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RESOLUTION #

Resolution Establishing the 2023 and 2024 Health Insurance Program for Sauk County.

Resolution offered by the Finance and Personnel and Insurance Committees

Resolved by the Board of Supervisors of Sauk County, Wisconsin:

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.

The County Administrator and Human Resources Director reviewed proposals submitted for 2023 and determined continuing the Quartz health insurance to be in the best interest of Sauk County.

The renewal from Quartz drops the plan design to two options, a \$20 copay plan and a point of service plan. It also includes renewal guarantees into 2024 as follows: 2024 – not to exceed 9.9%.

THEREFORE, BE IT RESOLVED, by the Sauk County Board of Supervisors, met in regular session, to establish the health insurance program for Sauk County, offering rates as follows:

2023 QUARTZ INSURANCE RATES (+5.0% an increase of \$453,487 over 2022 rates)

QUARTZ \$20 Office Visit Copay: \$10/\$25/\$50/\$200 (generic/brand name) drug copay; \$20 office visit co-pay; \$100 urgent care copay; \$200 emergency room copay; in network maximum out of pocket \$1,750 (single) and \$3,500 (family); deductibles of \$500 (single) and \$1,000 (family):

Single.....	\$ 746.64
Family.....	\$1,978.60

QUARTZ Point of Service (POS): In network out of pocket maximum \$4,600 (single) or \$9,200 (family); out of network out of pocket maximum is \$10,000 (single) or \$20,000 (family); Plan Providers \$15 co-pay, \$10/\$25/\$50 (generic/brand name), non-plan providers 80% after deductible; deductibles of \$500 (single) or \$1,000 (family) for in network; deductibles of \$750 (single) or \$1,500 (family) for out of network;

Single.....	\$ 789.55
Family.....	\$2,092.31

Approved for presentation to the County Board by the Personnel and Insurance Committee, this 12th day of September 2022

Consent Agenda Item: [] YES [] NO

Fiscal Impact: ☐ None ☐ Budgeted Expenditure ☐ Not Budgeted

Vote Required: Majority = _____ 2/3 Majority = _____ 3/4 Majority = _____

The County Board has the legal authority to adopt: Yes _____ No _____ as reviewed
by the Corporation Counsel, _____, Date:
_____ .

Offered and passage moved by:

Supervisor Carl Gruber

Supervisor Terry Spencer

Supervisor Peter Kinsman

Supervisor Robert Prosser

Supervisor Jake Roxen

Fiscal Note:

2023 Projected Health Insurance Costs							
	2022 Cost/mo	2023 Cost/mo	Difference	% change	2022 Annual Total Cost	2023 Annual Total Cost	Difference
HMO No Copay	\$ 37,777.12	NA	NA		\$ 453,325.44	NA	NA
HMO Copay	\$708,346.18	\$780,762.80	\$ 34,639.50		\$ 8,500,154.16	\$ 9,369,153.60	\$ 415,674.00
HMO POS	\$ 13,863.71	\$ 17,014.82	\$ 3,151.11		\$ 166,364.52	\$ 204,177.84	\$ 37,813.32
				5.00%	\$ 9,119,844.12	\$ 9,573,331.44	\$ 453,487.32
2024 Projected Health Insurance Costs							
	2023 Cost/mo	2024 Cost/mo	Difference	% change	2023 Annual Total Cost	2024 Annual Total Cost	Difference
HMO Copay	\$780,762.80	\$858,058.32	\$ 77,295.52		\$ 9,369,153.60	\$ 10,296,699.81	\$ 927,546.21
HMO POS	\$ 17,014.82	\$ 18,699.29	\$ 1,684.47		\$ 204,177.84	\$ 224,391.45	\$ 20,213.61
				9.90%	\$ 9,573,331.44	\$ 10,521,091.25	\$ 947,759.81

MIS Note:
No impact.