

RESOLUTION NO. 2-0915

TO THE HONORABLE IOWA COUNTY BOARD OF SUPERVISORS:

WHEREAS, the Iowa County Administrative Services Committee has evaluated the Wisconsin Public Employers Group (ETF) Health Insurance premium rate scheduled to be implemented January 1, 2016; and

WHEREAS, current law states that local governments such as Iowa County who subscribe to the ETF health insurance plan are prohibited from paying more than 88% of the average cost of their respective qualified ETF plans, which began with premiums from January 2012 coverage forward; and

WHEREAS, Iowa County must comply with the requirements of current law based upon an average cost assessment, while at the same time providing reasonably-priced health insurance coverage with multiple options to qualified employees; and

WHEREAS, with the recognition that the average cost of the four qualified Iowa County ETF plans presents a mandated solution that must consider equity in the contributions toward health care options across all plans.

NOW THEREFORE, BE IT RESOLVED, the Committee recommends for fiscal year 2016 premiums, Iowa County as employer will pay the equivalent of 85% of the average cost of the four qualifying ETF Low Deductible plans in the County toward the cost of the ETF family or single plan selected by the employee.

Respectfully submitted by the Iowa County Administration Services Committee:

Dated this 8th day of September, 2015.

	A	B	C	D	E	F	G	H	I	J
1	Projected 2016 Health Insurance Rates projected as of 9/1/15 - Low Deductible Plan									
2										
3	Proposed 2016 - County contributes 85% of the Average Cost of the 4 qualified Plans for Iowa County									
4	2015 - 85% if the Average Cost of the Average of the 4 qualified Plans for Iowa County									
5	LOW DEDUCTIBLE PLAN - \$500 single plan & \$1,000 family plan									
6										
7	Iowa County									
8	Compare 2016 (85% of Average) and 2015 Adopted Monthly Health Insurance Rates									
9										
10	Please Note: Medical Associates was the lowest qualified plan for 2016									
11										
12	Plan	2015 Single Plan Monthly Premium	2016 Single Plan Monthly Premium	Amount of Increase	% of Increase	2015 Family Plan Monthly Premium	2016 Family Plan Monthly Premium	Amount of Increase	% of Increase	
13	Dean Health	628.30	687.00	58.70	9.3%	1,563.30	1,708.70	145.40	9.3%	
14	Medical Associates	583.80	618.00	34.20	5.9%	1,452.00	1,536.20	84.20	5.8%	
15	Physicians Plus	657.40	666.90	9.50	1.4%	1,636.00	1,658.40	22.40	1.4%	
16	Unity Community	619.80	633.00	13.20	2.1%	1,542.00	1,573.70	31.70	2.1%	
17										
18	Average Cost of the 4 Qualified Plans for Iowa County	622.33	651.23			1,548.33	1,619.25			
19										
20	Monthly County Contribution 85% based on average premiums of the qualified plans for 2015 & 85% on Average of plans 2016 projected	528.98	553.54	24.56		1,316.08	1,376.36	60.28		
21										
22	Current # of Plans for the September 2015 Health Insurance Invoice:			23				130		
23										
24	Projected Increase County Cost per Month for Employees other than Sheriff's Dept			564.88				7,836.40		
25										
26	Projected Increase - County Cost - Annual - Employees other than Sheriff's Dept			6,778.56				94,036.80	100,815.36	
27										
28	Sheriff's Dept Employees: Monthly County Contribution for 2015 - 12% of lowest qualified plan & 85% on Average of plans 2016 projected	571.82	553.54	(18.28)		1,422.96	1,376.36	(46.60)		
29										
30	Current # of Plans for the September 2015 Health Insurance Invoice:			7				23		
31										
32	Projected Increase County Cost per Month for Employees other than Sheriff's Dept			(127.96)				(1,071.80)		
33										
34	Projected Increase - County Cost - Annual - Employees other than Sheriff's Dept			(1,535.52)				(12,861.60)	(14,397.12)	
35										
36	Total Projected Increase Annual 2016 County Cost:									86,418.24
37										
38	Uniform benefits memo - - WI Public Employers contribute no more than 88% of the average premium cost of plans offered in any tier with the lowest employee premium cost. And contribute not less than 50% of the average premium cost of plans offered.									

	A	B	C	D	E	F	G	H	I	J	K
1	Iowa County - 2016 Projected Health Insurance Rates										
2	Projection - Iowa County contributes 85% of the average premium cost of qualified plans for 2016										
3											
4	<i>All Rates are Monthly Rates</i>										
5	Please Note that Medical Associates is the lowest qualified plan for 2016										
6											
7	<u>Covers all Iowa County Full-Time Employees</u>										
8											
9	LOW DEDUCTIBLE PLAN - \$500 Single Plan and \$1,000 Family Plan										
10											Annual Cost - Single Plan
11	Plan	Single Monthly Premium	Family Monthly Premium	Employee Share Single Plan Monthly Premium (Deduction)	Employer Share Single Monthly Premium (Benefit)	Employee Share Family Plan Monthly Premium (Deduction)	Employer Share Family Monthly Premium (Benefit)	Employee % of Single Monthly Premium Rate	Employee % of Family Monthly Premium Rate	Employee Share - Single Plan	Employer Share - Single Plan
12	Dean Health	687.00	1,708.70	133.46	553.54	332.34	1,376.36	19.43%	19.45%	1,601.52	6,642.48
13	Medical Associates	618.00	1,536.20	64.46	553.54	159.84	1,376.36	10.43%	10.40%	773.52	6,642.48
14	Physicians Plus	666.90	1,658.40	113.36	553.54	282.04	1,376.36	17.00%	17.01%	1,360.32	6,642.48
15	Unity - UW	579.30	1,439.40	25.76	553.54	63.04	1,376.36	4.45%	4.38%	309.12	6,642.48
16	Unity Community	633.00	1,573.70	79.46	553.54	197.34	1,376.36	12.55%	12.54%	953.52	6,642.48
17											