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# Ahead of Their Time and Right for These Times: Community Health Centers

**By Lori L. Dwyer, Esq., President and CEO, Penobscot Community Health Care**

*President & Chief Executive Officer, Lori Dwyer, Esq., joined PCHC in 2012 as PCHC's General Counsel, and Compliance & Risk Officer. A graduate of Duke University (B.A.), the University of Alabama (M.A.), and the University of Maine School of Law (J.D.), Ms. Dwyer practiced labor and employment law with Bernstein Shur in Portland, Maine for 7 years. Ms. Dwyer recently completed a graduate certification in healthcare compliance from George Washington University's School of Graduate Studies. For 2 years, Ms. Dwyer served as PCHC's Chief Human Resources Officer, and then as Senior Vice President, General Counsel, and Compliance & Risk Officer prior to becoming PCHC's President and CEO in August 2017.*

John, a 28-year-old man, shows up in our homeless shelter, just having been released from jail after serving 6 months on charges of theft. It is 10 degrees outside. He entered the criminal justice system addicted to opioids, received no treatment in jail, and experienced painful and unsupervised withdrawal while in jail. John grew up poor, a victim of physical and emotional abuse as a child of a dysfunctional family. He has no family support but has fathered two children, which he does not see. His friends are either dead from overdoses or in the throes of addiction. Fortunately, this homeless shelter has a Health Resources and Services Administration (HRSA) funded community health center on site—a primary care clinic and intensive Substance Use Disorder (SUD) treatment program. In addition to seeing a primary care provider for the first time in his adult life, John is assigned a social worker and a housing navigator, and connected with SUD services. He is wrapped in services by an integrated primary care team – with medical, mental health, and SUD service providers, and the staff not only delivers services, but coordinates those services as part of one team.

This is not an uncommon story at community health centers (CHCs) nationwide. Though not widely known or understood, CHCs (also called federally qualified health centers) serve 1 in 12 people's primary care needs in the United States, and 92% of the patients served by health centers are at or near the poverty level. In addition to integrated primary care services, many health centers are co-located in homeless shelters, at local schools, at community action agencies, and in mobile units to meet the needs of seasonal agricultural workers. One of the best kept secrets in the healthcare delivery system, CHCs have been filling gaps in the system and addressing health inequality since their founding in 1965.[1]

In the early 1960s, as part of their work in the Civil Rights Movement, physician activists from Tufts University witnessed gross inequities in the access to healthcare in rural and impoverished communities. They responded by starting the first health centers, located in church basements and makeshift structures in rural Mississippi and inner-city Boston. The CHC founders took the broad view of healthcare, understanding that community health is not just about medical care – physicals, well child checks, immunizations, diabetes treatment. Rather, it is driven by public health factors – the quality of the water supply, the access (or lack of access) to nutritious food, the presence of lead in the home, fluoridated (or not) water, housing needs, food insecurity, poverty, racism and discrimination. Rooted in social justice, they understood that health includes the whole person – the "bio-psycho-social-spiritual."

The health center movement has grown exponentially since that time, continuing to fill gaps in the nation's healthcare system in over 1400 health centers across the country. Now in every state, US territory, and the District of Columbia, from rural Alaska, to the tip of Florida, to Puerto Rico and the U.S. Virgin Islands, CHC doors are open to everyone. They continue to lead on issues of health equity, serving disproportionate numbers of racial and

*(continued on page 3)*

# PRESIDENT'S CORNER

**by Hannes Zacharias, NACA President**

**NACA President, Hannes Zacharias**

I welcome this first opportunity to greet NACA members in the new year and hope that our respective counties envision a successful 2019. We are looking forward to our first gathering at the upcoming NACo Legislative Conference in Washington, D.C., this March.

Please join your NACA colleagues at the events highlighted on the NACA website (www.countyadministrators.org). Our Idea Exchange is your opportunity to ask questions, share successes and challenges, and learn from your colleagues. Please note that the NACA Executive Board Meeting is open to all interested members and all are welcome to our Sunday reception immediately following the Idea Exchange, generously sponsored by ICMA-RC. Also, join fellow NACA members as they lead conversations at workshops and educational sessions.

In advance of the NACo Legislative Conference, the NACA Executive Board met with key staff at NACo and ICMA headquarters to further our collaborative efforts in developing top quality support for county administrators. Among our goals, we want to ensure that published materials, conference sessions, and other professional development opportunities provide content that attracts and benefits county professionals.

I am pleased to announce that NACA is offering scholarships to county professionals attending the ICMA Regional Conferences being held in five locations from February through May. Each of the five scholarships will provide registration and a stipend of up to $1,500 for transportation and lodging. The application process and deadlines are available on the NACA website (www.countyadministrators.org). These scholarships are made possible through the support of ICMA-RC in their commitment to NACA's efforts to attract and support future leaders to the profession of county administration.

