



Wisconsin Rapids Board of Education

510 Peach Street · Wisconsin Rapids, WI 54494 · (715) 424-6701

MINUTES

John A. Krings, President
John Benbow, Jr.
Larry Davis
Sandra K. Hett
Mary E. Rayome
Anne Lee
Katie Medina

October 12, 2016

SPECIAL BOARD OF EDUCATION MEETING

LOCATION: Thomas A. Lenk Educational Services Center, 510 Peach Street, Wisconsin Rapids, WI 54494
Conference Room A/B

TIME: 4:30 p.m.

PRESENT: John Krings, John Benbow, Anne Lee, Sandra Hett, Mary Rayome, Larry Davis

EXCUSED: Katie Medina

ADMINISTRATION PRESENT: Colleen Dickmann, Daniel Weigand, Ryan Christianson

OTHERS PRESENT: John Preuss, M3; Tanya Lewison, WEA Trust; Andy O'Halek, WEA Trust; Jon Klett, WEA Trust; Eric Twerberg, Security Health; Ginger Wolf, Security Health; Julie Brussow, Security Health; Peter Valiska, Security Health

President John Krings called the meeting to order at 4:30 p.m.

Roll Call

Superintendent Dickmann welcomed representatives from WEA Trust to the meeting, inviting them to present their health insurance proposal to the Board.

Tanya Lewison and other WEA Trust representatives took the opportunity to present the following information about WEA's proposal:

- WEA Trust has been in partnership with the District for three years
- 2017 – 0% increase to move to the WEA Qualified Plan (\$2,000/\$4,000 network deductible: 100% coinsurance)
- 2018 – 8% rate cap
- 2019 – rate cap based on non-pooled loss ratio (<90.0% = 6.0% / 91.0% or greater = 9.9%)
- Advertising initiatives and related expenses were explained
- Vitality Wellness & Engagement Program
- Value Added Services
 - Amwell E-visits
 - Member-Focused Pharmacy
 - MedImpact Price Check Tool
 - Member Prescription Safety and Engagement
 - Livongo for Diabetes
 - Smart Choice MRI
 - OSI Provider Partnership

- Future services to include a Statewide Provider Network
- Member portal empowers employees
- Education will be provided to help transition employees to the qualified plan
- WEA guarantees high-touch customer service
- WEA is committed to pioneering smart products

The Board had an opportunity to ask questions about WEA's proposal. President Krings thanked the WEA Trust representatives for presenting their proposal to the Board.

Superintendent Dickmann welcomed representatives from Security Health Plan to the meeting, inviting them to present their health insurance proposal to the Board.

Peter Valiska and other Security Health Plan representatives provided the following information concerning their proposal:

- Security Health has a long history with WRPS from the relationship which began in 2008
- The company values the communities they serve through their "Community Benefits" Program
- Security is multi-faceted, offering both individual consumer and group products
- Their health plan service includes:
 - Marshfield Clinic Health System
 - Ascension/Ministry Healthcare
 - Aspirus Network
 - UW Health Transplant Providers
 - National coverage emergency & urgent care
 - National Wrap Network for cost containment
- Three networks are on being proposed for WRPS (Point of Service, Indemnity, High Performance Provider)
- Point of Service (POS)
 - Coverage at all in-network providers
 - Ability to seek care at out-of-network providers
 - Deductible cross over credit of in-network and out-of-network deductible
 - With an approved referral, members can receive services from out-of-network provider and have services covered at in-network level of benefits
 - They have medical doctors who make the decision on referrals – if deemed unnecessary, an appeal may be made to a peer
- Indemnity Products
 - Allows members to pay an additional premium for choice to seek care from any licensed provider
 - Coverage option for members already receiving care at out-of-network provider
 - Care of members with most complicated care needs requiring in-depth treatment
 - 10% of members would be able to take the indemnity plan
- High Performance Provider Network (HPPN) Option
 - Narrow network features Marshfield Clinic Health System and Ascension/Ministry Health System providers
 - Employees selecting narrow network option make the choice
- Pharmacy Benefit Management
- SHP Care Management
- Member Online Portal
- Worksite Wellness Solutions
- SHP WebMD® Portal
- SHP WebMD® Health Risk Portal
- Nurse Line® and Care My Way®
- Cost Transparency Tool
- Health Living Reimbursement Benefit
- Security Health Plan Reporting Package

- Marketing Initiatives – budget was .02% of premium in 2015
- Budget Stability – January 1, 2018 renewal rate guarantee of a not to exceed 7% cap if loss ratio is 91.0% or less; 11% not to exceed rate cap if loss ratio is greater than 91.0%
- Additional Services
 - COBRA administration for employee’s based in Wisconsin
 - Flexible Spending Account (FSA)
 - Health Reimbursement Account (HRA)
 - Security Health refers employer groups to their respective financial institution for setup and administration of HSAs


The Board had an opportunity to ask questions about Security Health Plan’s proposal. President Krings thanked the Security Health representatives for presenting their proposal to the Board.

At the conclusion of the carrier presentations, Mr. Preuss provided a chart to help distinguish the differences between the carrier plans that the Board is considering as follows:

	WEA	WCA	Security Health
2 nd Year Rate Cap	NTE 8%	NTE 8%	<91% NTE 7% 91% or greater NTE 11%
3 rd Year Rate Cap	<90.9% NTE 6% 91.0% or greater NTE 9.9%	N/A	N/A
HRA & Biometrics Paid by Carrier	Yes	Yes	Yes – covered when done by the providers office at time of routine physical exam
COBRA	Yes	Yes	Yes – additional charge
HRA Feed to DBS	Yes	Yes	Yes
Networks Comingle	No	Yes	Yes
Telehealth Services	Amwell	Teladoc	Care My Way
Rx – 2 copays for 3 month supply	No	Yes	Yes
Preventive Maintenance Drugs Covered 100% on HSA Plan	No	Yes	Yes
Statewide/Nationwide Network	Yes	Yes	No
Waiver of Premium	Yes	Yes	Yes
Reports	Quarterly	Anytime	Monthly
Online Billing	Yes	Yes	Yes
Online Eligibility	Yes	Yes	Yes
Online Reports	No	Yes	Yes
Online ID Card request	Yes	Yes	Yes
Direct Bill Retirees	Yes	Yes	Yes
Routine/Preventative Exams	Based on Diagnosis	Frequency Based	Frequency Based

The Board discussed the various presentations and offerings of the carriers. They requested that the administration review how the proposals would impact the District cost-wise with the current group of employees taking health insurance. The Board will meet again on October 18, 2016 to consider final recommendations and possibly take action to approve plan modifications and select a carrier.

President Krings adjourned the meeting at 7:23 p.m.



John A. Krings – President

Maurine Hodgson – Secretary

Larry Davis – Clerk