

## Lansing City Council votes 3-2 to change City employees' health insurance provider

by Julie Berg-Raymond

During a special meeting of the Lansing City Council Monday, October 30, the council voted, in a split decision of 3-2, to change the City employee health insurance plan from Wellmark with North Risk Partners/KBIA to Allstate with Affordacare. Council members Steve Murray, Lisa Welsh and Ian Zahren voted in favor of the change; Council members Mike Manning and Curtis Snitker voted against it.

"Up until this year," council member Snitker said, "it was just kind of a cookie-cutter decision" to continue the same insurance from one year to the next. This year, he said, the council held a special meeting to discuss three things: the current provider (North Risk Partners/KBIA), the proposed change to a different

provider (Affordacare), and the costs and savings associated with the change.

"Quotes were received from North Risk Partners/KBIA and Affordacare," Lansing City Clerk Katie Becker said. "The council didn't feel a renewal of our Wellmark policy was feasible due to the fact that it increased 12.51%."

The decision was made to go with Affordacare's Allstate policy, she said. Further, Becker added, "With the new plan, employees will now pay 10% of the premium; family HSAs will be \$7500 and individual HSAs will be \$3500. The deposits into HSA accounts will happen quarterly instead of in one lump sum."

### PLANS, COMPARED

The 12.51% increase quoted to the city council by North Risk Partners/KBIA translates to a per employ-

ee premium of \$17,989.80 per year - bringing the total cost of that insurance plan to \$161,796.36 per year, council member Murray said. The Affordacare policy, he said, "was much more reasonable - costing \$123,765, saving taxpayers \$38,031.36." With employees being asked to pay 10% of their premiums, the City will save another \$12,376.50. The total savings effected for the City under the new plan is \$50,407.86. Under Affordacare's Allstate plan, Murray said, employees will have "the exact same bene-

fits, if not better, at a lower price"; and they can, he added, continue seeing the same health care providers they were seeing under the former insurance plan.

According to Becker, City employees weren't necessarily against changing their insurance carrier - but they had issues with Affordacare. "Negative feedback regarding customer service and not paying claims had been heard by some," she said.

However, Murray said he'd personally reached out to two companies in Waukon

and one in Oelwein. Two of the companies got back to him, he said - and both of them told him they've had no issues with the insurance and said the agents have always answered any questions they had and have resolved any issues that may have come up.

"With the cost savings and having first-hand knowledge of other companies who work with Affordacare," Murray said, "I felt really comfortable making the decision to change insurance plans."

### OUT-OF-POCKET INCREASES

In the past, Snitker and Murray said, the City covered annual premium increases in City employee insurance plans with a property tax levy. "The municipalities in the State of Iowa have the legal right to levy a tax to pay for insurance premiums for city employees," Snitker said. Estimated totals with the Affordacare plan translates to a savings of about \$107 for each of the 470 households in Lansing that pay into this property tax levy.

Formerly, the City was obligated, under union contract, to pay the monthly premium for employees on an individual plan - which currently applies to one City employee. Under that contract, if City employees wanted to add family to their policies, they were responsible for paying \$75 per month.

With the change to the Allstate plan with Affordacare, monthly premiums are based on a different formula: self, self/spouse, self/spouse and children. "It does not matter if (the employee) has one child or multiple children," council member Murray said. "The premium would be the same, regardless of the number of children on the policy." The average premium increase per month is \$96.90 pre-taxed, he added.

Becker noted that for some employees, out-of-pocket costs "will go up 108%." Snitker said this is ultimately why he voted against making the change

in insurance plans, after having been "on the fence" about the vote for some time. "I had conversations with City workers over the summer (about insurance plans)," he said. "I tried to talk to each and every one of them. And I told them, 'I am in support of labor.'"

While the Allstate policy with Affordacare does not reduce benefits to employees (the City cannot reduce benefits or pay to anyone under union contract), and while benefits may even improve for some employees under the new policy, Snitker said he voted against the change because "the new insurance provider policy will increase out-of-pocket expenses for the employees."

Murray said he understands the concern, where asking employees to pay 10% of the premium is concerned. "I get that. I understand that does impact employees," he said. "At the same time," he noted, "the monthly premium they've been paying is very low."

In any event, having employees start paying 10% of their premiums is contingent upon union approval, Murray said. "(The union) said they would be reaching out to us in November," he said - at which time employee salaries and benefits will be discussed and negotiated.

### CONCLUSIONS

The other council member who voted against the employee health insurance change was Mike Manning. "It was not a good fit for the employees of the City of Lansing," Manning said. "A few tweaks would have made this a great plan for the employees and the City as a whole. There is still room for improvement."

Murray, though, is confident the change is a good one, based on concern for both employees and the city for which they work. "We have a great workforce," Murray said. "And they are praised and complimented on the work they do. But city government is hard; it's like running a business. We certainly have to balance the best interests of our employees and our taxpayers."

## Veterans Day Program at Kee High School Friday

The Kee High School Student Council, the Veterans of Foreign Wars (VFW) Posts of Lansing and New Albin, and the Meehan Memorial Lansing Public Library will be hosting a Veterans Day Program this Friday, November 10 at the Kee High School gymnasium. All are welcome to attend this community event to celebrate and honor area Veterans.