Finally, I would encourage our membership to reach out to students and retired colleagues in their areas and let them know that NACA membership is now open to them with no annual dues. We want to retain the knowledge and involvement of our long-serving colleagues and introduce more students to the field of county administration to keep our profession thriving for generations to come.

Again, I wish you all an exciting and productive year in public service, and I look forward to seeing you in Washington, D.C., during the NACo Legislative Conference. I appreciate your continued involvement in NACA and allowing me the opportunity to serve as your President.

Best Regards,
*Hannes Zacharias, NACA President*


NACA

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## Inside

("Ahead of Their Time" from cover)

ethnic minorities, individuals in poverty, Medicaid patients, and the uninsured. By statutory design, CHCs are required to coordinate patient care and address comprehensive needs, which means connecting patients to needed primary and specialty care services, as well as social networks and resources to address issues of poverty and health equity. Addressing what is now called the "social determinants of health" through primary care has been part of the health center DNA since the beginning.

As of 2016, CHCs served 1 in 3 individuals living in poverty in the United States, 1 in 5 uninsured individuals, and 1 in 6 individuals living in rural areas.[2] They are funded in part through base grants from the federal government and overseen by the Health Resources and Services Administration (HRSA), part of DHHS.[3] In addition to their roots in social justice, several other features make CHCs unique: (1) as part of the primary care model, CHCs are required by federal regulations to provide mental health care, preventive dental, and supportive services to facilitate access to care (e.g., transportation vouchers, social workers, interpreters, housing navigators, community health workers); (2) they are run by patients, meaning a majority of the health center board of directors must be patients of the health center;[4] (4) they collect and report demographic and health data to the federal government annually (known as the "Uniform Data Set" or UDS), which is valuable, publicly available data that assesses the value and the efficacy of the model across the country (through demographic trends, information on staffing levels and shortages, health shortages, and quality performance); (6) they work in close partnership with local governments and public health officials; and (7) they receive cost-based, prospective payment from Medicare and Medicaid.

By design, CHCs are responsive to changing community need, both in prevention and in responding to crises. After the hurricanes that devastated Puerto Rico and parts of the US Virgin Islands in 2017, for example, local health centers were often the first responders, providing triage, clean water, and shelter, and helping to rebuild infrastructure. Similarly, health centers are now on the forefront of responding to the opioid epidemic. This epidemic hit rural communities the hardest, where health centers typically have a strong presence. In response, many health centers expanded MAT and other SUD treatment services, building recovery programs that not only treated the disease, but addressed the diseases of despair that accompany opioid use disorder, such as depression, anxiety, lack of social connection, and other conditions rooted in childhood trauma. Health Center interventions include thinks like connecting patients to sober housing, psychotherapy, and job training.

As of 2016, 1700 health center physicians were providing MAT for opioid use disorder, 39,000 health center patients received MAT services, and screening protocols to assess for substance use disorder were implemented in health centers across the country. In 2018, HRSA awarded over $396 million to over 1200 health centers across the country to combat the opioid crisis. Though well before HRSA funded recovery programming many CHCS had made SUD treatment a priority, this funding allowed them to expand the services and stabilize the sustainability of those services.[5] The unique mission and structure of health centers, the organized network across the country, and roots in local communities have made it uniquely possible to mobilize to address this epidemic.

Beyond responding to immediate needs, however, CHCs at their core are about prevention and wellness. Though not formally public health entities, they are a vital part of the public health infrastructure in the country, partnering with federal, state and local authorities to improve community health. No one is turned away from health centers based on an inability to pay or other challenges in their ability to articulate their own needs, which relieves the burden on overtaxed municipalities. In short, CHCs remain a wise and adaptable care delivery model. As the nation pivots toward prevention, holistic care and meeting the Triple Aim, the secret is out: health centers, with a long history at the center of the storm, are now uniquely prepared for the work ahead. ■

1 *Community Health Center Chartbook*, National Association of Community Health Centers, June 2018, http://www.nachc.org/wp-content/uploads/2018/06/Chartbook_FINAL_6.20.18.pdf

2 *Id.*

3 Health Centers are governed by § 330 of the Public Health Services Act (42 U.S.C. §254b) and implementing regulations, which outline 19 health center requirements.

4 No more than ½ of the non-patient board members can derive more than 10% of their income from the healthcare industry;

5 In the Health Center where I work in Bangor, Maine, we treated 599 patients in our recovery programs in 2018 alone.

# FROM YOUR NACO REPRESENTATIVE

**by Eugene Smith, NACA Past President, County Administrator, Iron County, Michigan**

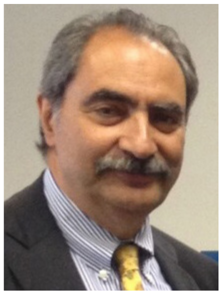
Since our last report we attended the Board of Director's meeting in San Diego during the first week of December. At that meeting your NACA representative to the NACo Board of Directors was elected to chair the NACo Audit Committee for 2019. Also, at that meeting NACO announced a substantial reorganization of its executive staff which will be the subject of a future report.

