

**RESOLUTION NO. 3-0920**

**TO THE HONORABLE IOWA COUNTY BOARD OF SUPERVISORS:**

**WHEREAS**, the Iowa County General Government Committee has evaluated the Wisconsin Public Employers Group (ETF) Health Insurance premium rate scheduled to be implemented January 1, 2021; 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 two 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 2021 premiums, Iowa County as employer will pay the equivalent of 82% of the average cost of the two qualifying ETF Local Deductible plans (without dental) in the County toward the cost of the ETF family or single plan selected by the employee.

**BE IT FURTHER RESOLVED**, that this resolution applies to all staff except for the Sheriff's Office employees covered under the Collective Bargaining Agreement and Sheriff's Office management staff.

Respectfully submitted by the Executive Committee:

Dated this 8<sup>th</sup> day of September, 2020.

# Adopted - Iowa County - 2020 Health Insurance Rates

For the September 17, 2019 County Board Meeting

All Rates are Monthly Rates

Please Note: Medical Associates is the lowest qualified plan for 2020

Covers all eligible Iowa County Employees except Sheriff's Department Represented Employees & Sheriff Management

Iowa County contributes 84% of the average premium cost of qualified plans

These rates apply to all Full-Time Employees. Rates for Part-Time Employees are pro-rated.

LOW DEDUCTIBLE PLAN - \$500 Single Plan and \$1,000 Family Plan

Employee Share  
Per Pay Period

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	1/2 of single ded.	1/2 of family ded.
Dean Health	664.24	1,627.08	123.06	541.18	302.28	1,324.80	18.53%	18.58%	61.53	151.14
GHC of South Central WI	670.56	1,642.88	129.38	541.18	318.08	1,324.80	19.29%	19.36%	64.69	159.04
Medical Associates	597.98	1,461.44	56.80	541.18	136.64	1,324.80	9.50%	9.35%	28.40	68.32
Quartz Community	793.70	1,950.74	252.52	541.18	625.94	1,324.80	31.82%	32.09%	126.26	312.97
Quartz UW	615.36	1,504.88	74.18	541.18	180.08	1,324.80	12.05%	11.97%	37.09	90.04

Annual Employer Cost per Single & Family Plan: 6,494.16 15,897.60

All Rates are Monthly Rates

Please Note: Medical Associates is the lowest qualified plan for 2020

Covers all eligible Sheriff's Department Represented and Management Employees

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These rates apply to all Full-Time Employees. Rates for Part-Time Employees are pro-rated.

LOW DEDUCTIBLE PLAN - \$500 Single Plan and \$1,000 Family Plan

Employee Share

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	1/2 of single ded.	1/2 of family ded.
Dean Health	664.24	1,627.08	116.62	547.62	286.52	1,340.56	17.56%	17.61%	58.31	143.26
GHC of South Central WI	670.56	1,642.88	122.94	547.62	302.32	1,340.56	18.33%	18.40%	61.47	151.16
Medical Associates	597.98	1,461.44	50.36	547.62	120.88	1,340.56	8.42%	8.27%	25.18	60.44
Quartz Community	793.70	1,950.74	246.08	547.62	610.18	1,340.56	31.00%	31.28%	123.04	305.09
Quartz UW	615.36	1,504.88	67.74	547.62	164.32	1,340.56	11.01%	10.92%	33.87	82.16

Annual Employer Cost per Single & Family Plan: 6,571.44 16,086.72

2020 Adopted Rates

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**Projected 2021 Health Insurance Rates - Low Deductible Plan**

