would impact our rates.

Thank you!

*Michelle Coolidge, Interim City Administrator*

City of Bridgeport

809 Main Street

PO Box 280

Bridgeport NE 69336

308-262-1623



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**To:** [Dori Huck](#)  
**Subject:** FW: Health Insurance Benefit (City of Bridgeport-BCBS Chamber Choice)  
**Date:** Tuesday, April 7, 2026 11:45:22 AM  
**Attachments:** [image001.png](#)  
[City of bridgeport claims thru 2-28.pdf](#)

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*Michelle Coolidge, Interim City Administrator*

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**From:** Michael Thompson <[mthompson@plummerinsurance.com](mailto:mthompson@plummerinsurance.com)>  
**Sent:** Tuesday, March 31, 2026 2:01 PM  
**To:** [cityadmin@cityofbport.com](mailto:cityadmin@cityofbport.com); [Dori Huck <dhuck@cityofbport.com>](mailto:dhuck@cityofbport.com)  
**Cc:** Jaime Galvan <[jgalvan@plummerinsurance.com](mailto:jgalvan@plummerinsurance.com)>  
**Subject:** FW: Health Insurance Benefit (City of Bridgeport-BCBS Chamber Choice)

Michelle,

This is one of the responses I rec'd back from the Broker's office. I will forward the other I rec'd as well. Per their response, changes made during the plan year typically don't affect rates (but if large enough the company could re-evaluate mid-year) and at renewal time the reduction in group size would be considered. Also, falling below 5 employees on the plan could pose problems as well.

Any question, please don't hesitate to reach out. I will send the other response shortly.

Regards,  
M

**Mike Thompson, Agent**

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**From:** Brent Geissinger <[brentg@pmainsur.com](mailto:brentg@pmainsur.com)>  
**Sent:** Tuesday, March 31, 2026 1:46 PM  
**To:** Michael Thompson <[mthompson@plummerinsurance.com](mailto:mthompson@plummerinsurance.com)>; Cory Mase <[corym@pmainsur.com](mailto:corym@pmainsur.com)>

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Expanding on Cory's reply. Looks like they have about 9 employees currently. Any change in census could affect a group. Theoretically BCBS has they right to adjust rates if they go up or down 10% during the year. I have never really seen this happen except when a group bought another company and added a significant amount of employees. Taking 3 employees off and dropping the group by 33% could have a dramatic change. Of course you could be taking off an older person(to bring the average age down) or someone with health issues that could affect the group rate wise. There are possibilities it helps, but usually in the insurance industry the more the better. That being said looking at their loss ratio currently they are -\$23,500 in claims. So its possible there is a high claimant on there. Hard to tell if just a 1 time expense or not as there was a large claim in October and a few higher amounts in Dec and Jan as well. You could also run into being under 5 enrolled employees and have a harder time getting a level funded plan with a carrier or rates could change to age rated instead of composite. Just a few items to consider. Hope this helps.

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