Subsequent to the December meeting NACo Executive Director, Matt Chase, issued a progress report on NACo's successes in achieving its established goals. A summary of his report is included herein.

- PRIORITY #1: MEMBERSHIP ENGAGEMENT
  - Reached an all-time high in dues-paying county membership of 2,393 this month,
  - 44 new members joined from Illinois
  - New short-term goal is to reach 2,400 county members
  - 1,463 county officials from 729 counties (24% of all counties)
  - 2,071 unique county officials representing 801 counties (26%) attended an event in 2018
- PRIORITY #2: POLICY ADVANCEMENT
  - New 5-year Farm Bill passed by Congress and signed by the President included several NACo priorities
  - Worked with HUD to withdraw its proposed Affirmatively Furthering Fair Housing (AFFH) rule
  - Successfully advocated for local government consultation requirements in the new Water Resources Development Act (WRDA)
  - Secured a major provision for counties in the newly enacted Disaster Recovery Reform Act which now prohibits FEMA from "clawing back" any funds provided to a local government
  - Under a new law, NACo secured new liability protections for counties under the EPA brownfields cleanup and redevelopment programs.
  - NACo is leading the state and local outreach and consultation process with EPA for the pending Waters of the United States (WOTUS) revised rulemaking.
  - This summer, NACo and our state and local government coalition scored a significant victory in the Wayfair v South Dakota case before the U.S. Supreme Court related to the collection of existing sales taxes on online and remote sales
  - Congress and the White House worked together to enact a 660-page bill to help address our nation's substance abuse crisis
  - Congress and the President worked together to enact a major reform bill (First Step Act) for the federal criminal justice system.
  - Secured a record funding level of more than $500 million for the Payments-in-Lieu of Taxes (PILT) program for counties with federal public lands and a two-year reauthorization of the Secure Rural Schools (SRS) program
  - Worked with a bipartisan coalition on Capitol Hill and the Western Governors Association, among others, to obtain a long-term wildfire funding fix
  - As part of the newly enacted five-year FAA reauthorization, the final bill included several important wins for counties that own or are involved in airports
- PRIORITY #3: THOUGHT LEADERSHIP (amplify county solutions in public service excellence)
  - Enrolled 288 participants from 152 counties in the new NACo High Performance Leadership Academy
  - Launched the first online Enterprise Cybersecurity Leadership Academy with 36 participants.
  - Achieved 459 county policy resolutions as part of the Stepping Up campaign to address the growing issue of mental health illness in our county jails
  - Secured new foundation and federal grants for NACo thought leadership, technical assistance and peer exchanges in rural economic development strategies, substance use, early childhood development, health and learning, and data sharing across county systems
  - Hosted peer exchanges for disaster recovery in the Gulf Coast Region, criminal justice and data, creative-place-making strategies with arts and culture, and economic diversification strategies for coal-impacted counties
- PRIORITY #4: FINANCIAL HEALTH (optimize county and association resources and cost savings)
  - Completed sale of NACo's ownership interests in the U.S. Communities Cooperative Purchasing Alliance,

*(continued on page 8)*

# The Big Shift is On: From Hazard to Risk ...



All managers are expert in the difficult and many times expensive challenges involving the multiple hazards that may be lurking in their communities. From chemical spills to household fires to earthquakes, hazards require constant attention, preparation and resources. Although we never know when a hazardous situation might erupt, we need to be prepared with both a strong response, as well as a careful recovery strategy.

However, for some time now, many public administrators have been increasingly aware that a more reasoned approach may be available to approach these issues from a risk management perspective- where the emphasis is not so much on the incident and its associated hazard (where of course we need to be ready at all times) but on the commensurate risk envelope and ways that the overall risk can be managed. In a mathematical sense, risk is seen as the product of three different factors: hazard, exposure and vulnerability; a manager is challenged to find the right path confronting all three factors simultaneously!

An early example of this shift from hazard to risk was seen in the fire management community thirty years ago, when the emphasis shifted from fire suppression planning around specific hazards to a more risk reduction approach involving building code improvement and implementation, neighborhood home inspections and fire fighter training in fire prevention strategies. This shift from hazard to risk perspectives is nowhere seen more strongly than at the global level, where the international community memorialized it by signing a new accord (called the Sendai Framework for disaster risk reduction) which encourages nations to adopt, implement and strengthen risk-based approaches to disaster management.

