

Town to shop around for coverage

By: Paul Lane
Tonawanda News Reporter

In an effort to solve a growing problem, the Tonawanda Town Board has hired an insurance negotiator to find a cheaper means of insuring the Town's workers.

The board approved the hiring of Niagara Insurance Group of Williamsville on Monday to assist in finding a new insurance provider. The cost of the agreement is not to exceed \$32,000.

The Town primarily uses an HMO now, with employees having the option of going through Independent Health, Univera or Community Blue. Niagara Insurance will help explore several options, including joining the Erie County health care coalition and using a sole provider.

Cynthia Hammer, a consultant with Niagara Insurance, said the group has had a 100 percent success rate in decreasing

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- Ron Moline
Town Supervisor**

insurance costs. In addition to the Erie County plan, they've worked with municipalities, including the Niagara Frontier Transit Authority, Buffalo Board of Education and Amherst Town Board.

Hammer boasts an average 10 to 20 percent reduction in insurance expenses through Niagara Insurance, and this would be welcomed by Supervisor Ron Moline. He said the Town's employee insurance costs soared from \$6.2 million in 2003 to an estimated \$7.4 million this year.

“We should be able to save some money without sacrificing the quality of our health coverage,” he said, adding that the minimum goal is to keep next year's insurance costs at the 2004 level.

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