

ENROLLED ORDINANCE 167-30

APPROVE MODIFICATIONS TO THE 2013 HEALTH INSURANCE PLANS

WHEREAS, the County has historically evaluated the health plan options and made adjustments in the plans on an annual basis, and

WHEREAS, the County currently provides employees with three alternative plans, and

WHEREAS, an analysis of the plan designs, utilization, and costs, indicates only four percent (4%) of eligible employees have enrolled in one of the plan alternatives, therefore, it is not necessary to offer two alternatives within the Choice Plus health plan, and

WHEREAS, the employees represented by the Wisconsin Professional Police Association are only eligible for participation in the high deductible, health savings account health plan, and

WHEREAS, annual changes that have been made in the health plan designs and the implementation of health assessment and wellness programs have begun to show a positive and successful impact on the cost of the County health plan costs, so continuing to make reasonable plan modifications remains a good business practice, and

WHEREAS, current employees in the Health Savings Account Health plan have not had their plan option tied to the County Health Assessment program, which is designed to identify future health risks with the goal of early intervention.

THE COUNTY BOARD OF SUPERVISORS OF THE COUNTY OF WAUKESHA ORDAINS that, effective January 1, 2013, the health insurance plans designs will be modified as follows:

1. Choice Plus Health Plan

a. Establish a one Choice Plus Plan option as follows:

	<u>In Network</u>	<u>Out of Network</u>
Deductible	\$300 single / \$900 family	\$600 single / \$1,800 family
Co-Insurance	80% / 20%	60% / 40%
Co-Insurance Max	\$750 single / \$2,000 family	\$1,500 single / \$3,000 family
Rx	\$10 - \$25 - \$40 - \$100	\$10 - \$25 - \$40 - \$100

b. Establish the employee premium cost share at 12%. If an employee chooses not to participate in the Health Assessment program, their contribution will increase to 15%

2. Health Savings Account Health Plan

a. Increase In-Network annual deductible from \$1,500 single / \$3,000 family to \$1,750 single / \$3,500 family

b. Increase the Non-Network annual deductible from \$3,000 single / \$6,000 family to \$3,500 single / \$7,000 family

c. Increase the In-Network maximum co-insurance out of pocket expense from \$750 single / \$1,500 family to \$ 1,000 single / \$2,000 family.

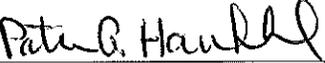
- d. Increase the Out-of-Network maximum co-insurance out-of-pocket expense from \$1,500 single / \$3,000 family to \$2,000 single / \$4,000 family.
- e. Increase the annual County contribution to an employee's Health Savings Account if the employee participates in the Health Assessment program from \$1,000 single / \$2,000 family to \$1,125 single / \$2,250 family.