I have been involved with a group of experts that is advising the United Nations system to organize a Global Risk Assessment Framework (GRAF), something that hopefully will begin to organize resources to prepare for and combat disasters using the latest state-of-the-art methodologies

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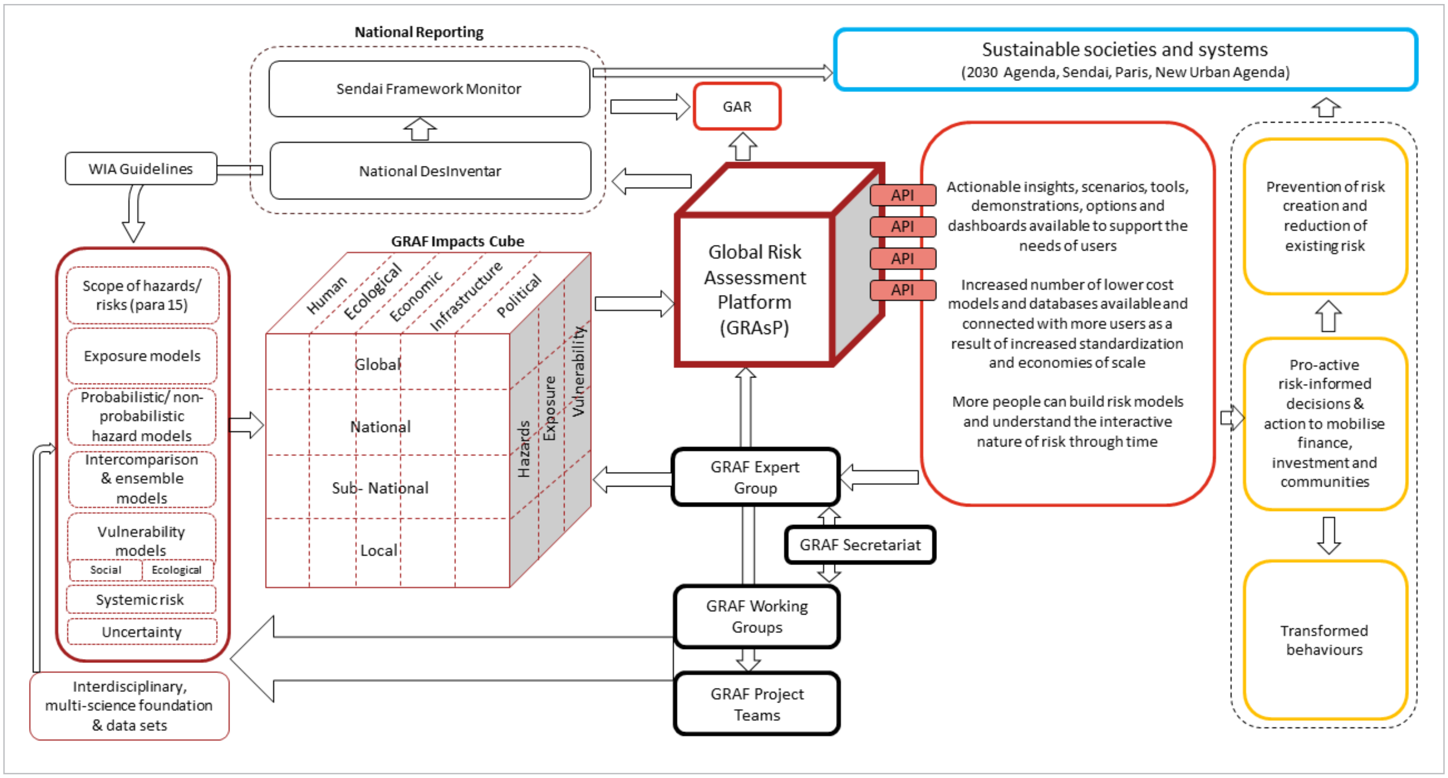
## Global Risk Assessment Framework (GRAF)



by Bob Schultze, President and CEO, ICMA-RC
and John Saeli, Managing Vice President, Strategy Development & Implementation, ICMA-RC

# Several Retirement Bills Introduced in Late 2018, President Trump Issues Retirement Executive Order, IRS Announces Revised Retirement Plan Contribution Limits

**Bob Schultze**

**John Saeli**

Both before and after the 2018 elections, a wide range of retirement bills were introduced in Congress, furthering the nat ional conversation on how to continue the evolution of our retirement system. While none were passed, they provide well defined topics for further discussion and potential passage in the new 116th Congress. Any bill introduced last year would need to be re-introduced in order to be considered in the new Congress. In addition, new contribution and benefit limitations for qualified plans went into effect on January 1, 2019.

