

RESOLUTION NO. ____-17

RESOLUTION ESTABLISHING THE 2018, 2019 AND 2020 HEALTH INSURANCE PROGRAM FOR SAUK COUNTY

Background: In conjunction with the 2018 budget process, Sauk County solicits proposals for service through our insurance broker for health insurance coverage for employees. We received proposals from three health insurance vendors that provide coverage for our specific demographic. Unity (Quartz) was determined as the most cost effective proposal for our service area, including the incorporation of a primary care physician rider. Therefore, Unity (Quartz) was the vendor selected by the Personnel Committee as the best option for employees to maintain adequate coverage, while also adhering to current fiscal constraints.

The proposal from Unity (Quartz) also included renewal guarantees into future contract years as follows: 2019 – not to exceed 6.0% and 2020 – not to exceed 8.0%.

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

WHEREAS, the Sauk County Health Insurance Program currently consists of three plan design options which are offered to eligible individuals of each group; and

WHEREAS, pursuant to the Personnel Ordinance, effective January 1, 2018, January 1, 2019, and January 1, 2020, respectively, “Sauk County's financial responsibility shall be limited to 88% for the least expensive dual choice or standard policy option;”

WHEREAS, the Personnel Committee has reviewed the proposals submitted for the 2018, 2019, and 2020 coverage years and has selected Unity (Quartz) to be the health insurance provider, consisting of an HMO (\$15 copay), HMO and Point of Service, offering rates as follows:

2018 UNITY (QUARTZ) INSURANCE RATES:

UNITY (QUARTZ) \$15 Office Visit Copay: (5.77% 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.....	\$ 583.54	2 Over 65.....	\$ 992.01
Family.....	\$1,505.53	1 Over/1 Under 65.....	\$1,079.55
1 Over 65	\$ 496.01		

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

Single.....	\$ 614.31	2 Over 65.....	\$1,044.32
Family.....	\$1,584.92	1 Over/1 Under 65.....	\$1,136.47
1 over 65.....	\$ 522.16		

UNITY (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.....	\$ 611.95	2 Over 65.....	\$1,040.31
Family.....	\$1,578.83	1 Over/1 Under 65.....	\$1,132.11
1 Over 65	\$ 520.16		

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2019 UNITY (QUARTZ) INSURANCE RATES (NOT TO EXCEED 6.0%):

UNITY (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.....\$	618.55	2 Over 65.....\$	1,051.53
Family.....\$	1,595.86	1 Over/1 Under 65.....\$	1,144.32
1 Over 65	\$ 525.77		

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

Single.....\$	651.17	2 Over 65.....\$	1,106.98
Family.....\$	1,680.02	1 Over/1 Under 65.....\$	1,204.66
1 over 65.....\$	553.49		

UNITY (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.....\$	648.67	2 Over 65.....\$	1,102.73
Family.....\$	1,673.56	1 Over/1 Under 65.....\$	1,200.04
1 Over 65	\$ 551.37		

2020 UNITY (QUARTZ) INSURANCE RATES (NOT TO EXCEED 8.0%):

UNITY (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.....\$	668.04	2 Over 65.....\$	1,135.65
Family.....\$	1,723.53	1 Over/1 Under 65.....\$	1,235.87
1 Over 65	\$ 567.83		

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

Single.....\$	703.26	2 Over 65.....\$	1,195.54
Family.....\$	1,814.42	1 Over/1 Under 65.....\$	1,301.03
1 over 65.....\$	597.77		

UNITY (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.....\$	700.56	2 Over 65.....\$	1,190.95
Family.....\$	1,807.44	1 Over/1 Under 65.....\$	1,296.04
1 Over 65	\$ 595.48		

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WHEREAS, under the existing Personnel Ordinance, the monthly contributions toward health insurance for employees would be as follows:

2018 (5.77%)	88%	67.5%
SINGLE	\$513.52	\$393.89
FAMILY	\$1,324.87	\$1016.23

2019 (6.0%)	88%	67.5%
SINGLE	\$544.33	\$417.52
FAMILY	\$1,404.36	\$1077.21

2020 (8.0%)	88%	67.5%
SINGLE	\$587.87	\$450.92
FAMILY	\$1,516.71	\$1,163.38

NOW, THEREFORE BE IT RESOLVED, by the Sauk County Board of Supervisors, met in regular session, that the Sauk County Health Insurance Program for 2018, 2019, and 2020 be adopted and shall consist of the above mentioned plans.

For consideration by the Sauk County Board of Supervisors on September 19, 2017.

Respectfully submitted,

SAUK COUNTY PERSONNEL COMMITTEE:


TIM MEISTER, CHAIR


TOMMY BYCHINSKI


HENRY NETZINGER, VICE CHAIR


JEAN BERLIN

DAVID MOORE, SECRETARY



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FISCAL NOTE:

2018 PROJECTED HEALTH INSURANCE COSTS								
Unity	2017 Cost/mo	2018 Cost/mo	Difference	% increase	# emp	Annual 2017 Cost	Annual 2018 Cost	Difference
67.5% Fam	\$960.82	\$1,016.23	\$55.41	5.77%	3	\$34,589.52	\$36,584.28	\$1,994.76
67.5% Sngl	\$372.41	\$393.89	\$21.48	5.77%	2	\$8,937.84	\$9,453.36	\$515.52
88% Fam	\$1,252.62	\$1,324.87	\$72.25	5.77%	408	\$6,132,827.52	\$6,486,563.52	\$353,736.00
88% Sngl	\$485.51	\$513.52	\$28.01	5.77%	121	\$704,960.52	\$745,631.04	\$40,670.52
				5.77%	534	\$6,881,315.40	\$7,278,232.20	\$396,916.80

2019 PROJECTED HEALTH INSURANCE COSTS (Not to exceed 6%)								
Unity	2018 Cost/mo	2019 Cost/mo	Difference	% increase	# emp	Annual 2018 Cost	Annual 2019 Cost	Difference
67.5% Fam	\$1,016.23	\$1,077.20	\$60.97	6.00%	3	\$36,584.28	\$38,779.34	\$2,195.06
67.5% Sngl	\$393.89	\$417.52	\$23.63	6.00%	2	\$9,453.36	\$10,020.56	\$567.20
88% Fam	\$1,324.87	\$1,404.36	\$79.49	6.00%	408	\$6,486,563.52	\$6,875,757.33	\$389,193.81
88% Sngl	\$513.52	\$544.33	\$30.81	6.00%	121	\$745,631.04	\$790,368.90	\$44,737.86
				6.00%	534	\$7,278,232.20	\$7,714,926.13	\$436,693.93

2020 PROJECTED HEALTH INSURANCE COSTS (Not to exceed 8%)								
Unity	2019 Cost/mo	2020 Cost/mo	Difference	% increase	# emp	Annual 2019 Cost	Annual 2020 Cost	Difference
67.5% Fam	\$1,077.20	\$1,163.38	\$86.18	8.00%	3	\$38,779.20	\$41,881.54	\$3,102.34
67.5% Sngl	\$417.52	\$450.92	\$33.40	8.00%	2	\$10,020.48	\$10,822.12	\$801.64
88% Fam	\$1,404.36	\$1,516.71	\$112.35	8.00%	408	\$6,875,746.56	\$7,425,806.28	\$550,059.72
88% Sngl	\$544.33	\$587.88	\$43.55	8.00%	121	\$790,367.16	\$853,596.53	\$63,229.37
				8.00%	534	\$7,714,913.40	\$8,332,106.47	\$617,193.07

KPB