



**GREEN LAKE COUNTY**  
*571 County Road A, Green Lake, WI 54941*

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**Original Post Date: 10/2/19**

**Amended\* Post Date:**

**The following documents are included in the packet for the Finance Committee on October 10, 2019:**

- 1) Agenda
- 2) Resolution Relating to Modify Health Insurance and Design and Update Personnel Policies and Procedures Manual



**GREEN LAKE COUNTY  
OFFICE OF THE COUNTY CLERK**

*Elizabeth Otto  
County Clerk*

*Office: 920-294-4005  
FAX: 920-294-4009*

***Special Finance Committee  
Meeting Notice***

***Date: October 10, 2019 Time: 5:00PM  
The Green Lake County Government Center, County Board Room  
571 County Road A, Green Lake WI***

**AGENDA**

**Committee  
Members**

*Harley Reabe, Chairman  
Larry Jenkins, Vice-Chair  
Robert Lyon  
Dennis Mulder  
Brian Floeter*

*Elizabeth Otto, Secretary*

1. Call to Order
2. Certification of Open Meeting Law
3. Pledge of Allegiance
4. Resolutions
  - Modify Health Insurance Plan Design and Update Personnel Policies and Procedures Manual
5. Award of Contract for Green Lake County Government Center Vestibule Remodel
6. Approve 2020 Budget for Publication
7. Committee Discussion
  - Future Meeting Dates: Regular Meeting October 23, 2019 at 5:00PM
  - Future Agenda items for action & discussion:
8. Adjourn

Kindly arrange to be present, if unable to do so, please notify our office.

Sincerely,  
Elizabeth Otto, County Clerk

**Please note: Meeting area is accessible to the physically disabled. Anyone planning to attend who needs visual or audio assistance, should contact the County Clerk's Office, 294-4005, not later than 3 days before date of the meeting.**

**RESOLUTION NUMBER -2019**

**Modify Health Insurance Plan Design and  
Update Personnel Policies and Procedures Manual**

The County Board of Supervisors of Green Lake County, Green Lake, Wisconsin, duly assembled at its regular meeting begun on the 15th day of October 2019, does resolve as follows:

1 **WHEREAS**, Green Lake County has requested inclusion through underwriting into the  
2 Group Health Insurance Program offered by the Group Insurance Board and monitored  
3 by the Department of Employee Trust Funds (ETF) (hereinafter ETF Group Health  
4 Insurance Program) at an overall premium cost decrease of 14.3% with an estimated  
5 annual fiscal savings of \$412,000; and

6 **WHEREAS**, the review of the County's claims experience has been completed by Segal  
7 Consulting and the risk of our group is much higher than the average of the State  
8 program; therefore, Green Lake County will incur a *first* year annual surcharge in the  
9 fourth category equating to \$280 per single plan and \$700 per family plan with an  
10 estimated fiscal impact to the County of \$1,125,600; and

11 Majority vote is needed to pass.

Approved by Personnel  Disapproved by Personnel

Roll Call on Resolution No. -2019

Submitted by Property & Insurance  
Committee:

Ayes , Nays , Absent , Abstain

Passed and Adopted/Rejected this 15th  
day of October, 2019.

\_\_\_\_\_  
Vicki Bernhagen, Chair

\_\_\_\_\_  
Patti Garro

\_\_\_\_\_  
County Board Chairman

\_\_\_\_\_  
Keith Hess

\_\_\_\_\_  
ATTEST: County Clerk  
Approve as to Form:

\_\_\_\_\_  
David Abendroth

\_\_\_\_\_  
Corporation Counsel

\_\_\_\_\_  
Richard Trochinski

12 **WHEREAS**, given that the risk of our group is much higher than the average of the  
13 State program Green Lake County will incur a 50% *second* year annual surcharge in the  
14 fourth category equating to \$140 per single plan and \$350 per family plan with an  
15 estimated fiscal impact to the County of \$562,800; and

16 **WHEREAS**, once the year one and year two annual surcharges have been paid for  
17 inclusion into the ETF Group Health Insurance Program no further surcharges will be  
18 incurred; and

19 **WHEREAS**, The County's current health insurance carrier WCA Group Health Trust has  
20 proposed a one (1) year contract with a 15% increase to our current Tier 1 premium rate  
21 retaining the current deductible amounts of \$2,000 Single/\$4,000 Family with no change  
22 to the employee premium contribution of 12%; and

23 **WHEREAS**, the WCA Group Health Trust has also proposed a one (1) year contract  
24 with a 15% increase to our current Tier 2 high deductible plan retaining the current  
25 deductible amounts of \$3,000 Single/\$6,000 Family with all costs going first to the  
26 deductible with no change to the employee premium contribution of 8% at a total  
27 estimated annual increased fiscal impact to the County for both Tier 1 and Tier 2 plans  
28 of \$433,428; and

29 **WHEREAS**, WEA Trust has also submitted a proposal, essentially mirroring our current  
30 GHT plan design, for a two (2) year contract with a 5.8% premium increase in the first  
31 year of the contract and an experience modified rate for the second year with a  
32 premium increase of 5.5% min – 8.0% mid – 11.0% max at a total 2-year estimated  
33 increased fiscal impact to the County of \$671,500; and

