

RESOLUTION NO. 10-922

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, 2023; 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 three 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 2023 premiums, Iowa County as employer will pay the equivalent of 83% of the average cost of the three 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 (Sheriff and Chief Deputy).

Respectfully submitted by the Iowa County Executive Committee:

Dated this 13th day of September 2022.

The foregoing Resolution was duly adopted by the Iowa County Board of Supervisors this 20th day of September, 2022.



John M. Meyers, Iowa County Board Chair

ATTEST:



Kristy K. Spurley, County Clerk

	A	B	C	D	E	F	G	H	I	J	K
1	ADOPTED - Iowa County - 2022 Health Insurance Rates										
2	Adopted at the September 21, 2021 County Board Meeting										
3	<u>All Rates are Monthly Rates</u>										
4											
5	Please Note: GHC South Central WI is the lowest qualified plan for 2022										
6											
7	<u>Covers all eligible Iowa County Employees except Sheriff's Department Represented Employees & Sheriff Management</u>										
8											
9	Iowa County contributes 82% of the average premium cost of qualified plans										
10	These rates apply to all Full-Time Employees. Rates for Part-Time Employees are pro-rated.										
11											
12	<u>LOW DEDUCTIBLE PLAN - \$500 Single Plan and \$1,000 Family Plan</u>										
13											
14	Plan	Single Monthly Premium	Family Monthly Premium	Employee Single Monthly Premium (Deduction)	Employer Share Single Monthly Premium (Benefit)	Employee Share Family 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.
15	Dean Health	781.04	1,917.28	186.38	594.66	459.58	1,457.70	23.86%	23.97%	93.19	229.79
16	GHC of South Central WI	669.36	1,638.08	74.70	594.66	180.38	1,457.70	11.16%	11.01%	37.35	90.19
17	Medical Associates	728.66	1,786.34	134.00	594.66	328.64	1,457.70	18.39%	18.40%	67.00	164.32
18	Quartz Central	998.32	2,460.48	403.66	594.66	1,002.78	1,457.70	40.43%	40.76%	201.83	501.39
19	Quartz UW	709.68	1,738.88	115.02	594.66	281.18	1,457.70	16.21%	16.17%	57.51	140.59
20											

H2

Iowa County

Total Projected Increase in Annual 2023 County Cost

Average County Percentage Cost of Three Qualifying Plans	Health Insurance		Total Cost
	General	Sheriff's Represented 85%	
Premium for 83%	\$ 61,235.28	\$ 9,583.20	\$ 70,818.48
Premium for 82%	\$ 40,676.16	\$ 9,583.20	\$ 50,259.36
Premium for 84%	\$ 81,794.40	\$ 9,583.20	\$ 91,377.60
Premium for 85%	\$ 102,353.52	\$ 9,583.20	\$ 111,936.72

Projected 2023 Health Insurance Rates - Low Deductible Plan

2023 - 82% if the Average Cost of the Average of the 3 qualified Plans for Iowa County

2023 - 82% if the Average Cost of the Average of the 2 qualified Plans for Iowa County

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

Iowa County

Compare 2023 (82% of Average) and 2022 Adopted Monthly Health Insurance Rates

Please Note: GHC South Central WI is the lowest qualified plan for 2023

Plan	2023		Amount of Increase	% of Increase	2023		Amount of Increase	% of Increase
	2022 Single Plan Monthly Premium	Projected Single Plan Monthly Premium			2022 Family Plan Monthly Premium	Projected Family Plan Monthly Premium		
Dean Health	781.04	800.28	19.24	2.5%	1,917.28	1,967.76	50.48	2.6%
GHC of South Central WI	669.36	691.50	22.14	3.3%	1,638.08	1,695.80	57.72	3.5%
Medical Associates	728.66	734.26	5.60	0.8%	1,786.34	1,802.70	16.36	0.9%
Average Cost of the Qualified Plans for Iowa County	725.20	742.01	16.81	2.3%	1,777.68	1,822.09	44.41	2.5%
Monthly County Contribution 82% based on average premiums of the qualified plans for 2022 & 82% on Average of plans for 2023	594.66	608.45	13.79	2.3%	1,457.71	1,494.11	36.40	2.5%
Current # of Plans for the September 2022 Health Insurance Invoice:			32				81	
Projected Increase County Cost per Month for Employees			441.28				2,948.40	
Total Projected Increase in Annual 2023 County Cost - EE's other than Sheriff			5,295.36				35,380.80	\$ 40,676.16
Total Projected/Estimated Increase in Annual 2023 County Cost - Sheriff Department								\$ 9,583.20
Total Projected Increase in Annual 2023 County Cost								\$ 50,259.36

H3a

Projected 2023 Health Insurance Rates - Low Deductible Plan

2023 - 83% if the Average Cost of the Average of the 3 qualified Plans for Iowa County

2022 - 82% if the Average Cost of the Average of the 2 qualified Plans for Iowa County

