



Minutes-October 18, 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 9:34 in Conference Room N1/N2.

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

-Committee Members Absent: Stephanie Mills, Amy Friend, Shena Kohler

-Staff Members Present: Josh Smith, Amy Spoden

-Others Present: Supervisor Bostwick, Supervisor Schwarz

-Approve Agenda: Dan Banks moved approval of agenda as presented, second by Carl McNutt. ADOPTED.

-Approval of Minutes Dated October 4, 2024: Kristin Vander Kooi moved approval of agenda as presented, second by Dan Banks. ADOPTED.

-Follow Up comments and questions regarding prior meeting presentations.

Rick Ellis asked if it would be possible to return to a multi-year deal with Dean or Mercy. Justin Rixie stated that a multiyear deal is always on the table. Market has changed since Rock County previously explored a multiyear deal and that multiyear deals are not been seen in the market place for groups of Rock County's size. Generally, seeing the renewal year and one additional year.

Rick Ellis asked if there was a number that the County Board was looking for employees to pay. Supervisor Towns indicated that specific number has not been discussed. She reiterated that based on comparisons of other Counties, one could describe Rock County's plan as a fairly rich program.

Supervisor Towns indicated that we currently have a three part question. How do we get to a plan that is sustainable, affordable, and still provides what employees want.

Josh Smith added that there is a limit on what a contribution rate could look like based on the Federal regulations. Amy Spoden discussed the Affordable Care Act and the implications of those requirements.

Dan Banks asked if there were any other networks, beside The Alliance, for self funding. Justin Rixie indicated that Rock County's current network (Dean and Mercy) have the deepest discounts.

-Discussion and Review of Health Plan Sustainability

Comparison data was provided for deductible, coinsurance, office visit, employee contribution, and prescription co-pays.

Justin Rixie indicated that it is important to note that benchmarking data is hyper-regionalized. Focus should be placed on Rock County's benchmarks and medical loss ratios from previous years.

Amy Spoden provided an example of a Total Compensation package for a Rock County employee.

-Discussion and Review of Health Plan design and models

Justin Rixie provided pro/cons and cost savings for the following options: HMO vs POS, 2 tier vs 4 tier, Single vs Dual provider. He also provided estimated examples for High Deductible with HSA, State Plan (ETF), and Self Funded.

Justin Rixie indicated that the High Deductible with HSA and Self Funded options are something that Rock County could continue to consider but these options are longer term considerations. Plan Design changes and funding considerations would need to be discussed prior to offering High Deductible with HSA.

Amy Spoden provided information from the State Plan's (ETF) website related to the plan's premium costs for 2025.

Justin discussed time line and costs for Self Funding. Typical funding options is a minimum of 3 months of claims reserves. For Rock County, that would be \$6 million in the trust. Currently, Rock County has \$4 million. Next steps are incremental changes to add additional funds to the fund balance.

Supervisor Towns indicated that the Board has not made a hard decision to never go back to self funding. The Board is open to find a solution that works for employees. The Board did make the decision to reduce the fund balance by \$4 million to pay premiums in 2025.

Supervisor Towns asked to come to tentative agreements prior to the end of the meeting.

Dan Banks made a motion to recommend continuing to offer a dual choice provider plan option (Dean and Mercy). Second by Kristin Vander Kooi. ADOPTED.

Dan Banks made a motion to recommend remaining a four tier premium structure. Second by Amy Sather. ADOPTED.

Amy Sather made a motion to recommend continuing to study a High Deductible with HSA plan option. Second by Rick Ellis. ADOPTED.

Dan Banks made a motion to recommend to extend the Ad Hoc Committee as a Single Purpose Committee. Second by Amy Sather. ADOPTED.

Kristin Vander Kooi made a motion to recommend moving from a POS to a HMO. Second by Dan Banks. ADOPTED.

-Future Meeting Topics

To Be Determined.

-Next Meeting: Friday, November 1 at 9:30am, N1/N2 Conference Room

-Adjournment: Dan Banks moved adjournment at 11:42am, second by Rick Ellis. ADOPTED.

Respectfully submitted,

Amy Spoden

Human Resources Director

Not official until approved by Committee.