34 **WHEREAS** historically, over the past five (5) years the regional ETF Group Health  
35 Insurance Program premium insurance rates have increased on average 1.49% while  
36 GHT premiums have increased on average 8%; and

37 **WHEREAS** given ETF Group Health Insurance Program historical data and projected  
38 budgetary premium trends, by fiscal year 2022 the County will save an estimated  
39 \$1,366,500 in comparison to GHT and an estimated \$694,300 in comparison to WEA, if  
40 the County enrolls in ETF Group Health Insurance Program; and

41 **WHEREAS** given historical data and projected budgetary premium trends, by fiscal year  
42 2023 the County will save an estimated \$2,766,000 in comparison to GHT and an  
43 estimated \$1,866,000 in comparison to WEA, if the County enrolls in ETF Group Health  
44 Insurance Program ; and

45 **WHEREAS** given this historical data analysis and projected budgetary premium trends,  
46 by fiscal year 2023 the County will have saved an amount in excess of that needed to  
47 cover the initial ETF Group Health Insurance surcharge costs and expects to continue  
48 to benefit from ongoing compounded premium savings.

49 **NOW THEREFORE BE IT RESOLVED** that the Green Lake County Board of  
50 Supervisors does approve enrolling in the Group Health Insurance Program offered by  
51 the Group Insurance Board and monitored by the Department of Employee Trust Funds  
52 (ETF) with the PO12 Plan Design which, in brief general summary, includes

- 53 • No Annual Medical Deductible or Copay with the exceptions of Emergency Room  
54 (\$60),
- 55 • Durable Medical Equipment (20% up to \$500 per person) and Hearing Aids for  
56 Adults (20% until plan pays \$1,000, then 100% of costs),
- 57 • Prescription Copay Level 1 (\$5 or less), Level 2 (20% w/ \$50 max), Level 3 (40%  
58 w/\$150 max, Level 4 (\$50), Preventive (\$0 as federally required).

59 **BE IT FURTHER RESOLVED** that the County will pay 88% of the lowest cost plan  
60 option with the employee paying any additional premium amount due based on their  
61 personal plan choice; and

62 **BE IT FURTHER RESOLVED** that the County will provide eligible employees the option  
63 to contribute pre-tax funds to an established HSA account. And, effective Fiscal Year  
64 2020 the County will waive the established “sunset” date of December 31, 2021 for  
65 active employees only for the use of existing HRA fund balances by allowing qualifying  
66 employees to retain the existing HRA fund balance for utilization toward a qualifying  
67 health care plan or allow their balance to revert back to the County to be used to offset  
68 their personal health insurance premium cost contribution until such time as their HRA  
69 fund balance is fully depleted; and

70 **BE IT FURTHER RESOLVED** that Health Insurance and Appendix sections of the  
71 Personnel Policies and Procedures Manual be modified to reflect the changes adopted  
72 herein.

73 **FISCAL NOTE:** is attached

74 Financial Projection Assumptions:

ETF State Health Plan projected annual premium rate increases	4% per year
GHT projected annual premium rate increases	15% / 8% / 8% / 8%
WEA projected annual premium rate increases	5.8% / 11.0% / 8% / 8%

\*\*\*current and projected experience mod info leads to the assumption that second year of WEA proposal would be at highest amount proposed @ 11%

GHT 2019 Budget County Cost	\$ 2,889,518.00
GHT 2020 Proposed Costs @ 15% increase	\$ 3,322,945.70
GHT 2021 Estimated Costs @ 8% increase	\$ 3,588,781.36
GHT 2022 Estimated Costs @ 8% increase	\$ 3,875,883.86
GHT 2023 Estimated Costs @ 8% increase	\$ 4,185,954.57
2020 - 2023 GHT County Costs	\$ 14,973,565.49
2020 - 2022 State County Costs	\$ 9,421,072.78
*25 Single Plan	
*124 Family Plan	
* est. 4% annual premium increase	\$ (1,366,538.14)
2020 - 2023 State County Costs	\$ 12,207,536.18
*25 Single Plan	
*124 Family Plan	
* est. 4% annual premium increase	\$ (2,766,029.31)

GHT 2019 Budget County Cost	\$ 2,889,518.00
WEA 2020 Proposed Costs @ 5.8% increase	\$ 3,057,110.04
WEA 2021 Proposed Costs @ 11% increase	\$ 3,393,392.15
*** WEA 2022 Estimated Costs @ 8% increase	\$ 3,664,863.52
*** WEA 2023 Estimated Costs @ 8% increase	\$ 3,958,052.60
*** 2020 -2022 WEA Projected County Costs	\$ 10,115,365.71
*** 2020 -2023 WEA Projected County Costs	\$ 14,073,418.32
2020 - 2021 State County Costs	\$ 6,741,784.09
2020 - 2022 State County Costs	\$ 9,421,072.78
2020 - 2023 State County Costs	\$ 12,207,536.18
* est. 4% annual premium increase	
Difference w/State thru 2021 w/ 11% increase	\$ (291,281.90)
*** Difference w/State thru 2022 w/ 8% increase Yr 3	\$ (694,292.93)
*** Difference w/State thru 2023 w/ 8% increase Yr 3	\$ (1,865,882.14)

\*\* Red numbers signify savings