Minutes-April 28, 2026

-Call to Order: Supervisor Barrington called the meeting of the Employee Health Insurance Committee Meeting to order at 9:02am in Conference Room N1/N2.

-Committee Members Present:, Stephanie Mills, Ryan Ooms, Luke DuCharme, Rick Ellis, Carl McNutt, Destinee Lehrmann, Michelle Stowe, Shannon Mawhinney, Amy Sather, Brandon Sime, Greg Holcolmb, Fida Sous, Supervisor Barrington Tillman, Supervisor Boehlke.

-Committee Members Absent:, Dan Fuerstenberg, Kristin Vander Kooi, LaMista Ahlstrom, Faith Quilan

-Staff Members Present: Amy Spoden

-Others Present: Justin Rixie, M3

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

-Approval of Minutes Dated April 15, 2026: Supervisor Boehlke moved approval of minutes as presented, second by Destinee Lehrmann. ADOPTED.

Quick recap

The Employee Health Insurance Single Purpose Advisory Committee met to discuss potential changes to the county's health insurance plans, including exploring ETF plan designs and the differences between HSA and HRA options. The committee reviewed ETF plan options showing four different plan designs with varying premium levels and pharmacy benefits, though specific cost information would not be available until underwriting results in 4-6 weeks. A detailed discussion covered the differences between HSA (Health Savings Account) and HRA (Health Reimbursement Arrangement) plans, with HSA being described as a debit account with tax advantages while HRA functions more like a credit card. The committee also discussed the potential elimination of the current HEIP wellness program and explored options for continuing some form of employee incentives, while addressing concerns about network access and wait times at various healthcare facilities.

Summary

ETF Plan Design Options Discussion

. The committee reviewed four ETF plan options with varying premium levels and pharmacy benefit tiers, though specific tier details will be clarified in follow-up discussions. The group discussed the timeline for ETF underwriting, which would take 4-6 weeks starting in June or July, with pricing expected in August or September. The committee also explored the possibility of returning to self-insured status, noting that while this would not necessarily result in cost savings, it would provide greater transparency and control over claim data and network utilization.

HSA and HRA Account Differences

Justin explained the concepts of Health Reimbursement Accounts (HRAs) and Health Savings Accounts (HSAs), discussing how HRAs can help reduce fixed premium costs while maintaining employee out-of-pocket exposure. He noted that the county currently has neither an HSA nor an HRA, and outlined how HRAs can structure deductible payments at different levels. Justin also addressed questions about the use of HSA and FSA funds, explaining that while FSAs have a "use it or lose it" provision, HSAs do not, and employers typically fund HSA contributions upfront in the first year before transitioning to quarterly or per-pay-period contributions in subsequent years. Justin explained that while HSA plans typically offer better value with county contributions, they require employees to fund deductibles after the HSA balance is depleted.

Justin noted that HSA dollars are portable and typically used for prescription medications, with the ACA providing a list of zero-cost drugs to reduce financial barriers. He discussed how HSA plans can be structured, including potential deductibles and employer contributions for preventative care. He also highlighted how HSA promotes healthcare transparency and changes in utilization behavior, encouraging the use of primary care over urgent care. The discussion concluded with a question about potentially adding HSA to their current HMO and HRA plans, though this specific option was not fully addressed.

HSA Implementation Planning Discussion

The committee discussed implementing HSA (Health Savings Account) options alongside HMO plans, with Justin explaining that a three-plan structure would be optimal, featuring a middle-tier employer-sponsored plan with buy-up and buy-down options. They explored the possibility of adding HSA options for 2027, though Justin noted this would require financial modeling to determine if the county could provide seed money for employee HSA contributions. Justin indicated that HSA employer contributions typically range from $750 for singles to $1,500 for families annually. The group concluded that employee education through meetings would be necessary before conducting any surveys about HSA interest, as most employees would not be familiar with the concept.

Miscellaneous Topics

Discussion related to cost savings and potential changes to the HEIP (Health Enhancement Incentive Program) program. Amy explained that while there would be no administrative cost savings, the main savings would come from reduced employee premiums, currently set at 10%. The group discussed maintaining incentives for employees to participate in wellness programs, with options including matching Dean and Mercy's $100 incentive or exploring HSA-related incentives. They also addressed how part-time employees would be affected by potential changes, particularly regarding premium contributions and quarterly reviews.

The meeting discussed the potential benefits and challenges of the City of Janesville's on-site clinic, including cost considerations and access for employees. Wait times at urgent care facilities, particularly at Mercy North were identified and highlighted the availability of telehealth as a cost-effective alternative. The group also noted issues with appointment scheduling at some facilities and emphasized the importance of utilizing appropriate healthcare resources.

-Next Meeting: Tuesday, May 12 at 9:00am, N1/N2 Conference Room

-Adjournment: Supervisor Boehlke moved adjournment at 10:14am, second by Brandon Sime. ADOPTED.

Respectfully submitted,

Amy Spoden

Human Resources Director

Not official until approved by Committee.