Doors to the program open at 10 a.m. and the program is scheduled to begin at 10:15 a.m. A reception for Veterans at the Meehan Memorial Lansing Public Library, with refreshments available, is scheduled to follow the program. For additional information, contact Brian Mallia at 563-538-4201.

## Limited supply of Elf & Red Cross socks available for those who donate at November 22 blood drive at Kee High School

Area residents are invited to donate blood Wednesday, November 22 from 9 a.m.-2 p.m. at the Kee High School gym in Lansing and receive an exclusive pair of Elf & Red Cross socks, while supplies last. The blood donation event, sponsored by the Kee High School Stu-

dent Council, will celebrate the 20th anniversary of the film "Elf" and make giving blood a holiday tradition.

Those willing to donate at the November 22 event can make an appointment at [redcrossblood.org](http://redcrossblood.org) or by calling Allison Fitzwater at 563-538-4201.

## Lansing man appeals sentence in his murder conviction from May 2022 death of his roommate

A Lansing man convicted of second-degree murder by an Allamakee County jury in August of this year and sentenced just a couple weeks ago, October 23, is now appealing that sentence, according to documents filed in Allamakee County District Court. Andrew Karvel, age 66, of Lansing was found guilty in August of this year by an Allamakee County jury of the May 9, 2022 strangulation death of 83-year-old Daniel Lundy of Lansing, who was living with Karvel at the time. A motion for a new trial was denied in early October and Karvel was sentenced in Allamakee County District Court October 23 to 50 years in prison, with a mandatory 35 years required as a statutory mandatory sentence for a second-degree murder conviction under Iowa Code before any parole may even be considered.

Court documents filed by Karvel's defense team from the State of Iowa Public Defender's Office in Dubuque a short time later the same day as his sentencing state that Karvel "appeals to the Supreme Court from the final order entered in this case on the 23rd day of October, 2023 and all adverse ruling and orders inhering within." Two days following the filing of Karvel's appeal, the State of Iowa Appellate Defender's office notified Allamakee County District Court officials that "due to lack of staff and current caseloads, the State Appellate Defender is 'unable to handle the case' on appeal" and was subsequently removed from the case.

Following that notification, Allamakee County District Court then appointed a substitute appellate defender to represent Karvel. Contract attorney Shea Chapin of Dubuque was appointed as Karvel's defense counsel in the appeal of his sentencing on second-degree murder charges. No further dates have been set in the case of Karvel's appeal as of the print deadline for this week's edition of The Standard.

## Driftless Area Education and Visitors Center to host Driftless Birding Fest November 18

The Driftless Area Education and Visitors Center in Lansing will host the Driftless Birding Fest Saturday, November 18. The Driftless Birding Fest will include a guest speaker, exhibits and self-guided field trips to area birding hotspots. The self-guided field trips will include the Brownsville, MN overlook, Stoddard, WI overlook, New Albin's Army Road, Red Oak Road near Harpers Ferry and the Ferryville, WI overlook.

November 18 At 10:30 a.m. "Tundra Swans, an Icon of the Upper Mississippi River" will be presented at the Driftless Area Education and Visitors Center by Stephen Winter, Wildlife Biologist for the Upper Mississippi River National Wildlife Refuge. Immediately following the presenta-

tion, Winter will be heading out to the Brownsville Overlook with spotting scopes where he will be available to answer questions.

Self-guided field trips are available any time during the weekend. Maps and directions to each site will be available from 8 a.m.-4:30 p.m. Monday-Friday the week prior to the Driftless Birding Festival at the Driftless Area Education and Visitors Center.

The Driftless Area Education and Visitors Center is located at 1944 Columbus Road, Lansing. It is operated by the Allamakee County Conservation Board. For more information on this program or any program, contact the center at 563-538-0403 or by following the Allamakee County Conservation on Facebook.

## Meehan Memorial Lansing Public Library to host monthly information sessions regarding Black Hawk Bridge project

First session is this Thursday

Beginning Thursday, November 9, from 5-6 p.m., Meehan Memorial Lansing Public Library will be hosting monthly learning and informational sessions with the lead engineering staff working on the Black Hawk Bridge replacement project. Everyone is invited to bring questions and curiosity. The engineers plan to have hands-on activities and this is a unique opportunity for the local community to learn a lot about the bridge building process.

Sessions will be held monthly the second Thursday each month and are for all ages. Questions about this program can be sent to [library@lansing.lib.ia.us](mailto:library@lansing.lib.ia.us).



## Gratitude, Respect & Best Wishes to America's Veterans

To our men and women in uniform, both past and present, thank you for your service to this country. We salute your patriotism, courage, hard work, loyalty and dedication, and we appreciate all of the sacrifices you have made to protect the freedoms we cherish.

**On behalf of our team and our fellow Americans, we wish each of you a happy, healthy and safe Veterans Day.**



118 Main St. NE, New Albin, IA  
(563) 544-4214 • 888-689-1898  
[www.newalbinsavingsbank.com](http://www.newalbinsavingsbank.com)