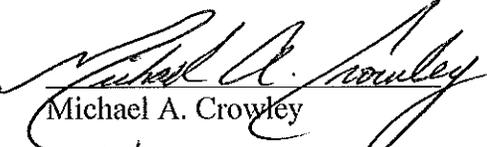
APPROVE MODIFICATIONS TO THE 2013 HEALTH INSURANCE PLANS

Presented by:
Personnel Committee

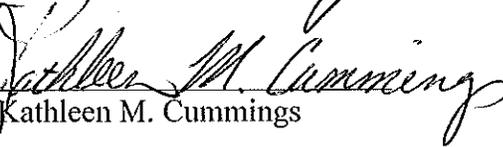
Approved by:
Finance Committee

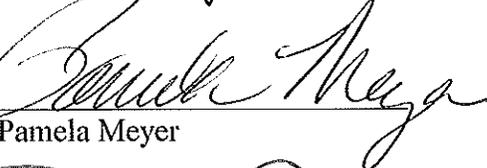

Duane E. Paulson, Chair


Patricia A. Haukohl, Chair

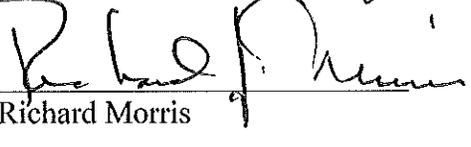

Michael A. Crowley


Daniel J. Draeger


Kathleen M. Cummings

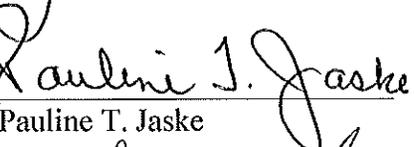

Pamela Meyer


Daniel J. Draeger

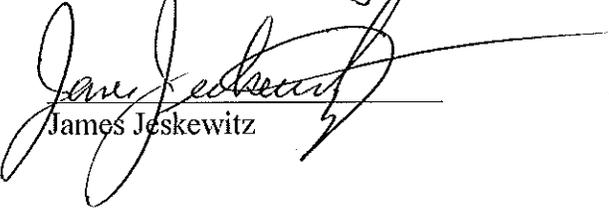

Richard Morris

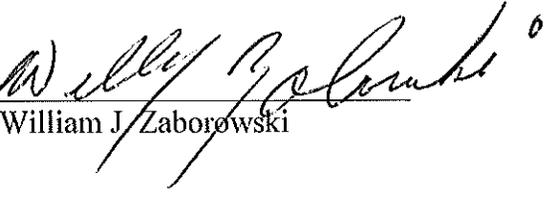

Jennifer A. Grant


Larry Nelson

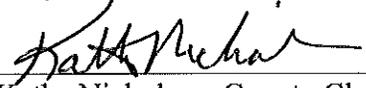

Pauline T. Jaske

absent
Cathleen A. Slattery


James Jeskewitz

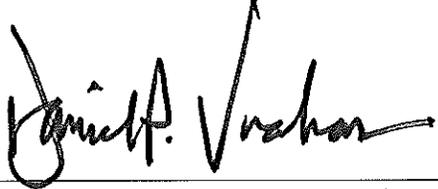

William J. Zaborowski

The foregoing legislation adopted by the County Board of Supervisors of Waukesha County, Wisconsin, was presented to the County Executive on:

Date: 7-27-12, 
Kathy Nickolaus, County Clerk

The foregoing legislation adopted by the County Board of Supervisors of Waukesha County, Wisconsin, is hereby:

Approved: X
Vetoed: _____

Date: 7-30-12, 
Daniel P. Vrakas, County Executive

FISCAL NOTE

APPROVE MODIFICATIONS TO THE 2013 HEALTH INSURANCE PLANS

The ordinance authorizes a number of changes to the County health plan for active employees aimed at stabilizing County costs and employee premiums. Based on an analysis of the County's actuary, these changes result in nearly \$800,000 in savings from the previous plan structure to offset against 2013 projected medical inflation.

Choice Plus Plan: The ordinance consolidates the two options under this plan into a single option, and establishes an employee premium cost share of 12% for participants in the Health Assessment Program. Employees electing not to participate will contribute 15%.

Health Savings Account Plan: The ordinance authorizes the following changes to the Health Savings Account Plan:

	2012	2013
In-Network Annual Deductible	\$1,500 Single/\$3,000 Family	\$1,750 Single/\$3,500 Family
Non-Network Annual Deductible	\$3,000 Single/\$6,000 Family	\$3,500 Single/\$7,000 Family
In-Network Maximum Co-Insurance	\$750 Single/\$1,500 Family	\$1,000 Single/\$2,000 Family
Non-Network Maximum Co-Insurance	\$1,500 Single/\$3,000 Family	\$2,000 Single/\$4,000 Family
Annual County H.S.A Contribution – Health Assessment Participants	\$1,000 Single/\$2,000 Family	\$1,125 Single/\$2,250 Family
Annual County H.S.A Contribution – Health Assessment Non-Participants	\$1,000 Single/\$2,000 Family	\$1,000 Single/\$2,000 Family

Based on the actuary's analysis and conservative assumptions on 2013 enrollment changes and participation rates in the Health assessment program, the total 2013 impact (medical inflation net of plan design savings) is estimated at approximately \$150,000, or about a 0.9% increase over 2012 costs. These changes will be addressed in the 2013 budget proposal.



Lawrence M. Dahl

July 2, 2012

File: n:\doalw\pdata\ordin\2012 Health Plan Changes

WAUKESHA COUNTY BOARD OF SUPERVISORS

V

DATE-07/24/12

(ORD) NUMBER-1670029

1 C. SLATTERY.....AYE
 3 R. MORRIS.....AYE
 5 J. BRANDTJEN.....AYE
 7 J. GRANT.....AYE
 9 J. HEINRICH.....AYE
 11 F. RUF.....AYE
 13 P. DECKER.....AYE
 15 W. KOLB.....AYE
 17 D. PAULSON.....AYE
 19 C. CUMMINGS.....AYE
 21 W. ZABOROWSKI.....AYE
 23 K. HAMMITT.....AYE
 25 G. YERKE.....AYE

2 D. FALSTAD.....AYE
 4 J. BATZKO.....AYE
 6 J. JESKEWITZ.....
 8 P. HAUKOHL.....AYE
 10 D. SWAN.....AYE
 12 P. WOLFF.....AYE
 14 P. MEYER.....AYE
 16 M. CROWLEY.....AYE
 18 L. NELSON.....AYE
 20 T. SCHELLINGER....AYE
 22 P. JASKE.....AYE
 24 D. DRAEGER.....AYE

TOTAL AYES-24

TOTAL NAYS-00

CARRIED X

DEFEATED _____

UNANIMOUS X

TOTAL VOTES-24