

RESOLUTION NO. _____-20

**RESOLUTION ESTABLISHING THE
2021 AND 2022 HEALTH INSURANCE PROGRAM FOR SAUK COUNTY,
WITH AN OPTIONAL EXTENSION INTO 2023.**

Background: The employee health insurance program currently consists of three plan design options which are offered to eligible employees. Pursuant to the Personnel Ordinance, financial responsibility shall be limited to 88 percent of the least expensive plan option for single or family coverage.

As recommended by the health insurance broker, the Personnel and Insurance Committee reviewed proposals submitted for 2021, 2022, and optional third year of 2023 and determined continuing the Quartz health insurance to be in the best interest of Sauk County. Quartz was determined as the most cost effective proposal for our service area and demographics while maintaining adequate coverage.

The renewal from Quartz also includes renewal guarantees into future contract years as follows: 2021 - 3.9% increase and 2022 – not to exceed 6.9%. The third year is optional with a rate guarantee not to exceed 8.9% for 2023.

Fiscal Impact: [] None [X] Budgeted Expenditure [] Not Budgeted

WHEREAS, the Personnel and Insurance Committee has reviewed the proposals submitted for the 2021, 2022, and 2023 coverage years and has selected Quartz to be the health insurance provider, consisting of an HMO (\$15 copay), HMO and Point of Service, offering rates as follows:

2021 QUARTZ INSURANCE RATES:

QUARTZ \$15 Office Visit Copay: (3.9% increase over prior year) \$10/\$25/\$50 (generic/brand name) drug copay; \$15 office visit co-pay; deductibles of \$500 (single) and \$1,000 (family):

Single.....\$	681.18	2 Over 65.....\$	1,158.01
Family.....\$	1,757.45	1 Over/1 Under 65.....\$	1,260.18
1 Over 65	\$ 579.00		

QUARTZ HMO: with \$10/\$25/\$50 (generic/brand name) drug copay; deductibles of \$500 (single) and \$1,000 (family):

Single.....\$	717.10	2 Over 65.....\$	1,219.07
Family.....\$	1,850.12	1 Over/1 Under 65.....\$	1,326.63
1 over 65.....\$	609.53		

QUARTZ POINT OF SERVICE: (\$200/\$600 coinsurance) Plan Providers \$30 co-pay, \$10/\$25/\$50 (generic/brand name), non plan providers 80% after deductible:

Single.....\$	714.34	2 Over 65.....\$	1,214.38
Family.....\$	1,843.00	1 Over/1 Under 65.....\$	1,321.53
1 Over 65	\$ 607.19		

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2022 UNITY (QUARTZ) INSURANCE RATES (NOT TO EXCEED 6.9%):

QUARTZ \$15 Office Visit Copay: \$10/\$25/\$50 (generic/brand name) drug copay; \$15 office visit co-pay; deductibles of \$500 (single) and \$1,000 (family):

Single.....	\$ 728.18	2 Over 65.....	\$1,237.91
Family.....	\$1,878.72	1 Over/1 Under 65.....	\$1,347.13
1 Over 65	\$ 618.95		

QUARTZ HMO: with \$10/\$25/\$50 (generic/brand name) drug copay; deductibles of \$500 (single) and \$1,000 (family):

Single.....	\$ 766.58	2 Over 65.....	\$1,303.19
Family.....	\$1,977.78	1 Over/1 Under 65.....	\$1,418.17
1 over 65.....	\$ 651.59		

QUARTZ POINT OF SERVICE: (\$200/\$600 coinsurance) Plan Providers \$30 co-pay, \$10/\$25/\$50 (generic/brand name), non plan providers 80% after deductible:

Single.....	\$ 763.62	2 Over 65.....	\$1,298.17
Family.....	\$1,970.00	1 Over/1 Under 65.....	\$1,412.72
1 Over 65	\$ 649.09		

OPTIONAL 2023 QUARTZ INSURANCE RATES (NOT TO EXCEED 8.9%):

QUARTZ \$15 Office Visit Copay: \$10/\$25/\$50 (generic/brand name) drug copay; \$15 office visit co-pay; deductibles of \$500 (single) and \$1,000 (family):

