Village of Kohler
Health Insurance Ad-Hoc Committee Meeting
June 23, 2025

The meeting was called to order by Clerk/Treasurer Cindi Gamb at 1:00 p.m. Roll call: Mike Kitzerow, Jodie Kuklinski, Tracy Lyons, Stewart Perronne and Cindi Gamb. The Village's Insurance Account Executive Shawn Deiter from Green Bay Insurance Center was present.

Public Comment – none.

<u>Business</u>

1. Current/History of Health Insurance – Shawn Deiter reviewed the history of health insurance. Number of employees is calculated by the average number of employees for 12 months. Joining with another municipality to offer health insurance is not allowed. The Village premiums increased 7.35% in 2025.

2. Current Market and Rates – annual increases for health insurance premiums are 8-12%. Shawn suggested to budget for a 15% increase in 2026.The current carriers available are: Anthem Blue Cross Blue Shield (current provider), United Healthcare, Health Partners, WPS, Network Health, Prevea 360. About 85% of small groups are with Anthem Blue Cross Blue Shield.

   Changing to Prevea 360 would save about 8% on premiums. However, employees would be limited to only Prevea carriers, which does not include Froedtert or Mayo Clinic.

   Current health insurance coverage:
   - Deductibles $3,300 individual/$6,600 family
   - Out of pocket maximum $6,500/$13,000
   - Office visits ded $20/$80
   - Inpatient hospital ded $750
   - ER/Urgent Care ded $600/$100
   - RX Choice Tiered Network with R90 Select
     - Level 1 $15/$50/$100/$100 ded tiers all
     - Level 2 $25/$60/$110/$500 ded tiers all
   - Premiums are based on age of employee, age of spouse and age/number of dependents.
   - Village pays into HSA $1,000/$2,500

3. Renewal Marketing – Shawn recommends completing a census and looking at the full market every 2-4 years. Some options to consider:

- Dual plans-employee chooses which plan they want. Must have at least one employee in each plan.
- Employer contributions – only pay for employee coverage.
- Ala cart – employee receives a set amount of money and they choose which coverages they want for health, dental, life, short term disability and vision insurance.
- Spousal carveout – if other insurance is available, employee must take other insurance or pay a penalty.
- Fully insured – current plan.
- Self-insured – for larger companies that can handle the risk and have the cash flow.
- Level funded – hybrid of fully and self-insured. Pay a monthly premium based on health condition. There are more administrative fees and renewals could possibly be 30%.
- Additional voluntary offerings – voluntary life, critical illness, accident, etc.
- Benefit portal – administrative assistance for small groups. New employees complete forms online.

Discussion about possible options as presented. Some other possibilities included the village giving each employee money to get their own health insurance or going through the state's insurance (ETF Network Health).

Cindi is going to contact the state regarding ETF Network Health and another agent to discuss options for employees to obtain their own insurance.

The meeting adjourned at 2:30 p.m.

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Cindi Gamb, Clerk/Treasurer