**Expansive Bi-Partisan Retirement Bill Introduced in Senate.** On December 19, 2018, Senators Rob Portman (R-OH) and Ben Cardin (D -MD) introduced the Retirement Security and Savings Act, which includes more than 50 discrete retirement proposals. Senators Portman and Cardin have a history of working together on bi-partisan legislation, and their bill is expected to be a key part of retirement policy discussions in the 116th Congress. The following summarizes some of the more notable provisions of the bill:

- *Catch-Up Contribution Limits.* A new retirement plan annual catch-up contribution limit of $10,000 would be established for participants in 401(k), 403(b) and 457 plans who have attained age 60. The current annual catch-up contribution limit, which is $6,000 in 2019, would continue to be available for individuals from age 50 to 59.
- *Required Minimum Distributions (RMDs).* The age at which participants generally would be required to begin taking required minimum distributions (RMDs) would increase to age 72 in 2023 and then to 75 in 2030. In addition, the Treasury Department would be directed to update mortality tables used to calculate RMDs within one year of the bill's enactment, and then at least once every 10 years thereafter. The bill also would reduce the penalty for missed RMDs from 50% to 25%, and exempt small retirement savings of $100,000 or less from the RMD rules.
- *Lifetime Income Barriers.* The bill contains provisions intended to reduce barriers to lifetime income products, including rules that would make it easier for retirement plan participants to purchase a qualifying longevity annuity contract.
- *403(b) Investment Expansion.* The bill would amend the Internal Revenue Code and federal securities laws to permit 403(b) custodial accounts to invest in collective investment trusts in addition to registered mutual funds.
- *Harmonizing IRAs and Retirement Plans.* The bill includes a series of changes intended to harmonize the RMD and rollover rules as they apply to IRAs and retirement plans.
- *IRA Updates.* The bill contains a series of changes that would update the IRA rules to address common errors, including a reduction of excise taxes for excess IRA contributions and failures to take RMDs from an IRA if certain conditions are met, and elimination of the 10% early distribution tax on distributions of earnings on excess IRA contributions.

**Bill Allowing Matching Contributions for Student Loan Payments Introduced in Senate.** On December 18, 2018, Senator Ron Wyden (D-OR), the ranking member of the Senate Finance Committee, introduced the Retirement Parity for Student Loans Act, which would allow employers to make matching contributions to an employee's retirement account based on the employee's student loan payments as if those payments were salary reduction contributions by the employee to the plan. The bill seeks to help workers accumulate retirement savings while repaying their student loans, even if they cannot otherwise afford to contribute to their retirement plans.

The bill would allow employers that offer 403(b) and 401(k) plans to voluntarily elect to make matching contributions to a plan for employees based on repayments of a "qualified education loan" for "qualified higher education expenses" incurred by the employee. Employers would be permitted to make matching contributions to the plan for "qualified student loan payments" at the same rate as matching contributions for elective deferrals for employees who are otherwise eligible to make elective deferrals under the plan. Employees would be required to submit evidence of their loans and loan payments to the employer to be eligible to receive

*(continued on page 7)*

*("Retirement Bills" from page 6)*

these matching contributions. The bill instructs the Treasury Department to establish regulations defining the conditions under which plan administrators may rely on such evidence.

**Bill Introduced in Senate to Reform Savers Credit and Reestablish myRA Program.** On November 15, 2018, Senator Wyden also introduced the Encouraging Americans to Save Act (EASA), which would modify the Saver's Credit and reestablish the discontinued myRA program.

The EASA would modify the Saver's Credit by changing it to a refundable tax credit that is paid as a contribution directly into middle- and low-income savers' retirement accounts. The federal government would make a 50% match on contributions to governmental 457 plans, 401(k) plans and 403(b) plans, as well as IRAs, of up to $1,000 per year for individuals with income of $32,500 or less ($65,000 or less for married couples filing jointly). The amount of the matching contribution would phase out over the next $10,000 of income for individuals and $20,000 for joint filers.

Contributions made by the government under the modified Saver's Credit generally would be treated in the same manner as a contribution made by the individual, would not be treated as income to the taxpayer, and would not be taken into account with respect to the limitation on elective deferrals, the IRS contribution limit, or a number of other Internal Revenue Code limitations. The income limits and the $1,000 cap on the eligible amount of contributions would be indexed for inflation beginning after 2020.

**Bi-Partisan E-Delivery Bill Reintroduced in Senate.** The Receiving Electronic Statements to Improve Retiree Earnings (RETIRE) Act was reintroduced on December 19, 2018, by Senators Sherrod Brown (D-OH) and Mike Enzi (R-WY). The RETIRE Act, which was identical to a companion bi-partisan House bill which had 42 bi-partisan cosponsors, was first introduced in 2015 in the House and in 2016 in the Senate. It would modernize the rules for electronic delivery (e-delivery) of pension plan documents by allowing e-delivery to be the default method for delivery. The bill also would ensure that participants have the right to paper delivery, among other consumer protections.

