Minutes-April 15, 2026

-Call to Order: Supervisor Barrington called the meeting of the Employee Health Insurance Committee Meeting to order at 9:03am in Conference Room N1/N2.

-Committee Members Present:, Stephanie Mills, Ryan Ooms, Rick Ellis, Dan Fuerstenberg, Kristin Vander Kooi, Carl McNutt, Destinee Lehrmann, Shannon Mawhinney, Brandon Sime, Faith Quilan, Supervisor Barrington Tillman, Supervisor Boehlke.

-Committee Members Absent:, Luke DuCharme, Michelle Stowe, Amy Sather, Greg Holcolmb, LaMista Ahlstrom, Fida Sous, Supervisor Towns

-Staff Members Present: Amy Spoden

-Others Present: Justin Rixie, M3

-Approve Agenda: Supervisor Boehlke moved approval of agenda as presented, second by Rick Ellis. ADOPTED.

-Approval of Minutes Dated April 1, 2026: Kristin Vander Kooi moved approval of minutes as presented, second by Supervisor Boehlke. ADOPTED.

Quick recap

The Employee Health Insurance Special Purpose Committee met to discuss plan design, premium estimates, and potential changes to the county's health insurance program. The committee reviewed a comparison of health insurance plans across Rock County entities. A portion of the meeting focused on concerns about the county's Health Insurance Trust Fund, where funds were withdrawn to help fund road construction projects instead of being used for insurance cost offsets or preserved for potential future self-insurance. The committee also discussed exploring the Employee Trust Fund (ETF) as a potential option, though this would require going through an underwriting process and potentially committing to a 3-year plan.

Next steps

- Rock County: Distribute the ETF information
- Rock County: Work to submit the ETF underwriting application and obtain cost/rate information for the committee's review.
- Rock County: Provide a "one-pager" or summary document outlining when to use urgent care, emergency care, and telehealth, and advocate for multiple communication methods to increase employee awareness.

Summary

Election Chair and Vice Chair

Supervisor Barrington was elected chair. Supervisor Boehlke was elected Vice Chair.

2027 Health Insurance Plan Discussion

The Employee Health Insurance Special Purpose Committee met to discuss current plan design, premium estimates, and reviewed comparison information. Justin Rixie from M3, the benefits consultant, explained the process for exploring the Employee Trust Fund (ETF) as an alternative option.

Healthcare Utilization Strategy Discussion

Strategies were discussed to improve healthcare utilization and reduce costs, emphasizing the need for smarter care purchasing and better communication about available resources like telehealth. The importance of balancing benefits with budget constraints, suggesting that potential savings could be reallocated to increased pay or offset premiums. The group explored ways to effectively communicate benefits to employees, including using paper mailings and leveraging leadership to promote awareness during staff meetings, acknowledging that different departments may require varied communication approaches.

Employee Benefits Strategy Discussion

A discussion was had about leveraging the room's expertise to develop strategic solutions for employee benefits, particularly focusing on sick time and insurance premium savings. The current system was explained where some employee groups have sick time converted into post-employment health plans, while others receive 50% payout upon departure. Generational differences were highlighted in how employees approach sick time usage, noting that younger workers might struggle with the current 12 days of earned sick time annually, while older employees could benefit from saving sick time for retirement. The discussion also touched on the need to accommodate different workforce demographics and the importance of telehealth and the Employee Assistance Program as first-line resources for mental health support.

Health Insurance Analysis for Rock County

Justin Rixie provided information about premium differences between Dean and Mercy networks, noting that maintaining an equal enrollment split between the two networks has been crucial for avoiding adverse selection. He explained that while carrier consolidation typically reduces prices, it often leads to limited market solutions and less competitive rates. He also discussed the challenges of rate caps in fully insured plans versus self-funded options, explaining how rate caps below actual inflation rates have benefited the county's budgeting.

Health Insurance Trust Fund Discussion

The group discussed health insurance trends and costs, with Justin noting that 9-15% increases have become the new norm in the region, affecting approximately $26 million in benefit spending. The discussion centered on a previous decision to use funds from the Employee Health Insurance Trust Fund to help with road construction budget. Kristin Vander Kooi explained that historically, the trust fund was intended to offset swings in health insurance premiums and maintain consistent coverage for employees, and that the committee had previously recommended not using the fund to build it back up for potential future self-insurance options.

The committee discussed concerns about the use of funds from the health insurance trust fund, which was intended to build savings for a potential return to self-insurance but was instead used for road projects. Employees expressed frustration about increased insurance costs and the impact on their ability to afford benefits, with some noting that others had left for other jobs offering better benefits. The discussion highlighted the hardening of the insurance market and challenges in managing employee benefits, with participants questioning the decision to use the fund balance for purposes other than its intended goal.

Trust Fund Allocation Discussion

The committee discussed the use of remaining funds in a trust account, debating whether to spread the money over several years to offset health insurance costs or use it all at once. The group also addressed concerns about recent wage increases and insurance premium changes. The committee scheduled their next meetings for April 28th and May 12th, with a potential meeting on May 26th in a different location, aiming to finalize recommendations by June 9th at the latest to allow time for approval by staff and the County Board before July 1st.

-Next Meeting: Tuesday, April 28 at 9:00am, N1/N2 Conference Room

-Adjournment: Supervisor Boehlke moved adjournment at 10:41am, second by Destinee Lehrmann. ADOPTED.

Respectfully submitted,

Amy Spoden

Human Resources Director

Not official until approved by Committee.