Single.....	\$ 792.98	2 Over 65.....	\$1,348.08
Family.....	\$2,045.92	1 Over/1 Under 65.....	\$1,467.02
1 Over 65	\$ 674.04		

QUARTZ HMO: with \$10/\$25/\$50 (generic/brand name) drug copay; deductibles of \$500 (single) and \$1,000 (family):

Single.....	\$ 834.80	2 Over 65.....	\$1,419.17
Family.....	\$2,153.78	1 Over/1 Under 65.....	\$1,544.39
1 over 65.....	\$ 709.58		

QUARTZ POINT OF SERVICE: (\$200/\$600 coinsurance) Plan Providers \$30 co-pay, \$10/\$25/\$50 (generic/brand name), non plan providers 80% after deductible:

Single.....	\$ 831.58	2 Over 65.....	\$1,413.71
Family.....	\$2,145.33	1 Over/1 Under 65.....	\$1,538.45
1 Over 65	\$ 706.86		

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For consideration by the Sauk County Board of Supervisors on June 16, 2020.

Respectfully submitted,

SAUK COUNTY PERSONNEL COMMITTEE:

TOMMY BYCHINSKI, CHAIR

SHANE GIBSON

CARL GRUBER

SMOOTH DETTER

TERRY SPENCER

FISCAL NOTE:

Unity	2021 PROJECTED HEALTH INSURANCE COSTS							
	2020 Cost/mo	2021 Cost/mo	Difference	% increase	# emp	Annual 2020 Cost	Annual 2021 Cost	Difference
67.5% Fam	\$1,141.75	\$1,186.28	\$44.53	3.90%	3	\$41,103.00	\$42,706.08	\$1,603.08
67.5% Sngl	\$442.54	\$459.80	\$17.26	3.90%	2	\$10,620.96	\$11,035.20	\$414.24
88% Fam	\$1,488.50	\$1,546.56	\$58.06	3.90%	408	\$7,287,696.00	\$7,571,957.76	\$284,261.76
88% Sngl	\$576.94	\$599.44	\$22.50	3.90%	121	\$837,716.88	\$870,386.88	\$32,670.00
				3.90%	534	\$8,177,136.84	\$8,496,085.92	\$318,949.08
Unity	2022 PROJECTED HEALTH INSURANCE COSTS (Not to exceed 6.9%)							
	2021 Cost/mo	2022 Cost/mo	Difference	% increase	# emp	Annual 2021 Cost	Annual 2022 Cost	Difference
67.5% Fam	\$1,186.28	\$1,268.14	\$81.86	6.90%	3	\$42,706.08	\$45,653.04	\$2,946.96
67.5% Sngl	\$459.80	\$491.52	\$31.72	6.90%	2	\$11,035.20	\$11,796.48	\$761.28
88% Fam	\$1,546.56	\$1,653.27	\$106.71	6.90%	408	\$7,571,957.76	\$8,094,409.92	\$522,452.16
88% Sngl	\$599.44	\$640.80	\$41.36	6.90%	121	\$870,386.88	\$930,441.60	\$60,054.72
				6.90%	534	\$8,496,085.92	\$9,082,301.04	\$586,215.12
Unity	2023 PROJECTED HEALTH INSURANCE COSTS (Not to exceed 8.9%)							
	2022 Cost/mo	2023 Cost/mo	Difference	% increase	# emp	Annual 2022 Cost	Annual 2023 Cost	Difference
67.5% Fam	\$1,268.14	\$1,381.00	\$112.86	8.90%	3	\$45,653.04	\$49,716.00	\$4,062.96
67.5% Sngl	\$491.52	\$535.26	\$43.74	8.90%	2	\$11,796.48	\$12,846.24	\$1,049.76
88% Fam	\$1,653.27	\$1,800.41	\$147.14	8.90%	408	\$8,094,409.92	\$8,814,807.36	\$720,397.44
88% Sngl	\$640.80	\$697.82	\$57.02	8.90%	121	\$930,441.60	\$1,013,234.64	\$82,793.04
				8.90%	534	\$9,082,301.04	\$9,890,604.24	\$808,303.20