The RETIRE Act would amend federal laws to provide that a document required to be provided to a plan participant under either the Internal Revenue Code or ERISA may be furnished in electronic form if certain requirements are met. An employer would be allowed, but not required, to use e-delivery as the default method to communicate with all participants in its retirement plan. The Act requires that participants have the right at any time to opt out of e-delivery and begin receiving notices and documents in paper. In addition, each participant would be required to receive an annual paper notice describing 1) the electronic means selected by the participant to receive documents, 2) the right to modify the selection at any time or to elect to receive paper documents at any time and at no additional direct cost, and how to make such an election; and 3) any election made to receive paper.

**Equal Treatment of Public Servants Act of 2018 Introduced in House.** House Ways and Means Committee Chairman Kevin Brady (R-TX) and Ranking Member Richard Neal (D-MA) introduced the Equal Treatment of Public Servants Act on September 28, 2018.

The bill would repeal the Windfall Elimination Provision (WEP) which impact employees with wages not subject to Social Security tax. Approximately 25% to 30% of state and local government workers are not subject to Social Security taxes. For employees eligible for Social Security after 2024, the WEP calculation would be replaced with a calculation based on actual covered and non-covered earnings history. The Primary Insurance Amount would first be calculated as if all earnings were covered, and then be adjusted by a fraction of covered Average Indexed Monthly Earnings (AIME) wages to non-covered AIME. Beginning in 2020, the monthly benefit for Social Security recipients impacted by the WEP would be increased by $100 and for beneficiaries and other dependents would be increased by an additional $50.

**Family Savings Act Passes House.** The House passed the Family Savings Act on September 27, 2018, which included a number of retirement related provisions of interest to governmental plan employers and employee:

- Governmental employers would have expanded ability to offer employees a choice between two benefits (e.g., traditional defined benefit plan or defined contribution plan) without violating the "pick-up" contribution rules.
- Penalty-free withdrawals and allowed repayment of up to $7,500 would be permitted from retirement plans in connection with a birth or adoption of a child.
- Individuals with aggregate accounts (IRA, 403(b), 457(b), and 401(a), but excluding defined benefit plans) of $50,000 or less would be made exempt from required minimum distribution rules.
- A new tax-preferred universal savings account with an annual contribution limit of $2,500 would be created that would be taxed like a Roth IRA and have no penalty for withdrawal prior to retirement.
- Section 529 plan participants would be allowed to distribute up to $10,000 tax-free to repay student loans of the 529 account beneficiary or a sibling.
- The maximum contribution age, currently 70½, to make traditional IRA contributions would be repealed
- Guaranteed income products would be allowed to be distributed to

*(continued on page 10)*

# Financial Literacy Programs for Local Government Employees

**By Rivka Liss-Levinson, PhD, Director of Research, SLGE**

In 2019, the Center for State and Local Government Excellence (SLGE), with support from the Wells Fargo Foundation, released a practitioner-oriented report providing a landscape assessment of financial literacy programs for local government employees. The report, which can be found at www.slge.org, combines background on the local government workforce, a review of the literature on what is known about financial literacy, data from a survey of elected officials and human resources directors from local governments across the United States, insights gained from discussions with city and county managers and budget officers, and recommendations for practitioners.

Overall, only 26 percent of local governments surveyed offer their employees a financial literacy program. An additional 13 percent are currently planning one. When programs are not offered, it is most often due to senior leadership not identifying it as a priority (45 percent), or lack of financial resources or internal resources (both 30 percent).

Most local government financial literacy programs are offered to the entire workforce (92 percent). Only 1 in 3 programs are offered to non-employees, such as spouses/partners or dependents. When programs are offered, human resources staff are most often cited as the main champions of the program (95 percent of programs).

The topic that programs are most likely to cover is planning for retirement (86 percent). Other topics addressed by more than half of jurisdictions surveyed are budgeting and planning, spending versus saving, debt, and investments. In contrast, less than 1 in 4 programs tackle student loans, risk management, banking, long-term care and elder care, and non-bank borrowing.

While there are a variety of methods used to offer financial literacy programs, they are most often offered in-person – either through a class or workshop (76 percent), or through lunchtime group briefings (54 percent).

One of our key interests in the study was how financial literacy programs address different populations (e.g., those with limited formal education, those for whom English is not their primary language spoken at home, or those in different age groups). About 2 in 3 local government financial literacy programs report using plain language instead of technical terms, and varying topics to address employee needs. There is, however, still much room for improvement in terms of addressing different populations. For example, only 3 percent of programs report using mobile technology/text messages/social media.

When assessing the benefits of these programs, employers most often report seeing increased contributions to supplemental savings plans (51 percent), increased employee engagement around compensation issues (43 percent), and increased employee satisfaction (41 percent). However, nearly one-third of programs do not currently measure the performance of their financial literacy program.