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

Iowa County

Compare 2023 (83% of Average) and 2022 Adopted Monthly Health Insurance Rates

Please Note: GHC South Central WI is the lowest qualified plan for 2023

Plan	2022 Single Plan	2023 Projected Single Plan	Amount of Increase	% of Increase	2022 Family Plan	2023 Projected Family Plan	Amount of Increase	% of Increase
	Monthly Premium	Monthly Premium			Monthly Premium	Monthly Premium		
Dean Health	781.04	800.28	19.24	2.5%	1,917.28	1,967.76	50.48	2.6%
GHC of South Central WI	669.36	691.50	22.14	3.3%	1,638.08	1,695.80	57.72	3.5%
Medical Associates	728.66	734.26	5.60	0.8%	1,786.34	1,802.70	16.36	0.9%
Average Cost of the Qualified Plans for Iowa County	725.20	742.01	16.81	2.3%	1,777.68	1,822.09	44.41	2.5%
Monthly County Contribution 82% based on average premiums of the qualified plans for 2022 & 83% on Average of plans for 2023	594.66	615.87	21.21	3.6%	1,457.71	1,512.33	54.62	3.7%
Current # of Plans for the September 2022 Health Insurance Invoice:			32				81	
Projected Increase County Cost per Month for Employees			678.72				4,424.22	
Total Projected Increase in Annual 2023 County Cost - EE's other than Sheriff			8,144.64				53,090.64	\$ 61,235.28
Total Projected Increase in Annual 2023 County Cost - Sheriff Department								\$ 9,583.20
Total Projected Increase in Annual 2023 County Cost								\$ 70,818.48

H36

2023 Health Insurance Rates - Low Deductible Plan - Sheriff's Office

2023 - 85% if the Average Cost of the Average of the 3 qualified Plans for Iowa County

2022 - 85% if the Average Cost of the Average of the 2 qualified Plans for Iowa County

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

Iowa County

Compare 2023 (85% of Average) and 2022 Adopted Monthly Health Insurance Rates

Please Note: GHC South Central WI is the lowest qualified plan for 2023

Plan	2022 Single Plan	2023 Projected Single Plan	Amount of Increase	% of Increase	2022 Family Plan	2023 Projected Family Plan	Amount of Increase	% of Increase
	Monthly Premium	Monthly Premium			Monthly Premium	Monthly Premium		
Dean Health	781.04	800.28	19.24	2.5%	1,917.28	1,967.76	50.48	2.6%
GHC of South Central WI	669.36	691.50	22.14	3.3%	1,638.08	1,695.80	57.72	3.5%
Medical Associates	728.66	734.26	5.60	0.8%	1,786.34	1,802.70	16.36	0.9%
Average Cost of the Qualified Plans for Iowa County	725.20	742.01	16.81	2.3%	1,777.68	1,822.09	44.41	2.5%
Monthly County Contribution 85% based on average premiums of the qualified plans for 2022 & 85% on Average of plans for 2022 (Sheriff's Office)	616.42	630.71	14.29	2.3%	1,511.03	1,548.76	37.73	2.5%
Current # of Plans for the September 2022 Health Insurance Invoice:			11				17	
Projected Increase County Cost per Month for Employees			157.19				641.41	
Total Projected Increase in Sheriff's Contract Annual 2023 County Cost:			1,886.28				7,696.92	9,583.20

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.