Prepared 9/1/20 RRH

**2021 - 82% if the Average Cost of the Average of the 2 qualified Plans for Iowa County**

**2020 - 84% if the Average Cost of the Average of the 3 qualified Plans for Iowa County**

**LOW DEDUCTIBLE PLAN - \$500 single plan & \$1,000 family plan**

**Iowa County**

**Compare 2021 (82% of Average) and 2020 Adopted Monthly Health Insurance Rates**

Please Note: GHC South Central WI is the lowest qualified plan for 2021

Plan	2020 Single Plan Monthly Premium	2021 Projected Single Plan Monthly Premium	Amount of Increase	% of Increase	2020 Family Plan Monthly Premium	2021 Projected Family Plan Monthly Premium	Amount of Increase	% of Increase
Dean Health	664.24	731.22	66.98	10.1%	1,627.08	1,791.06	163.98	10.1%
GHC of South Central WI	670.56	705.68	35.12	5.2%	1,642.88	1,727.22	84.34	5.1%
Medical Associates	597.98				1,461.44			
Average Cost of the Qualified Plans for Iowa County	644.26	718.45	74.19	11.5%	1,577.13	1,759.14	182.01	11.5%
Monthly County Contribution 84% based on average premiums of the qualified plans for 2020 & 82% on Average of plans for 2021	541.18	589.14	47.96	8.9%	1,324.80	1,442.50	117.70	8.9%
Current # of Plans for the September 2020 Health Insurance Invoice:			38			110		
Projected Decrease County Cost per Month for Employees			1,822.48			12,947.00		
Total Projected Increase in Annual 2021 County Cost - EE's other than Sheriff			21,869.76			155,364.00	\$	177,233.76
Total Projected Increase in Annual 2021 County Cost - Sheriff Department							\$	49,514.28
Total Projected Increase in Annual 2021 County Cost							\$	226,748.04



# Proposed - Iowa County - 2021 Health Insurance Rates

For the September 15, 2020 County Board Meeting

All Rates are Monthly Rates

Please Note: GHC South Central WI is the lowest qualified plan for 2021

Covers all eligible Iowa County Employees except Sheriff's Department Represented Employees & Sheriff Management

Iowa County contributes 82% of the average premium cost of qualified plans  
These rates apply to all Full-Time Employees. Rates for Part-Time Employees are pro-rated.

## LOW DEDUCTIBLE PLAN - \$500 Single Plan and \$1,000 Family Plan

Employee Share  
Per Pay Period

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	1/2 of single ded.	1/2 of family ded.
Dean Health	731.22	1,791.06	142.08	589.14	348.56	1,442.50	19.43%	19.46%	71.04	174.28
GHC of South Central WI	705.68	1,727.22	116.54	589.14	284.72	1,442.50	16.51%	16.48%	58.27	142.36
Medical Associates	675.06	1,650.66	85.92	589.14	208.16	1,442.50	12.73%	12.61%	42.96	104.08
Quartz Community	878.00	2,158.02	288.86	589.14	715.52	1,442.50	32.90%	33.16%	144.43	357.76
Quartz UW	666.10	1,628.26	76.96	589.14	185.76	1,442.50	11.55%	11.41%	38.48	92.88

Annual Employer Cost per Single & Family Plan: 7,069.68 17,310.00

All Rates are Monthly Rates

Please Note: GHC South Central WI is the lowest qualified plan for 2021

Covers all eligible Sheriff's Department Represented and Management Employees

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Dean Health	731.22	1,791.06	120.54	610.68	295.80	1,495.26	16.48%	16.52%	60.27	147.90
GHC of South Central WI	705.68	1,727.22	95.00	610.68	231.96	1,495.26	13.46%	13.43%	47.50	115.98
Medical Associates	675.06	1,650.66	64.38	610.68	155.40	1,495.26	9.54%	9.41%	32.19	77.70
Quartz Community	878.00	2,158.02	267.32	610.68	662.76	1,495.26	30.45%	30.71%	133.66	331.38
Quartz UW	666.10	1,628.26	55.42	610.68	133.00	1,495.26	8.32%	8.17%	27.71	66.50

Annual Employer Cost per Single & Family Plan: 7,328.16 17,943.12

2021 Proposed Rates

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