So, what can county administrators do to improve employee financial literacy? The report details seven recommendations for employers considering adopting a financial literacy program, or enhancing an existing program.

- Assess employee needs and preferences
- Communicate the business case
- Develop tailored, culturally relevant materials
- Offer the program to non-employees
- Use technology to deliver information
- Encourage participants to act
- Evaluate program impact

SLGE plans to continue this line of research in 2019, assessing how employees feel about the programs that are being offered to them and what they are looking for in a financial literacy program. Exploring financial literacy programs from the employee perspective will enable employers to understand where the gaps are between what is being offered and what employees need, and to develop effective solutions that empower employees to make sound financial decisions that improve their health and well-being - along with the employer's bottom line.

SLGE encourages county administrators to share the approaches they are taking to providing financial literacy programs to their employees – please email us at info@slge.org. ■

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*("NACo Representative" from page 4)*

- NACo is in the process of dissolving the NACo Financial Services Center,
- Increased NACo-Nationwide Deferred Compensation program to a record $20.5 billion in total participant savings
- NACo's new Revenue Recovery Program helped recoup over $8.6 million in delinquent debt owed to local governments. ■

*("Technology Corner" from page 5)*

and management strategies that can reduce human suffering and leverage the scarce resources all public managers have to maximum benefit. It is a complex undertaking (as the figure underlines with its multiple arrows and pathways…)

And the technology dimension is front and center in these discussions. Using mathematical models to forecast drought conditions and then trigger cash transfers to reduce the pain of crop disasters is one such technique that is applied in agricultural regions around the world. Using input-output analysis to discern patterns of dependency between economic sectors at times of cyber-attacks can help create better defenses against the cascading efforts that we fear from hackers every day. And using Geographic Information Systems (GIS) and the potential to provide multiple layers of quantitative information for the same geographic location can unlock analytic techniques that pinpoint risk management strategies across different actors and organizations whose impact may not have been seen nor understood in prior reviews.

This shift from hazard to risk can also have the beneficial effect of reducing the impact of a disaster because of better preparations, because of changes in people's behaviors in advance of such disasters and because new resources from other sectors can be tapped and enlisted in the risk management strategy, resources that may have been missed in a pure hazard approach.

The Global Risk Assessment Framework is being launched at an upcoming May 2019 meeting of the major disaster reduction and response community stakeholders later this year in an event called the Global Platform for disaster risk reduction (more on GRAF is here https://www.preventionweb.net/disaster-risk/graf for those with a deeper interest). But even for those who do not have the time to dig deeper, remember one take away: hazard reduction in our communities must be addressed through the lens of an overall risk management approach, and will require engagement with new faces, new challenges and new resources. Onward to battle then! ■

## ICMA Regional Conferences

The 2019 ICMA Regional Conferences will send you home with the ideas and know-how you need to reshape and create new innovations in your organization and community.

Develop an innovation mindset. Dream up a playbook on the technologies local governments need to meet the challenges of 21st century governance. Expand your professional network.

Learn more and register at icma.org/2019-icma-regional-conferences.

If you have never attended an ICMA Regional Conference, NACA offers a scholarship of up to $1500 in each region! Learn more and apply today at countyadministrators.org.


**The 2019 ICMA Regional Conferences will be held at the following locations:**

- *Southeast: Greenville, South Carolina | February 27–March 1, 2019*
- *West Coast: Reno, Nevada | March 20–22, 2019*
- *Mountain Plains: Omaha, Nebraska | March 27–29, 2019*
- *Northeast: New Brunswick, New Jersey | April 3–5, 2019*
- *Midwest: Evanston, Illinois | May 8–10, 2019*

## ICMA Coaching Program Webinars

*NACA is a partner of the ICMA Coaching Program.*

ICMA Coaching Program webinars are opportunities for local government professionals of all career stages to learn about new and leading practices, strategies and tactics, and developing issues and trends in the field. Participation in this free coaching webinar series qualifies for ICMA Voluntary Credentialing Program credit.

Pre-registration is required for all live webinars. Learn more and register at icma.org/icma-coaching-program-webinars.

**2019 Live Webinars:**

- *Ethics in Action-When It's Your Duty To Say "No" — Wednesday, April 10, 2:00-3:30 PM ET*
- *Retooling Workplace Culture to Thrive In the 21st Century — Thursday, May 16, 1:00-2:30 PM ET*
- *Encouraging Inclusive Communities — Wednesday, June 12, 12:30-2:00 PM ET*
- *Grappling with Gnarly Issues (Opioids, Homelessness, etc.): How Local Government Can Help — Wednesday, September 11, 1:00-2:30 PM ET*
- *Promoting Trust In A Divisive World — Thursday, October 10, 2:00-3:30 PM ET*
- *Having Difficult Conversations In Your Organization and Beyond — Thursday, November 14, 12:30-2:00 PM ET*

*("Capital Review" from page 7)*

employees as an IRA if the product is discontinued by the plan.