H3c

A	B	C	D	E	F	G	H	I	J	K
1	Iowa County									
2	Compare EE Premium for 2022 to Proposed 2023 for 82%, 83%, 84% & 85%									
3										
4	*GHC of South Central WI is the Lowest Qualifying Plan in 2022 and 2023									
5										
6	2022	Dean Health	*GHC of South Central WI	Medical Associates	Quartz Central	Quartz UW				
		Single	Single	Single	Single	Single				
		Family	Family	Family	Family	Family				
7	Employee Premium for 2021 -									
8	Monthly Cost	186.38	74.70	180.38	134.00	328.64	403.66	1,002.78	115.02	281.18
9	Annual Cost for Employee	2,236.56	896.40	2,164.56	1,608.00	3,943.68	4,843.92	12,033.34	1,380.24	3,374.16
10										
11										
12										
13										
14	2023 Plans	Dean Health	GHC of South Central WI	Medical Associates	Quartz Central	Quartz UW				
		Single	Single	Single	Single	Single				
		Family	Family	Family	Family	Family				
16	Premium for 83% - Monthly	\$ 184.41	\$ 75.63	\$ 183.47	\$ 118.39	\$ 290.37	\$ 532.73	\$ 1,326.23	\$ 152.39	\$ 375.37
17	Monthly Increase	(1.97)	0.93	3.09	(15.61)	(38.27)	129.07	323.45	37.37	94.19
18	Annual Increase	(23.64)	(4.15)	(49.80)	(187.32)	(459.24)	1,548.84	3,881.42	448.44	1,130.28
19	% of Increase	-1%	-1%	2%	-12%	-12%	32%	32%	32%	33%
21	Annual Cost for Employee	\$ 2,212.92	\$ 907.56	\$ 2,201.64	\$ 1,420.68	\$ 3,484.44	\$ 6,392.76	\$ 15,914.76	\$ 1,828.68	\$ 4,504.44
22										
23										
24	Premium for 82% - Monthly	\$ 191.83	\$ 83.05	\$ 201.69	\$ 125.81	\$ 308.59	\$ 540.15	\$ 1,344.45	\$ 159.81	\$ 393.59
25	Monthly Increase	5.45	8.35	21.31	(8.19)	(20.05)	136.49	341.67	44.79	112.41
26	Annual Increase	65.40	100.20	255.72	(98.28)	(240.60)	1,637.88	4,100.06	537.48	1,348.92
27	% of Increase	3%	11%	12%	-6%	-6%	34%	34%	39%	40%
29	Annual Cost for Employee	\$ 2,301.96	\$ 996.60	\$ 2,420.28	\$ 1,509.72	\$ 3,703.08	\$ 6,481.80	\$ 16,133.40	\$ 1,917.72	\$ 4,723.08
30										
31										
32										
33	Premium for 84% - Monthly	\$ 176.99	\$ 68.21	\$ 165.25	\$ 110.97	\$ 272.15	\$ 525.31	\$ 1,308.01	\$ 144.97	\$ 357.15
34	Monthly Increase	(9.39)	(6.49)	(15.13)	(23.03)	(56.49)	121.65	305.23	29.95	75.97
35	Annual Increase	(112.68)	(77.88)	(181.56)	(276.36)	(677.88)	1,459.80	3,662.78	359.40	911.64
36	% of Increase	-5%	-9%	-8%	-17%	-17%	30%	30%	26%	27%
38	Annual Cost for Employee	\$ 2,123.88	\$ 818.52	\$ 1,983.00	\$ 1,331.64	\$ 3,265.80	\$ 6,303.72	\$ 15,696.12	\$ 1,739.64	\$ 4,285.80
39										
40										
41	Premium for 85% - Monthly	\$ 150.33	\$ 38.65	\$ 147.04	\$ 97.95	\$ 253.94	\$ 367.61	\$ 1,289.80	\$ 78.97	\$ 338.94
42	Monthly Increase	(36.05)	(36.05)	(33.34)	(36.05)	(74.70)	(36.05)	287.02	(36.05)	57.76
43	Annual Increase	(432.60)	(432.60)	(400.08)	(432.60)	(896.40)	(432.60)	3,444.26	(432.60)	693.12
44	% of Increase	-19%	-48%	-18%	-27%	-23%	-9%	29%	-31%	21%
46	Annual Cost for Employee	\$ 1,803.96	\$ 463.80	\$ 1,764.48	\$ 1,175.40	\$ 3,047.28	\$ 4,411.32	\$ 15,477.60	\$ 947.64	\$ 4,067.28
47										

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15	Dean Health	800.28	1,967.76	191.83	608.45	473.65	1,494.11	23.97%	24.07%	95.92	236.83
16	GHC of South Central WI	691.50	1,695.80	83.05	608.45	201.69	1,494.11	12.01%	11.89%	41.53	100.85
17	Medical Associates	734.26	1,802.70	125.81	608.45	308.59	1,494.11	17.13%	17.12%	62.91	154.30
18	Quartz Central	1,148.60	2,838.56	540.15	608.45	1,344.45	1,494.11	47.03%	47.36%	270.08	672.23
19	Quartz UW	768.26	1,887.70	159.81	608.45	393.59	1,494.11	20.80%	20.85%	79.91	196.80
20											

H4a

	A	B	C	D	E	F	G	H	I	J	K
1	Proposed - Iowa County - 2023 Health Insurance Rates										
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15	Dean Health	800.28	1,967.76	184.41	615.87	455.43	1,512.33	23.04%	23.14%	92.21	227.72
16	GHC of South Central WI	691.50	1,695.80	75.63	615.87	183.47	1,512.33	10.94%	10.82%	37.82	91.74
17	Medical Associates	734.26	1,802.70	118.39	615.87	290.37	1,512.33	16.12%	16.11%	59.20	145.19
18	Quartz Community	1,148.60	2,838.56	532.73	615.87	1,326.23	1,512.33	46.38%	46.72%	266.37	663.12
19	Quartz UW	768.26	1,887.70	152.39	615.87	375.37	1,512.33	19.84%	19.89%	76.20	187.69
20											

H46

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15	Dean Health	781.04	1,967.76	150.33	630.71	419.00	1,548.76	19.25%	21.29%	75.17	209.50
16	GHC of South Central WI	669.36	1,695.80	38.65	630.71	147.04	1,548.76	5.77%	8.67%	19.33	73.52
17	Medical Associates	728.66	1,802.70	97.95	630.71	253.94	1,548.76	13.44%	14.09%	48.98	126.97
18	Quartz Community	998.32	2,838.56	367.61	630.71	1,289.80	1,548.76	36.82%	45.44%	183.81	644.90
19	Quartz UW	709.68	1,887.70	78.97	630.71	338.94	1,548.76	11.13%	17.96%	39.49	169.47
20											

H4c