



Minutes-September 20, 2024

-Call to Order: Supervisor Towns called the hybrid meeting of the Rock County Ad Hoc Committee on 2026 Employee Health Insurance to order at 9:32 in Conference Room N1/N2.

-Committee Members Present: Stephanie Mills, Ericka Sura, Rick Ellis, Dan Fuerstenberg, Kristin Vander Kooi, Carl McNutt, Destinee Kafka, Michelle Stowe, Shannon Richmond, Amy Sather, Cheryl Cikar, Shena Kohler, Daniel Banks, Neil Bennett, Supervisor Towns, Supervisor Barrington Tillman, Supervisor Mawhinney.

-Committee Members Absent: Amy Friend

-Staff Members Present: Josh Smith, Amy Spoden

-Others Present: Supervisor Bostwick, Supervisor Schwarz

-Approve Agenda: Supervisor Tillman moved approval of agenda as presented, second by Dan Fuerstenberg. ADOPTED.

-Approval of Minutes: Minutes Dated September 6, 2024

-Discussion and Review of Health Insurance Trends and Health Plan Design Continuum

Presentation from Justin Rixie, M3-brief overview of current health care market, areas/strategies to explore, pro/cons, process and next steps.

Supervisor Tillman asked why the renewal calculation for Dean was different than the calculation for Mercy. Justin explained that a number of factors (risk factors, pooling costs, data input points) influence the decision and the methodology used by the vendor.

Supervisor Towns asked for clarification related to spousal surcharge and spouse carve out. Justin explained that a spousal surcharge is an additional premium that an employee must pay for their spouse to be on Rock County's insurance if the spouse has coverage offered by their employer. A spouse carve out is where spouses are excluded from eligibility if they have coverage offered by their employer.

Carl Nutt asked if multiple options for employees was being considered. Justin explained the narrower the network the lower the cost. The geographical region of Rock County provides a unique opportunity with two health systems located within and enrollment being split 50/50. All options are being considered.

Supervisor Tillman indicated that Blackhawk Technical College is an ETF plan. Justin explained the ETF plan offers access to multiple different systems and fixed plans. Generally, four plan designs are offered. Downsides of the ETF plan are cost, commitment, penalties, transparency. Risk profile will impact cost to Rock County.

Shannon Richmond expressed concern with exploring the single provider option. Example: Dean is not accepting new dermatology patients in Janesville. Referrals are being made to Dean clinics in Madison.

Rick Ellis inquired about who holds the money for HSAs. Justin indicated that typically M3 would partner with the institution that manages Rock County's business banking.

-Next Meeting: Friday, October 4 at 9:30am, N1/N2 Conference Room

-Adjournment: Amy Sather moved adjournment at 11:16am, second by Supervisor Tillman. ADOPTED.

Respectfully submitted,

Amy Spoden

Human Resources Director

Not official until approved by Committee.