**Women's Pension Protection Act Introduced in Senate.** Senator Patty Murray (D-WA) introduced the Women's Pension Protection Act on September 12, 2018, which seeks to address the challenges women face in achieving retirement security and preparing for retirement. A similar bill was introduced in 2015. While the bill amends ERISA, which government plans are generally exempt from, features identified as "best practices" could be incorporated into governmental plans.

The bill would require spousal consent before a retirement plan participant could receive certain voluntary distributions from defined contribution retirement plans that are not currently covered by ERISA's spousal protection rules. A married participant could receive a distribution without spousal consent if the distribution is made in a direct rollover to another plan or IRA that satisfies certain spousal protections. In addition, ERISA's 401(k) and 403(b) plan participation standards for long-term part-time workers would require eligibility for employees age 21 or older after completing 500 hours of service in each of two consecutive years. Current law allows employers to require employees perform at least 1,000 hours of service over one year in order to be eligible. Vesting rules would also be amended to require employers to recognize a year of service for part-time employees who have at least 500 hours of service.

**IRS Announces 2019 Retirement Plan Contribution Limits.** The Internal Revenue Service (IRS) announced the annual cost-of-living adjustments to the contribution and benefit limitations for qualified plans for 2019. Those changes include:

- The employee deferral contribution limit for 401(k), 403(b), and most 457 plans increased from $18,500 to $19,000.
- The limit on annual compensation that can be taken into account pursuant to Code section 401(a)(17) increased from $275,000 to $280,000.
- The annual defined contribution plan limitation under Code section 415(c) increased from $55,000 to $56,000.
- The limitation on annual benefits for a defined benefit plan under Code section 415(b) increased from $220,000 to $225,000.
- The annual limit for IRAs increased to $6,000.
- The limitation in the definition of highly compensated employee increased from $120,000 to $125,000. ■

# 2019 NACo Legislative Conference

The National Association of Counties (NACo) Legislative Conference brings together over 1,500 elected and appointed county officials to focus on federal policy issues that impact counties and our residents. Attendees have the opportunity to engage in second-to-none policy and educational sessions, interact with federal officials and participate in congressional briefings and meetings.

Don't miss this one-of-a-kind policy advocacy opportunity!

Learn more about the event, view the schedule, and reserve your seat at NACo.org.

**NACA Events:**

| EVENT | DATE | TIME | LOCATION |
| --- | --- | --- | --- |
| **NACA Executive Board Meeting** | Saturday, March 2 | 3:00pm–5:00pm | Washington Hilton:<br>Gunston West/East, Terrace Level |
| **County Administrators' Idea Exchange** | Sunday, March 3 | 3:00pm–5:30pm | Washington Hilton:<br>Gunston West/East, Terrace Level |
| **NACA Reception Sponsored by ICMA-RC** | Sunday, March 3 | 5:30pm–6:30pm | Washington Hilton:<br>Fairchild East, Terrace Level |

## Host a Local Government Management Fellow

*NACA is a partner of the ICMA Coaching Program.*

Joining the LGMF program as a host grants you access to top-quality candidates from schools nationwide. LGMF finalists are MPA/MPP graduates screened by city and county managers, alumni fellows, and academics sent directly to you for consideration and interview.

Fellows assume real responsibility in your organization while gaining unique exposure to local government. They bring skills and expertise to work on a variety of projects that contribute to your organization far beyond that of a summer intern. Think of this as a management apprenticeship to help build the future of local government management. Since the program began in 2004, 19 alumni fellows are now chief administrative officers, eight are assistant chief administrative officers, and even more are in senior positions in local government.

Learn more about hosting a Fellow at icma.org/host-fellow.

### Benefits of Hosting:

- **Add 10, 20, or even 40 top-quality MPA/MPP graduates to your recruiting process.** The LGMF program delivers as many finalist files as you would like to review from top graduate schools nationwide.
- **Shorten your review time.** LGMF applicants are screened by a panel of local government managers, alumni fellows, and academics, saving your staff time and money by eliminating the first screening process.
- **Select from the best of the best.** Our rigorous application attracts only the most committed students. Finalists are selected based on academic performance, demonstrated potential, a commitment to public service, communication skills, initiative, creativity, and positive attitude.
- **Receive finalist files instantly.** Our online application and placement system is provided by ICMA strategic partner NEOGOV. You can have access to a pool of applicants as soon as you're ready to hire.
- **Add high-quality talent to your organization.** Fellows bring a fresh perspective, valuable skills and experience, and a willingness to take a chance.
- **Give back.** The LGMF offers an opportunity for you to build the future of professional management. It offers the fellow the invaluable first job experience with access to coaching and mentoring from a manager .

NACA

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